

MABUHAY CORNER



Mabuhay Credit Union continued to be involved with numerous community events in the final quarter of 2021. In October, also known as FilAm History Month, we participated in the City of Carson's FAHM Kick-Off Celebration, Filipino Influential Leaders And Mentors (FILAM) 1st Anniversary celebration, where Fred Docdocil was recognized as "FilAm of the Year." The Philippine Consulate General of Los Angeles (PCG-LA) and the FilAm Community of LA (FACLA) hosted a FAHM celebration called "Ani" (Harvest) – a Dinner and Cultural Fashion Show, FACC-SLAA and COFACC raised funds to donate COVID-19 vaccines to the Philippines, and Carson's Larry Itliong Day Celebration.

In November, we collaborated with many Community Partners to spearhead a partnership with the Philippine Consulate General of LA to provide Consular Services. We also participated in Carson Chamber of Commerce's reception for the two newly elected officials and conducted a Financial Literacy Workshop for our Association Partners at the Asian Pacific American Student Success of LA Harbor College.

Closing up the year in December, celebrations included an "A Night of Pop & RnB" Concert in Torrance and a Filipino Christmas Festival that we sponsored for our community called the Long Beach Parol Lantern Festival, along with a variety of Holiday networking events and Christmas parties. We ended the year by hosting a Fundraising Event with boxing champion Nonito "The Filipino Flash" Donaire to benefit the victims of Super Typhoon Rai in the Philippines.



FilAm History Month
Kick-Off Celebration



Fred Docdocil
Receiving FilAm of
the Year Award



Filipino Community
of Carson Meeting

HOLIDAY SCHEDULE

Holiday and Branch Closure Schedule

January 15 & 17 Martin Luther King Jr. Day
February 12 & 14 Presidents' Day
March 9 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.

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FINANCIAL JOURNAL

WINTER 2022



HAPPY NEW YEAR!

AKEMASHITE OMETETŌ GOZAIMASU!

MANIGONG BAGONG TAON!

I want to thank the Nikkei and Mabuhay Staff and Volunteers for their endless dedication and sacrifices made in continuing to serve our Members throughout this year. This year was met again with much uncertainty, but with the tireless efforts of our Staff and support from our community, we continue to thrive.

We remained open while practicing COVID safe protocols to fulfill our Member's financial service needs. And we set record share and loan growth helping many of our Members purchase or refinance their vehicles and homes. And we continue to have a positive impact on our community by partnering with our Members in collecting canned goods, clothing, blankets, and toiletries for the homeless students and aid to disaster victims of Hurricane Ida in Louisiana and Typhoon Rai in the Philippines.

I want to thank our Members for their support and for allowing us to deliver our mission to help them achieve their financial goals and dreams.

Thank you!
Jon Hernandez
President & CEO



"Advancing Prosperity for Nikkei and Mabuhay Communities"

Say WOW! to a Low-Rate Loan.*

HOME LOANS:

- Purchases or refinances
- Second homes & investments***
- HELOCs

VEHICLE LOANS:

- New or used vehicles
- Motorcycles & RVs
- Refinances & lease buyouts



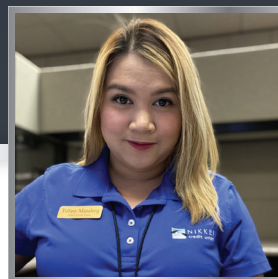
Welcome Home
Extra Savings

START 2022
with
22% OFF
with
Real Estate Closing Costs**

Featuring low-cost and low-rate real estate loans for purchases, refinances, HELOCs, second homes, and investment properties from 1-4 units.**

EMPLOYEE SPOTLIGHT

Hello! Meet the first Employee Spotlight of 2022, Tiffany. She joined us over two years ago. We are incredibly fortunate to have her charismatic smile and friendly attitude with our Nikkei team. Here are some fun facts about her:



What do you love most about Nikkei?

I love Nikkei's Members and my co-workers. Being with Nikkei feels like a family and everyone is kind and friendly.

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

I'd be a Teleportation because I love to travel. And how amazing would it be to not have to wait on a flight?

What is your favorite music genre?

My go-to music genres are Pop, Hip-hop, and R&B. I think all types of music are beautiful.

What is your favorite place you have traveled to?

My favorite place is my home country, the Philippines, which is known for its beautiful beaches, good food, and hospitable people.

If there was any problem in the world you could fix, what would it be?

I'd fix poverty. I believe it is the root cause of most global problems like hunger and malnutrition, physical and mental health, education and inequality, and racism.

What is your favorite quote and why?

"This too shall pass". This quote helps me in motivating myself during bad times and not getting overconfident during the good times.

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*Qualified loans get a 0.10% rate discount when you have multiple loans of the same type with Nikkei or Mabuhay. Discount not available for internal refinances. Rate discount only applies with 2 or more loans of the same type. Cannot combine rate discount with home and auto, must be home and home or auto and auto. 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.

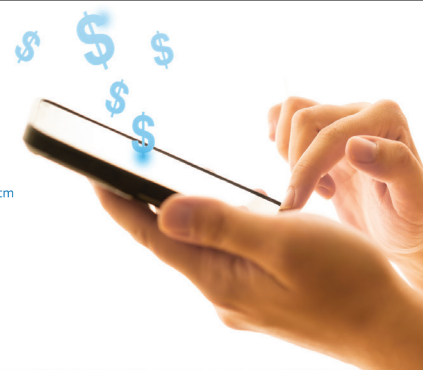
**Granting of loan subject to approval. Minimum loan amount of \$25,000 to qualify for promo. Offer ends on 02/22/2022. Member's FICO Score (or credit score) will determine the category for the maximum amount, term, and interest rate. All rates are subject to change by the Board of Directors without 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. Offer valid for primary residence only. 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.

***Investment properties only in CA.

STAY PROTECTED FROM SCAMS



PayPal™
venmo



COMMON WAYS THAT HACKERS USE ZELLE, VENMO, PAYPAL AND OTHER P2PS TO STEAL MONEY

Peer-to-peer payments (P2P) like Zelle, Venmo and PayPal have become a common way for people to pay friends, family, and others they trust. Unfortunately, many hackers also use P2P to steal money.

There are three common P2P scams to watch for so that they don't happen to you:

1. Scammers will send texts indicating that they're from your financial institution.
2. Scammers will pretend like they mistakenly sent you money and ask you to pay them back.
3. Scammers will use a P2P service to pay you for goods that you posted on Facebook Marketplace or Craigslist.

You can report P2P scams to the Consumer Financial Protection Bureau (CFPB) by sending an email with a description of the incident to BigTechPaymentsInquiry@cfpb.gov. To help flag the email as a scam alert, you should make the subject line of the message "CFPB-2021-0017."

Our Credit Union wants to help all our Members stay safe. Read our recent blog article, **3 Common Ways That Hackers Use Zelle, Venmo, PayPal, and other P2Ps to Steal Money** at www.nikkeicu.org/blog, for more details on frequent P2P scams.

