



Although the new "normal" in 2021 continues to require us to restrict our activities to protect ourselves and our communities, Mabuhay remains committed to providing community outreach while keeping our Members safe.

Over the last several months, we launched several initiatives, including our Spotlight TV Platinum Sponsorship, honoring our essential workers through #MabuhayHeroes, and our Mabuhay Community Corner vlog and podcast.

In addition, we also recently:

- Collaborated with local Filipino community organizations to honor the healthcare workers at Harbor-UCLA Medical Center with popular Filipino dishes
- Made another donation toward the homeless and at-risk students at Los Angeles Harbor College through our #NikkeiCares and #MabuhayCares program
- Hosted a Financial Literacy Workshop at the Asian Pacific American Student Success (APASS) program of LAHC.

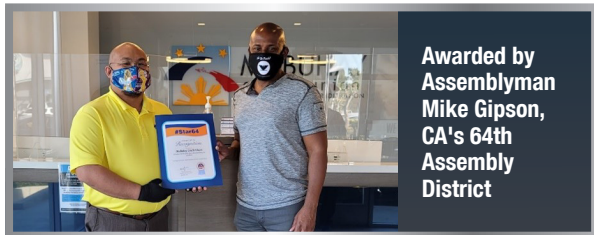
As a result of all of these ongoing community service campaigns, we are incredibly proud and grateful to be honored with the #Star64 recognition by Assembly Member Mike A. Gipson for the positive impact of what we are doing in California's 64th Assembly District.



Donation to Harbor-UCLA Medical Center frontliners



Donation to Los Angeles Harbor College



Awarded by Assemblyman Mike Gipson, CA's 64th Assembly District

HOLIDAY SCHEDULE

Holiday and Branch Closure Schedule

May 29 & 31 Memorial Day
July 3 & 5 Independence 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

MAHBUHAY 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 |
| | @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

SPRING 2021



NIKKEI
credit union



MABUHAY
credit union
A DIVISION OF NIKKEI CREDIT UNION

We Thank Our Members for Entrusting Nikkei and Mabuhay With Their Financial Needs for Homes and Vehicles.

Our credit union loves to help make our Members' dreams a reality. We are proud to offer low rates, great terms, and refinancing for both homes and vehicles.

Along with vehicle loans, our CarScouts auto buying service provides Members with free no-contact delivery. Additionally, our home loans include fixed and adjustable-rate loans, as well as financing for second homes and investment properties with up to four units.*



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**

THINGS TO KNOW ABOUT

HOME REFINANCE



Your home may be one of your biggest investments and refinancing it can be a great way to help you save money. There are a few things that you should know and consider about refinancing to help you decide if refinancing now is right for you.

Things you should know:

- All home refinances require home equity, which means that your home is worth more than the balance of your existing loan.
- Along with the opportunity to get a lower loan rate, refinancing can allow you to change your loan program (e.g., a 5-year adjustable-rate mortgage to a 30-year fixed) for long-term stability.
- Cash-out refinancing means using your home's equity to increase your loan amount so that cash can be taken out to use for debt consolidation, home improvements, and more.

Visit www.nikkeicu.org/blog to read 'Things You Should Know About Refinancing Your Home' and a wide-range of other articles.

If you have questions and would like to speak to our Home Loan Specialist directly.

866.4NIKKEI (866.464.5534 ext 1900)
888.MABUHAY (888.622.8429 ext 2300)

Thank you for attending the 69TH ANNUAL MEETING



Thank you to everyone who was able to join us for Nikkei and Mabuhay's Online Annual Meeting on Tuesday, April 6th.

If you were unable to attend, we're sorry we missed you! Please visit www.nikkeicu.org to download the 2020 Annual Report and to watch the recorded 2021 Annual Meeting.

EMPLOYEE SPOTLIGHT



Say hello to this quarter's Employee Spotlight, **Kaualani** from our Nikkei office. Her friendly smile lights up the office the moment you meet her. She has been part of the Nikkei family for about two years now but has an extensive history in the credit union world. She has been a strong advocate in helping our Members achieve their financial goals and in advancing prosperity in our communities.

Here are some fun facts to get to know her a bit more:

What separates Nikkei from other financial institutions?

Nikkei has a homey feeling to it. We love our Members and getting to know them more each day feels like they are more than just a Member, they become part of our family.

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

I would like to have Avatar-Aang's powers because he controls all of the elements; Earth, Fire, Wind, and Water. Also because he's a peaceful character.

How many states or countries have you been to?

Between states and countries, I have visited 9 different places. My favorite place I have visited has been Western Samoa. It's so beautiful there.

What is your favorite pastime?

Life keeps me busy but I really enjoy watching my children play sports. Yay! Go team!

What is your favorite music genre?

I can usually be found listening to some '80s and '90s jams. Ask me what my favorite song is next time you see me.

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.

