

FINANCIAL JOURNAL

WINTER 2020



NIKKEI
credit union



MABUHAY
credit union
A DIVISION OF NIKKEI CREDIT UNION

CONSOLIDATE AND SAVE!

Consolidate your high-interest credit card and other unsecured debt, and you could save on your monthly payment and interest over the life of the loan. Right now you could borrow up to \$20,000 for as low as 6.00% APR*.

Apply today!

**APR=Annual Percentage Rate. All loans are subject to credit review. Rates and terms may change at any time. Other conditions may apply. Offer ends: \$500,000 funded or 02/29/2020.*



CONGRATULATIONS! \$500 4Q eSERVICES WINNER!

Congratulations to Ms. Inoue, a member since November 2019, for winning the \$500 prize by signing up for home banking and mobile banking!

We hope everyone enjoyed signing up for eServices over the past year for the chance to win \$500. Thank you to everyone that participated!

You can still sign up for eServices on our website.

OUT & ABOUT

10/5/19 - City of Carson FilAm History Month Kick-Off



10/18/19 - Google & PhilDev Insight Summit



10/25/19 - First Filipino Heritage Tour



10/26/19 - Larry Itliong Day celebration



11/11/19 - Veterans Day Parade & Rally



12/07/19 - Outstanding FilAms of the USA



Nikkei and Mabuhay Outreach Suggestions

Help us highlight our community events. Contact Taku Hanada at thanada@nikkeicu.org for Nikkei and Fred Docdocil at FredD@mabuhaycu.org for Mabuhay.

HOLIDAY SCHEDULE

We will be closed on:

Sat, 1/18 & Martin Luther King,
Mon, 1/20 Jr. Day

Sat, 2/15 & President's Day
Mon, 2/17

Tues, 3/10 ANNUAL MEETING
*All members are invited to attend!
Details coming soon!*

Wed, 3/11 Staff
Development

CONTACT US

Nikkei Branch:

18425 S. Western Avenue, Ste 200
Gardena, CA 90248
Phone: 866.4NIKKEI (866.464.5534)
Fax: 310.324.1659

Email: memberservice@nikkeicu.org

Website: nikkeicu.org

Hours:

Monday to Friday 9:30am to 5:30pm
Saturday 9:30am to 1:30pm

Mabuhay Branch:

146 W. Carson Street
Carson, CA 90745
Phone: 888.MABUHAY (888.622.8429)

Email: info@mabuhaycu.org

Website: mabuhaycu.org

Hours:

Monday to Friday 9:30am to 5:30pm
Saturday 9:30am to 1:30pm

ATMs & Shared Branches:

co-opcreditunions.org/locator

NMLS #504681

Routing Number: 322275791



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

LAST CALL! NO POINTS ON NEW LOANS!

1st and 2nd Lien 5/1 ARM HELOC!*

Most mortgage brokers charge 1.25% (points) on HELOCs, but we're currently offering No-Points, which could end up saving you thousands of dollars! For example, a \$400,000 HELOC at 1.25% would cost you \$5,000!

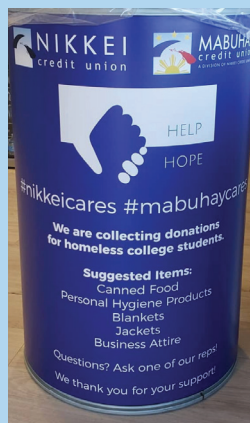
We can potentially save you thousands on a loan!



Let that home equity work for you and refinance higher-cost debt, potentially saving thousands of dollars in annual interest, and making one convenient monthly payment with a HELOC.

**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. Offer available for a limited time and subject to removal at any time. Minimum advance \$40,000. Maximum limit \$400,000. Offer ends when \$2 million funded or on 2/29/2020.*

DONATIONS ACCEPTED!



Currently, we have donation bins in our branches so we can offer assistance to homeless college students.

Suggested items include canned food, personal hygiene products, blankets, jackets and business attire. If you have any questions, ask one of our member service reps.

Come by and donate today!

We thank you for your support!

COMING SOON: TEXT COMMUNICATION

We're proud to announce that we will be implementing text communication soon! If you have a question or need assistance, you can have your Credit Union at your fingertips, available to help! Just send us a text message and we'll receive it as an email on our side and can follow up with you on your request. We'll also be able to send you text reminders for upcoming appointments in our branch. Standard messaging and text rates will apply. Look for more information from us soon!

