

FINANCIAL JOURNAL

WINTER 2019



NIKKEI
credit union



MABUHAY
credit union
A DIVISION OF NIKKEI CREDIT UNION

MESSAGE FROM THE CEO

I'm pleased to announce that 2018 was another great year for Nikkei Credit Union and its Members. Once again, our strong financial position allowed us to provide higher dividend rates and lower loan rates and fees. And we plan to maintain competitive deposit and loan rates for our Members in 2019 - please check our website for current rates.



One of the most important initiatives of 2018 was the creation of Mabuhay Credit Union, a division of Nikkei Credit Union. We were inspired to create Mabuhay Credit Union so that we could continue to advance the prosperity of the Nikkei Community. Learn more about Mabuhay Credit Union in the Mabuhay Corner section of our newsletter.

More great news – we have had an extremely successful year with our real estate loan initiatives. In the past, we successfully provided our members with promotions such as our popular no fee home equity line of credit (HELOC) promotion. And this year, the Board and Management are committed to providing more real estate and HELOC options for our members.

Additionally, great plans for 2019 include improving our delivery channels to enhance your experience and convenience through text communication and video banking. We've also brought on new team members to enhance your member experience – constantly striving to provide towards your financial success.

I look forward to seeing you at our 67th Annual Meeting in May, our Member Appreciation Event later this year and our local community events throughout the year! Please check our website for dates and details.

On behalf of the Board of Directors, Committee Members, Management, and Staff, thank you for your continued support and for choosing us to serve your financial service needs.

\$500 WINNER ANNOUNCED!

Congratulations to Eric M. on winning the \$500 during our Enter to Win contest for International Credit Union Day!

And don't forget, we're extending your opportunity to win \$500 during 2019! Details on the back of this newsletter.

NIKKEI OUT & ABOUT

Please email Taku at thanada@nikkeicu.org if you'd like to recommend or suggest a community event you'd like us to be involved with or participate in. Thank you and we look forward to hearing from you!

October 2018 Staff Development Day



October 2018 Halloween



2018 SCCUA Dinner



November 2018 Membership Appreciation Day



December 2018 SCCUA Credit Union Day of Service



December 2018 Holiday Potluck



For more, follow us on social media!

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@NikkeiCreditUnion

@NikkeiCU

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HOLIDAY SCHEDULE

We will be closed on:

Sat, 1/19 - Martin Luther King,
Mon, 1/21 Jr. Day Holiday

Sat, 2/16 - President's Day
Mon, 2/18 Holiday

Wed, 3/6 Staff Training

CONTACT US

Branch & Mailing Address:
18425 S. Western Avenue, Ste 200
Gardena, CA 90248

Phone: 866.4NIKKEI (464-5534)

Fax: 310.324.1659

Email: memberservice@nikkeicu.org

Branch Hours:

Mon, Tue, Thu, Fri – 9am to 5pm

Wed – 10am to 5pm

Sat – 9am to 1pm

Online Banking: www.Nikkeicu.org

Nikkei-By-Phone:

(866) 4-NIKKEI, Option 7

ATMs & Shared Branches:

co-opcreditunions.org/locator

NMLS #504681

Routing Number: 322275791

Volunteer

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



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

Social Media:

@nikkeicu

@NikkeiCreditUnion

@NikkeiCU

nikkeicu.org/yelp

MABUHAY CREDIT UNION CORNER



SEG Alert!

Mabuhay Credit Union (a division of Nikkei Credit Union) is proud to announce that the Philippine Independence Day Foundation, Inc. (PIDF) is now officially a Select Employer Group (SEG) of our Credit Union along with Fellowship Basketball League and the Filipino-American Chamber of Commerce of SouthBay Los Angeles Area.

PIDF is a 501(c)(3) Non Profit Public Benefit Corporation that serves to preserve the Tradition and Culture of the Filipinos through the celebration of the Independence Day of the Philippines in the City of Carson, CA.

Share the same benefits you receive from Nikkei and Mabuhay Credit Unions with your coworkers, employer, church, foundation, or community. Contact Fred Docdocil at FredD@mabuhaycu.org or 888.Mabuhay (622.8429) to become a SEG today!

Follow us on our social media accounts (Facebook, Instagram, Twitter) @mabuhaycu.

EXTERNAL TRANSFERS

Now, you can take advantage of securely transferring electronic deposits or payments from your other financial institutions to your Nikkei account. This means you no longer will have to worry about sending us checks through the mail, as everything can now be done much more safely, efficiently, and quickly online.

Log on to your online banking or mobile banking, and follow a few simple steps to add the financial institution you would like to make transfers from into your Nikkei account:

1. Log on to online banking or mobile banking.
2. Click on "Transfer" on the menu bar on top of the page.
3. Click on "External Transfer."
4. Finally, follow the prompts to set up your accounts, and start making transfers, payments, and deposits!

Please note, this program can be set up as a one-time transaction, or to whatever frequency you prefer – whichever is most convenient for you. Feel free to get started today!

ENTER TO WIN \$500!



Sign up for eServices! For every new eServices enrolled in during 2019, your name will be entered into a drawing to possibly win \$500.*

eServices include online banking, eStatements, bill pay, mobile banking, and debit card.

Drawings will take place once every quarter giving you the opportunity to win four times!

**All participants must be a current member in good standing and 18 years or older to qualify to win. Enrollment in eServices products must be new enrollment to qualify to win. Re-enrolling in an eService product does not qualify member for drawing.*



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