# MABUHAY CORNER



As California started to re-open along with the rest of the country during this 3rd quarter of 2021, Mabuhay Credit Union gradually started getting involved in more face-to-face events on top of the various online events and activities that we've grown accustomed to during this COVID-19 pandemic.

Not only did we receive the City's Official Proclamation of the 4th of July being Filipino American Friendship Day, but we also got an opportunity to support the City of Carson, CA's actual celebration of this event as well. We were also able to continue supporting community events such as the Carson Sheriff Department's Community Night Out celebration and the Mayor's Town Hall and Q&A. In addition to our ongoing campaigns such as our Membership Appreciation Shred Day and #MabuhayCares / #NikkeiCares donations towards homeless college students.



**Small Business** Pop-up in Carson



**Carson Sheriff Department** Community **Night Out** Caravan



**Mayor's Town** Hall and Q&A in Carson



#NikkeiCares / #MabuhayCares donation to El Camino College

Holiday and Branch Closure Schedule

October 9 **Columbus Day** November 11 **Veterans Day** November 25 & 27 Thanksgiving Open 9:30am - 1:30pm November 26 December 24 Open 9:30am - 1:30pm December 25 **Christmas Day** December 31 New Year's Eve **New Year's Day** January 1

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.ora 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.

@NikkeiCreditUnion @MabuhayCU @NikkeiCU @MabuhayCU O @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 JOURN

**FALL 2021** 





### We Love Our Members

Thank you for your support and participation in our Annual Shred Day Event, which was on Saturday, September 18th! We are grateful for a successful drive-thru event! We broke our previous records with over 130 Members who attended and nearly 3 tons of documents shredded. We look forward to bringing more of these events to you in the near future.



"Advancing Prosperity for Nikkei and Mabuhay Communities"

# MAKE YOUR SECOND HOME A DREAM REALITY

Nikkei and Mabuhay can help make your dreams a reality with Real Estate Loans that include second homes and investment properties with 1 to 4 units\*.

**Contact our Home Loan Specialist to learn more!** 866.4NIKKEI (ext 1900) • 888.MABUHAY (ext 2300)





### LOOKING TO BUY, SELL, OR LEASE A HOME?

Conrad Tan Realty Group is Nikkei's preferred real estate agent. He can help guide you for all your real estate needs!

#### CONTACT CONRAD TAN REALTY:

Phone/Text: 310.498.8068 Email: conrad.tan@vistasir.com Website: contradtanrealtygroup.com







During a year of being in a youth volunteer program, I traveled to over 10 states: New York, New Jersey, Maryland, Connecticut, Kansas, Texas, Wyoming, Nevada, Arizona, Utah, New Mexico, Colorado, Tennessee, Kentucky, Idaho, Ohio, and more. I've also been to 5 countries: Japan, South

#### \* Investment properties only in CA.

\*\*Granting of loan subject to approval. Member's FICO Score (or credit score) will determine the category for the maximum amount, term, and interest rate. All rates are subject to change by the Board of Directors without prior notice. Other loan terms and conditions will be disclosed prior to funding a loan. All loans subject to verification of equity, credit approval, FICO credit score, and income qualification. Not available for brokered loans, We are an Equal Housing Lender and governed by the National Credit Union Administration (NCUA). Other terms and conditions may apply, see Credit Union for details.

## **EMPLOYEE SPOTLIGHT**

Hello! Meet this quarter's Employee Spotlight, Song. He joined the Nikkei family almost a year ago, and both Members and Staff love him.

Here are some fun facts about him:

#### What do you love most about Nikkei?

I love Nikkei's culture because it's very family-oriented. We all treat each other with kindness and respect. I also feel a lot of our Members' support and love.

#### What is your favorite pastime?

I enjoy creating art pieces that can inspire others.

#### If you could have a superhero power, what would it be?

I'd like to teleport since it's convenient and useful. I could travel anywhere and quickly save someone in danger

#### What is your favorite place you have traveled to?

That is a tough one, but I'd say Japan is my favorite. Every time I visit, I am not disappointed, and I always want to go back.

#### If there was any problem in the world you could fix, what would it be? I'd fix our ocean pollution problem. I believe it's extremely important to care

for it since it's one of the major sources of life.

#### How many states or countries have you been to?

Korea, Singapore, the Philippines, and Taiwan.

# STAY PROTECTED FROM SCAMS



#### **COMMON ELDER SCAMS AND WAYS** TO STAY PROTECTED

Every year, millions of elderly Americans fall victim to some type of financial fraud, identity theft, and other related scams. Since many seniors tend to be more trusting, have financial savings, own a home, and have good credit, they're often attractive targets of scammers.

#### **Common Types of Elder Scams:**

- · Grandparent scams
- Government impersonation scams
- Customer support scams
- · Sweepstakes/charity/lottery scams

#### **Ways Elders Can Protect Themselves:**

- · Be on the lookout for scams. If you recognize a scam attempt, end all communication with the perpetrator and report it immediately.
- . Only download files from sources that you trust. Be wary of email attachments sent to you, especially if they're from someone you don't know.
- Resist the pressure to respond immediately. Scammers often lure victims into immediate action by creating fear. Never share personal information or send payment to someone you don't know or trust.
- · Be leery of unsolicited phone calls, mailings, and door-to-door services offers.
- Ensure you're using up-to-date and reputable computer anti-virus and security software.
- Avoid using easy-to-guess passwords. Also, don't use the same password for multiple accounts.

Our Credit Union wants to help all our Members stay safe. Read our recent blog article, Learn About Common Elder Scams and Ways to Stay Protected at www.nikkeicu.org/blog, for more details on how elders can protect themselves from scammers.



