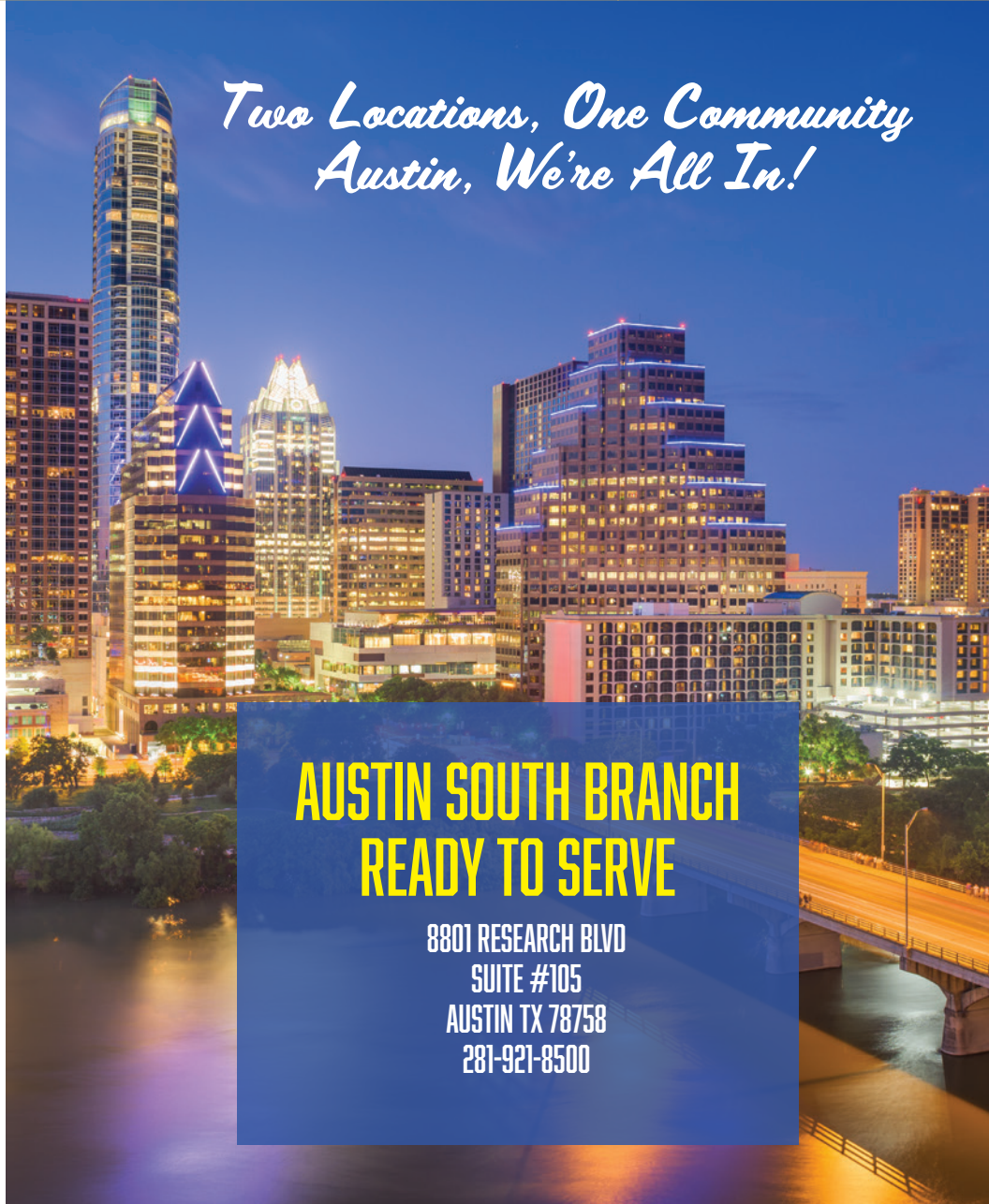




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*Two Locations, One Community
Austin, We're All In!*

AUSTIN SOUTH BRANCH READY TO SERVE

8801 RESEARCH BLVD
SUITE #105
AUSTIN TX 78758
281-921-8500

Calendar

We will be closed on the following days:

- | | |
|------------------|---------------------|
| Memorial Day | Monday, May 26th |
| Juneteenth | Thursday, June 19th |
| Independence Day | Friday, July 4th |

December 2024 Financials

Members	18,437
Assets	\$422.33M
Members' Shares	\$356.28M



COME SEE US AT

ISMAILI PROFESSIONAL NETWORK (IPN) CAREER EXPO

APRIL 23, 2025

at Dallas HQ Jamatkhana and Ismaili Center
2500 Dickerson Pkwy, Carrollton, TX 75006

NORTH TEXAS BUSINESS ALLIANCE (NTBA)

Booth # 324

APRIL 30, 2025

at Irving Convention Center
500 W Las Colinas Blvd., Irving, TX 75039

Financial Literacy & Planning Program (FLPP)

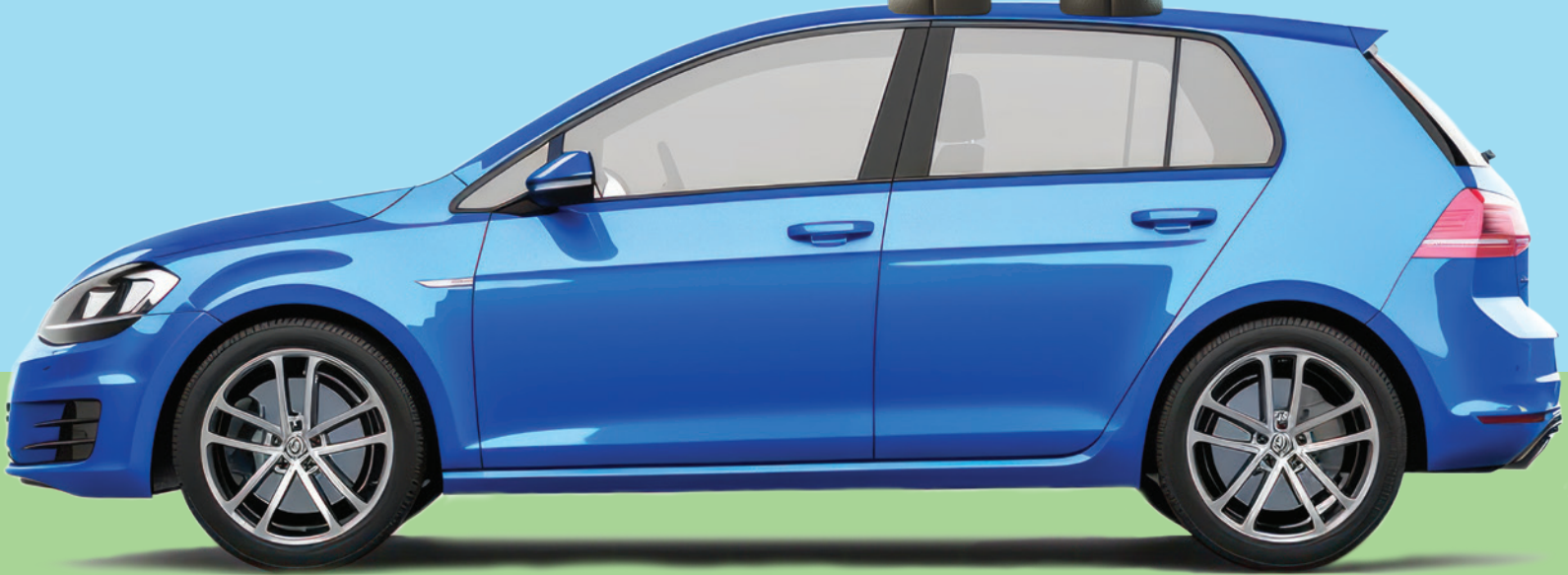
May 4th, 2025

at Houston Headquarters Jamatkhana
1111 Brooklet Dr, Houston, TX 77099

MOOOO-VE

Your Auto Loan To US

Get \$200*



- Applications must be received between February 1st, 2025 - April 30th, 2025 by 5pm CDT.
 - Applicable to members who bring their auto loan from another financial institution for a refinance (including cash out) or on a title loan.
 - The loan application amount must be greater than or equal to \$15,000.
 - Existing Nizari loan refinances do not qualify for this promotion.
 - Terms and conditions are subject to change. Some restrictions may apply.
- *Receive \$200 statement credit at closing on auto loan refinance or title cash out loans.



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION
Austin • Dallas • San Antonio • Sugar Land

Contact us at:
281-921-8500 or 888-786-1824
loans@nizaricu.org



Federally Insured by NCUA

Your Dreams Come With Cash back
Our Premier Loans With a

\$300*
STATEMENT CREDIT



Starting as Low as
7.49%
APR**

- Applications must be received from April 1st, 2025 to May 31st, 2025.
 - Refinances only qualify after 24 months of repayment.
 - Premier loans range from \$75,001 to \$150,000.
 - Rates and offers are subject to change without prior notice.
 - Terms and Conditions apply.
- *\$300 statement credit will be applied at the time of loan disbursement.
**Annual Percentage Rate

Contact us at: 281-921-8500 or 888-786-1824
Visit www.nizaricu.org for details



Federally Insured by NCUA

HOME STARTS HERE!

1%

ORIGINATION FEE
WAIVED*



Applications must be received by April 30th, 2025, and the loan must be funded by June 30th, 2025.

Rates and offers are subject to change without prior notice.

No other promotions can be applied.

This promo is not applicable to land loan and second lien loan.

Terms and conditions apply.

*Get 1% of the loan amount credit back at closing on your Mortgage Loan.

Contact us at: 281-921-8500 or 888-786-1824

Visit www.nizaricu.org for details



Federally Insured by NCUA

THE JOURNEY BEGINS HERE

Easy Financing for First-Time Car Buyers

**UNLOCK
0.25%
OFF YOUR APR***

• A guarantor or co-borrower may be required • Rates are available for qualified borrowers that meet the criteria • Rates and offers are subject to change without prior notice • Terms and conditions apply. Some restrictions may apply.

*Save 0.25% on your qualifying APR (Annual Percentage Rate).

 **NIZARI** PROGRESSIVE FEDERAL
CREDIT UNION
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Contact us at:
281-921-8500 or 888-786-1824
loans@nizaricu.org



Federally Insured by NCUA

ULTIMATE CHECKING

The account that gives you more!



**LIMITED-TIME
OFFER!
90 DAYS
AT NO COST***
From
April 1 - June 30, 2025

Additional Benefits



ID Protection



Cell Phone Protection



Health Discount Savings



Accidental Death & Dismemberment Insurance



Telehealth



Travel and Leisure discounts

*Starting April 1st, 2025, new or existing members who open a Nizari PFCU Ultimate Checking Account will receive 90 days at no cost. The minimum balance to open this account is \$100.

- Offer is valid until June 30th, 2025.
- After 90 days, a monthly fee of \$4.99 will apply.
- Not valid for members whose accounts were closed within the past 90 days or closed with a negative balance.
- No fee will apply if the Ultimate Checking Account is closed during the promotion period. After the promotion period ends, if the account is closed, a fee may be applied.

**FOR MORE DETAILS
CONTACT US AT 281-921-8500
OR VISIT WWW.NIZARICU.ORG**



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

Austin • Dallas • San Antonio • Sugar Land



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ABOVE AND BEYOND

Savings Protection

at Nizari Progressive Federal Credit Union

We are pleased to inform your deposit accounts in Nizari Progressive Federal Credit Union are insured up to \$500,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

ESI'S COVERAGE

First, NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. For details about federal deposit insurance, or how to structure your accounts to qualify for greater federal coverage, please check with your credit union or contact NCUA. Second, accounts exceeding the maximum level of coverage provided by NCUA are also insured up to an additional \$250,000 by ESI.

Coverage Per Member with Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000
Business	\$250,000	\$250,000	\$500,000

*Example only

ESI'S POLICY

To be eligible for excess coverage, the credit union must comply with ESI's rigid underwriting standards. Also, ESI's insurance policy requires that every quarter the credit union submit financial statements and a listing of accounts eligible for excess coverage in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that excess deposit insurance is payable only upon the failure and liquidation of the credit union. The credit union or ESI may terminate or modify this coverage, but in either case you would be notified in writing of any change in the excess coverage.

ABOUT ESI

Headquartered in Dublin, Ohio, ESI is a wholly owned subsidiary of American Share Insurance, a credit union-owned private deposit insurer founded in 1974 by credit unions, for credit unions. As a property and casualty insurer, ESI is subject to licensing and regulation by your state's insurance department. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union. ESI is not a federal or state government agency.

ABOUT NIZARI PROGRESSIVE FEDERAL CREDIT UNION

281.921.8500 | 14090 Southwest Freeway, Suite 260 | Sugar Land, TX 77478 | NizariCU.org



NIZARI PROGRESSIVE FEDERAL CREDIT UNION



Send money to family and friends with Zelle[®].

It's free in our mobile app.

Learn more at www.nizaricu.org/zelle or scan the QR code.



1

Log into the Nizari Progressive FCU App.

2

In the main menu, select "Move Money." Then select "Zelle[®]."

3

Enroll your U.S. mobile number or email address.

4

Send money to family and friends.



ALL YOU NEED TO KNOW ABOUT TAX IDENTITY THEFT

WHAT IS IT?

Tax identity theft is when a scammer uses other taxpayers' Social Security numbers (SSN) to file victims' tax returns and claim their refunds.



PROTECT YOURSELF:



Never share your SSN over the internet or with unverified callers.



File your tax return as early as you can.



If filing taxes electronically, use a secure internet connection.



If filing taxes by mail, send your return directly from the post office.

5 THINGS THE IRS WILL NEVER DO:



1 Initiate contact by email



2 Request personal or financial information via text or social media



3 Call taxpayers with threats of lawsuits or arrests



4 Call, email or text to request taxpayers' Identity Protection PINs



5 Ask taxpayers to wire money, pay with a prepaid debit card or share credit card information over the phone



Before using a tax preparer, thoroughly research their credentials.

IF YOU'RE A VICTIM:

Visit IdentityTheft.gov to report tax identity theft to the IRS and the FTC. The agencies will also give you a personal recovery plan.



TIMELINE OF A HOME PURCHASE



1

GET PRE-APPROVED.

This will prove you're a serious buyer and give you a leg up on bidding wars.



2

CHOOSE A REAL ESTATE AGENT.

Ask for referrals before signing a contract.

3



START YOUR SEARCH. You can start online at sites like Zillow or Redfin.

4

MAKE AN OFFER ON A HOME.

Offer lower than the asking price, but keep your offer realistic by looking at recent sales of comparable homes in the area.



5

ATTORNEY REVIEW.

The lawyer will examine the contract carefully so there are no surprises.



6

HOME LOAN GOES INTO ESCROW.

The loan is now under contract.



7

HOME IS INSPECTED AND APPRAISED.

This ensures the lender that the home is in good condition



8

CLOSE THE SALE.

Pack up and move in — the house is yours!



HERE, THERE, EVERYWHERE! WHAT ARE YOU WAITING FOR?



Online Banking

Everything You Need—Right At Your Fingertips.
We make banking with us easy for you wherever you go.

<https://www.nizaricu.org/online-banking>

Mobile App

TABLET? SMARTPHONE? WE'VE GOT YOU COVERED!
Whether you're on the go – or on the couch –
Nizar PFCU's FREE app lets you access your accounts
and makes managing your money easier than ever.

<https://www.nizaricu.org/mobile/>



CO-OP Shared Branch



For easy access to your money wherever you go,
visit participating credit unions in all 50 states.

Find the nearest ATM or CO-OP Shared branch
<https://bit.ly/2Qm0Eai>

Update Your Account Information

If you have recently moved, changed your phone number, or changed your email address please let us know. Keeping your account information up-to-date ensures that your statement will be sent to the appropriate address. It also makes it easier for us to contact you regarding your account.

See Our Promotions

Visit <https://www.nizaricu.org/promotions>
or Scan the QR Code



Got Questions?

Email us at
info@nizaricu.org
or Scan the QR Code



How are we doing?

Send us your feedback at:
<https://www.nizaricu.org/testimonials>
or Scan the QR Code



Come see us at our locations:

Sugar Land Branch

11770 University Blvd.
Sugar Land, TX 77478
Tel: 281-921-8500
Fax: 281-921-8550

Dallas Branch

3654 N. Josey Lane
Carrollton, TX 75007
Tel: 972-808-7688
Fax: 972-466-2200

San Antonio Branch

12054 Starcrest Dr.,
San Antonio, TX 78247
Tel: 281-921-8500
Fax: 281-921-8550

Austin North (Main) Branch

12730 Research Blvd.
Austin TX, 78759
Tel: 512-450-1401
Fax: 512-450-1402

Austin South Branch

8801 Research Blvd., Suite #105
Austin TX 78758
Tel: (281) 921-8500
Fax: (512) 450-1402

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NMLS ID: 504821



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