

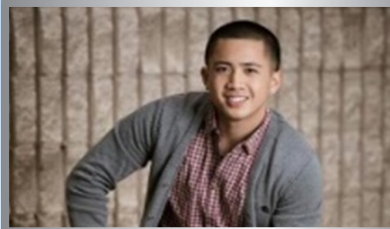
MABUHAY CORNER



MABUHAY COMMUNITY CORNER VLOG –
Our Vlog/Podcast highlights various segments of our community. There are new episodes every other Monday. Subscribe to our YouTube channel for the latest episodes. The vlog is available on both Facebook and YouTube.

#MabuhayMondays

HONORING MABUHAY COMMUNITY HEROES – We are honoring our Mabuhay Community Heroes every month this year. Visit our Facebook page for details on how to nominate a Mabuhay Community Hero. In addition to being recognized as one of our #MabuhayHeroes, our recipients also receive a \$50 gift card and an additional \$50 deposit into their Mabuhay Credit Union account.



Mr. Garcia
Pediatrics Nurse
October
(Health Care workers)



Mr. Belarmino
Caregiver
October
(Health Care workers)



Mr. Garcia
Chef
November
(Agriculture & Food Production, Energy & Gas, Water & Telecom)



Mr. Aglipay
Community Volunteer
December
(Community Volunteer, Child/Senior care)

HOLIDAY SCHEDULE

Holiday and Branch Closure Schedule

January 16 & 18 Martin Luther King Jr. Day
February 13 & 15 Presidents' Day
March 10 Closed for Staff Development

Even when our branches are closed, you can check your balances, make transfers, pay online and much more through our Remote Access Services.

CONTACT US

NIKKEI BRANCH

18425 S. Western Avenue 2nd Floor
Gardena, CA 90248

Phone: 866.4NIKKEI (866.464.5534)

Email: info@nikkeicu.org

Website: nikkeicu.org

Hours: Monday: Closed

Tuesday - Friday: 9:30 am to 5:30 pm

Saturday: 9:30 am to 1:30 pm

MABUHAY BRANCH

146 Carson Street
Carson, CA 90745

Phone: 888.MABUHAY (888.622.8429)

Email: info@mabuhaycu.org

Website: mabuhaycu.org

Hours: Monday: Closed

Tuesday - Friday: 9:30 am to 5:30 pm

Saturday: 9:30 am to 1:30 pm

ATM & Shared Branches:

co-opcreditunions.org/locator

NMLS #504681

Routing Number: 322275791

Volunteer

If you are interested in serving as a Credit Union Volunteer, please call the credit union for more details.

f /NikkeiCreditUnion /MabuhayCU
t @NikkeiCU @MabuhayCU
i @NikkeiCU @MabuhayCU
✻ Nikkei Credit Union Mabuhay Credit Union



Federally insured by NCUA. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

FINANCIAL JOURNAL

WINTER 2021



HAPPY NEW YEAR!

I want to thank the Nikkei and Mabuhay Staff and Volunteers for their endless dedication and sacrifices made in continuing to serve our Members from our branches and from their homes. This year has taught us many lessons in patience as we continue to face the issues this pandemic created in our business and personal lives. We acknowledge the difficulties this year has brought us, but more importantly, we have a few accolades and achievements to celebrate. We remain open, with safety protocols in place, fulfilling our Member's financial service needs and we enhanced our online services for more convenient access.

We continue to have a positive impact on our community by partnering with our Members in collecting food, clothing, blankets, and toiletries for the homeless students and provided meals to our local healthcare workers. Nikkei's Emergency Relief Program came to aid 100 Members with over \$4.3Million in Loan Payment Extensions and Emergency Loans. Finally, I want to thank our Members for their support and allowing us to continue to deliver our mission to help the prosperity of the Nikkei and Mabuhay Communities.

Cheers!

Jon Hernandez
President & CEO



"Advancing Prosperity for Nikkei and Mabuhay Communities"

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For a limited time, our 1st lien HELOCs are available with NO POINTS and receive an additional discount when you refinance from another lender.*

NO POINTS

0.25%
OFF APR



SAVE
the
DATE

ANNUAL MEETING

APRIL 6
2021

More details coming soon

EMPLOYEE SPOTLIGHT



Meet this quarter's Employee Spotlight, Jamie. She started as a Member Service Representative and now works in our Real Estate and Consumer Loan Department to help families get their dream homes. For the past 6 years, her dedicated work ethic has helped advance the prosperity in the Nikkei and Mabuhay communities.

Here are some fun facts about her:

Who is your mentor?

My mom is one of my biggest mentors. She taught me the value of hard work and has always kept me grounded. She pushes me to be the best version of myself, including committing myself to my hobbies and work.

What is your favorite TV show, movie or novel?

I like watching Grey's Anatomy. Dr. Yang is my favorite character because she loves everything about her job, which I can relate to since I also love what I do.

What is your favorite past time activity?

I enjoy shopping. I find it an uplifting activity, especially on days when I feel down or stressed.

Where is your dream vacation spot?

I would love to visit Seoul, Korea. I want to experience the Seoul nightlife and try street food and authentic Korean BBQ, which is opened 24 hours. I would also love to visit one of the large shopping department stores for an ultimate shopping experience and buy high-quality Korean skincare products, which I heard is tax-free!

What is your favorite quote?

Although you may be hurt and bleeding now, a better day will come. Hard work will never betray you. - Kang Gary

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TRANSFER
MONEY
ACROSS
THE GLOBE.



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Available at the
Mabuhay branch

*APR=Annual Percentage Rate. Ask your tax advisor for any potential tax benefits of a Home Equity Line of Credit (HELOC). All loans subject to verification of equity, credit approval, FICO credit score, and income qualification. Not available for brokered loans. Offer available for a limited time and subject to removal at any time. Offer valid for primary residence only. Valid for actual advance not just credit limit. Minimum amount \$50,000 advance; maximum \$3-Million. Expires February 28, 2021 or first \$3-Million funded. Other terms and conditions may apply.

**APR= Annual Percentage Rate. Must be a Nikkei member to apply. Based on approved credit. Up to 120% LTV. Some restrictions may apply. APR discount offer only valid for vehicle purchases through CarScouts and refinances from other financial institutions; minimum loan \$10,000. Limited time offer. Expires February 28, 2021. See Credit Union for full details.

NEW YEAR, NEW CAR LOW RATES AND FLEXIBLE TERMS



0.25% OFF APR ON ALL PURCHASES
through CarScouts and refinances**

NO PAYMENTS UNTIL APRIL 2021

Contact us for more information
or to apply today.

