



# NIZARI


PROGRESSIVE FEDERAL  
CREDIT UNION

www.nizaricu.org  
888-786-1824/281-921-8500

## Nizari Insider Fall 2014


### HOLIDAY SCHEDULE

Nizari PFCU will be closed on  
October 13, 2014 – **Columbus Day**  
November 11, 2014 – **Veterans' Day**  
November 27, 2014 – **Thanksgiving Day**  
December 25, 2014 – **Christmas Day**

**LIKE US ON** 

**FACEBOOK**

FOR SPECIAL PROMOTIONS & EDUCATIONAL UPDATES

 **NIZARI**  
PROGRESSIVE FEDERAL CREDIT UNION

[www.facebook.com/nizaricu](http://www.facebook.com/nizaricu)

### Testimonial

"Dear Hena,  
Thanks for confirming receipt of the docs sent yesterday. Wanda will send us the copy of the extension letter as soon as I see it I will pass it over to you.



Once again, Hena you have been very professional and helpful. May Allah Bless you. Please let us know if you need anything else.

Keep up the good work, Nizari has been solving problems of Jamati financial needs; it is our own great Ismaili organization.

Have a great day."  
Salim Jaffer – Nizari Member

## Technology Updates

### IMPORTANT MESSAGE TO OUR MEMBERS

Nizari Progressive Federal Credit Union will be making technology enhancements in January 2015 by converting to a new core processing system. Conversion to the new core will allow us to utilize new technology for processing transactions more quickly and accurately, enabling us to build a stronger foundation for your financial well-being.

This newsletter is the first installment of many communications you will see throughout the conversion process. We want to let our members know that we will use every communication method available to notify you of our progress and update you on what you can expect from Nizari. The core processing system is the backbone operating system for all financial institutions, housing all member transactions and data. While converting to a new processing system is a major undertaking, we know our members will benefit from this step forward into the future of Nizari PFCU. We are excited to bring this new level of technology to Nizari members.

## Attention ATM Card Holders

Nizari will be closing all of its ATM cards effective 11/20/2014. Alternatively, you can use your debit card which not only has all the same features as the ATM cards but also has additional features. To open a checking account and obtain a Debit Card, please contact us at (281) 921-8500 or visit us in person at your nearest location.

### SIGNATURE & PERSONAL LOANS



**1 % discount\***  
on our Signature Loans and Personal Loans for new applications received between September 1st, 2014 and December 31st 2014.

\* For Terms & Conditions, see Associate for Details. Restrictions Apply

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### CREDIT CARDS

#### Hurry Limited Time OFFER !!

**No Balance Transfer Fee and No Annual Fee**

1.99% APR\* on balance transfers for 6 months.

2.99% APR\* on balance transfers for 12 months.

Then the variable purchase APR\* applies, currently 9.90% - 11.90% based on your creditworthiness.

Terms and conditions apply. Rate and terms subject to credit approval. This offer is valid until December 31, 2014. See associate for details.

### AUTO LOANS

#### Don't Let This Great Rate Expire!!

New Vehicle loans starting at 0.90 % APR\* for 24 Months.

Used Vehicle loans starting at 1.50 % APR\* for 24 Months.

Rate and terms subject to credit approval. Terms and conditions apply. This offer is valid until December 31, 2014. See associate for details.

\*Annual Percentage Rate (APR) - Cost of credit on a yearly basis which is expressed as a percentage, resulting from an equation that considers three factors: the amount financed, the finance charge and the term of the loan. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

## NIZARI PFCU NOW HAS SHARED BRANCHING

Did you know Nizari PFCU now has **5,100+ Branches**

**THOUSANDS OF BRANCHES RIGHT WHERE YOU NEED THEM: EVERYWHERE**

[Click Here To Find A Location Near You](#)

WITH SHARED BRANCHING, YOU CAN NOW ACCESS YOUR ACCOUNT AT THOUSANDS OF PARTICIPATING CREDIT UNION LOCATIONS AROUND THE COUNTRY.

#### To find a Shared Branch location:

1. Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) to search or download locations to your GPS device.
2. Download the "Find Branch" app to your iPhone and find "Co-op Shared Branch Locator" app to your android phones.
3. Call us on 1-888-786-1824.
4. Ask a teller.
5. Look for the CO-OP logo.



This is a Free Service to Our Members

### Austin Branch

5555 North Lamar Blvd, Suite H101A  
Austin, TX 78751  
Tel: (512) 450 - 1401  
Fax: (512) 450 - 1402  
Mon - Fri: 9:00 AM - 5:00 PM

### Dallas Branch

2548 Dickerson Parkway, Suite 106  
Carrollton, TX 75006  
Tel: (972) 808 - 7688  
Fax: (972) 466 - 2200  
Mon - Fri: 9:00 AM - 5:00 PM  
Sat: 9:00 AM - 1:00 PM

### Sugar Land Main Branch

11770 University Blvd  
Sugar Land, TX 77478  
Tel: (281) 921 - 8500  
Fax: (281) 921 - 8550  
Mon - Fri: 9:00 AM - 5:00 PM  
Sat: 9:00 AM - 1:00 PM

## BOARD OF DIRECTORS

Karim W Dhukani	Chairman
Sultan Mukhi	Vice Chairman
Amin Mukhi	Secretary
Naveed Ali	Director
Malik Jamal	Director
Naushad Kermally	Director
Sultan Poonawala	Director

## Our Chief Operating Officer

We are pleased to announce the appointment of Shaukathussain Jaffer to the position of Chief Operating Officer. Shaukat has served Nizari PFCU since 2008 in various capacities and was recently serving in the position of Director of Operations. We wish him the best of luck as he takes on his new responsibilities.

## Testimonial

Hey Binish,  
"We just walked out of Stewart title. This house is all ours now THANK YOU SO VERY MUCH. Without you it wouldn't have been possible!! You helped us achieve our first goal in life. Thanks for all your time and personal efforts. We both love you and hopefully will come see you soon."

Thanks  
Ami&Amir - Nizari Members



## Mortgages Do's and Don'ts

### DO'S

- Do contact us as soon as possible to get pre-approved before starting your home search.
- Do save all bank statements, paystubs, retirement statements, tax returns and W2s.
- Do keep making payments on time and stay current on existing accounts.
- Do use your credit as you normally would.
- Do notify your lender if anything changes.
- Do let your employer know you are buying a home for simplicity when the lender needs to verify employment.

### DONT'S

- Don't make changes to your employment or income and inform us immediately if anything does change
- Don't max out or over charge existing credit cards, and don't close credit accounts.
- Don't make any adjustments or transfers to your investments.
- Don't close accounts, consolidate or pay off any balances, collections or charge offs unless communicated by your Loan Officer.
- Don't make large deposits into your accounts without documenting the source.
- Don't overdraw on your bank account or bounce a check.

## Employee of the Quarter

The Staff Employee of the Quarter is a way Nizari PFCU recognizes outstanding work efforts of our staff. Shamsah Sohail, Operations Officer, has been chosen as the 'Employee of the Quarter' for the Second Quarter of 2014. Shamsah has been with Nizari for three years. Her aspirations to excel in her work and the willingness to help not only the members but also other staff has been recognized. Nizari appreciates her commitment and applaud her outstanding performance. Congratulations Shamsah!



**GETTING READY TO PURCHASE, REMODEL OR REFINANCE YOUR DREAM HOME?**

**LIMITED TIME OFFER!**

**COME CHECK OUT NIZARI PFCU'S NEW PROMOTIONS!**

- ✓ Origination Fee - **WAIVED!\***
- ✓ Processing Fee - **WAIVED!\***
- ✓ Attractive **LOW Interest Rates!\*\*\***

**HURRY AS THIS IS A LIMITED TIME OFFER!**

\* Texas Residents Only. Other Terms and conditions Apply. \*\* Rates based on Credit Score and Term of the Loan. Rates and Terms subject to change without notice. Other Terms and conditions Apply; Offer Valid until Dec 31, 2014, please contact Nizari Representative for details.



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Access your account at 5,100 credit union branches nationwide.