

MABUHAY CORNER



Mabuhay Credit Union is happy to celebrate our second year of serving the Mabuhay Community in Southern California. We're also incredibly proud that we've followed through on our mission to "Advance Prosperity for Our Mabuhay Community."

Despite the COVID-19 pandemic, we've still managed to successfully help over 530 Credit Union Members with their financial services needs. As a result, Members have saved over \$1.6M through our various deposit accounts and have financed over \$10.8M through Mabuhay's wide range of loan products. Additionally, we've supported and sponsored various community events in South Bay, the Los Angeles area, and beyond. We've also successfully hosted and supported various Financial Literacy Seminars and Workshops for working adults and students of all ages.

Finally, over the past year, we successfully launched several worthwhile campaigns for our community. These include #NikkeiCares / #MabuhayCares, multiple feeding donations for front-liners, the Spotlight TV Platinum Sponsorship, Mabuhay Heroes Recognition, and the Mabuhay Community Corner Vlog / Podcast.



Philippine Independence Day Foundation Flag Raising



Philippine Independence Day Foundation Basketball Tournament Day



Courtesy Call to Consul General Edgardo Badajos

HOLIDAY SCHEDULE

Holiday and Branch Closure Schedule

Saturday, July 3	Independence Day
Monday, July 5	Independence Day
Saturday, Sept 4	Labor Day
Monday, Sept 6	Labor Day

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

SUMMER 2021



NIKKEI
credit union



MABUHAY
credit union
A DIVISION OF NIKKEI CREDIT UNION

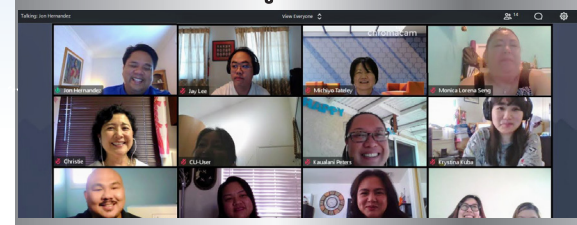
We Move Forward with Thankfulness and Sincere Appreciation for Your Trust and Membership

As our community slowly returns to normalcy, we want to express our sincere gratitude to all of our Members for standing by Nikkei and Mabuhay as we navigated the unprecedented events that led us to where we are today.

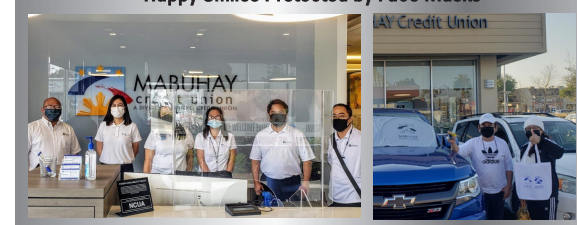
We forge ahead with newfound hope for the communities that we serve. Our Credit Union is planning several exciting events and we look forward to more opportunities to connect with you.

Part of Our History We Won't Forget...

Virtual Meetings and Zoom Calls



Happy Smiles Protected by Face Masks



"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)



LOW RATES and
LOW or NO FEES**

MANAGE YOUR
ACCOUNTS WITH

REMOTE ACCESS



Our Remote Access Services allow you to perform many transactions from your computer or mobile device. You can check balances, make transfers, pay online, make deposits and much more!

EMPLOYEE SPOTLIGHT



Meet this quarter's Employee Spotlight, Fred. You may have been welcomed by his charismatic energy at the branch or had the pleasure to chat with him at one of our community events. Fred has been part of the Nikkei and Mabuhay family since 2018. Here are some fun facts about him:

What do you love most about Nikkei?

My favorite thing about working for Nikkei is has been helping open and run Mabuhay Credit Union, which serves our local Filipino/FilAm community. Before MCU, there wasn't a full-service financial institution serving the FilAm community.

What is your favorite quote and why?

"He who does not know how to look back at where he came from will never get to his destination," by Jose Rizal. Our past teaches us important lessons and can make things easier as we work our way toward a better future for ourselves and our community.

What is your favorite music genre?

If pressed for a favorite it would be RnB. You should hear me sing karaoke.

What is your favorite pastime?

I love spending time with my family, particularly if it involves being a part of community events.

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

I would help heal the world of COVID and any other deadly diseases.

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

I would manipulate time since it's the one thing we cannot get more of.

A SIMPLE WAY TO
TRANSFER
MONEY
ACROSS
THE GLOBE.



Powered by

ria Money
Transfer



* 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.

THINGS TO KNOW ABOUT



A vehicle lease can be appealing since it often comes with lower monthly payments and can help you afford a higher-priced car. However, there are some significant differences between buying and leasing that you should carefully consider before determining which is best for you.

BUYING PROVIDES OWNERSHIP AT THE END OF THE TERM. LEASING DOES NOT.

A lease could make sense if you know that you'll want a new vehicle every three years and don't mind always having car payments.

A LEASE PROVIDES LESS FLEXIBILITY FOR CHANGES.

When you buy, there is greater flexibility to pay off your car early or lowering your payments by refinancing.

A LEASE COMES WITH MILE RESTRICTIONS.

Most leasing agreements have annual mileage limits of 10,000, 12,000, or 15,000 miles.

LEASING OFTEN REQUIRES A HIGHER INSURANCE PREMIUM.

Leasing a car usually requires a higher baseline coverage and insurance premium.

A LEASE OFTEN PROHIBITS RIDESHARING.

Many leasing contracts often restrict rideshare usage such as Uber or Lyft.

Visit www.nikkiecu.org/blog to read 'Ways to Help You Decide Which Is Right For You – Buying or Leasing a Vehicle' and a variety of other articles.

If you have questions and would like to speak to our Loan Representatives directly, call:

866.4NIKKEI (866.464.5534)

888.MABUHAY (888.622.8429)

