



NIZARI NEWSLETTER

WWW.NIZARICU.ORG
1(888)786-1824

WINTER 2015



Shaikathussain Jaffer
President/CEO

Message from our CEO

Our goal at Nizari has always been to provide our members with excellent service, convenient account access, and updated technology. We achieved several milestones in 2015 and it has been a year of accomplishments. In February, we migrated to a new software system that enables us to provide faster service at the front line while saving time at the back end. This new robust system helps us produce reports, view dashboards, and brings in efficiency thus saving us both time and money. We also launched our MSB account services in July 2015 for the convenience of our C-store owners who offer check cashing services at their businesses. MSB services were introduced since most banks are now shying away from this service due to the complex nature of the transactions. We feel it is our duty to serve our members when they need us and the members are appreciative of our efforts for which we thank them. In early 2016, we will be launching our Remote Deposit Capture service to provide our members with the convenience of mobile technology. It will then be possible to deposit checks via a mobile device such as a phone or a scanner connected to a computer. This feature in combination with our existing features such as text banking, audio response, and e-alerts will provide you a complete package for all your banking needs. We will also be launching our Business Credit Card and SBA lending programs in 2016 to further expand our business solutions for the community.

One of the milestone in Nizar's history in 2015 was the successful completion of 25 years of its operations. It was a unique event of its kind and we greatly appreciate the members' participation in large number to make it a successful program.

2015 has been a very successful year and we look forward to your continued support in 2016. In return, we will continue to strive to improve our services, expand our product line, and offer you better rates on both deposits and lending.

Best Wishes to you and your family for a prosperous 2016

Shaikathussain Jaffer
President/CEO

INSIDE

 Annual General Meeting

 E-Statements /Alerts

 Text Banking

Holiday Schedule

Closed

Monday, January 18
Martin Luther King Jr. Day
Monday, February 15
Presidents' Day



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To: All Members
From: Naveed Ali, Secretary
Re: 2016 Annual General Meeting of Members & Nominations for Board of Directors
Date: December 18, 2015

ANNUAL GENERAL MEETING

Notice is hereby given for the 2016 Annual General Meeting of Nizari Progressive Federal Credit Union, to be held on **Sunday, April 24, 2016 at 12:00 noon at Tempura Grill in Sugar Land.**

NOMINATIONS FOR BOARD OF DIRECTORS

There are two board positions up for election and the Nominating Committee's recommendations, each being eligible and nominated for the first time, are posted on Nizari Progressive Federal Credit Union website, www.nizaricu.org. A brief profile of each nominee is available upon request.

Nominations for these positions may also be filed by petition. Petitioner should submit a Nomination Form, together with a petition that has been signed by at least 87 members of the credit union eligible to vote. Form, guideline, and qualifications for nomination by petition are available from our Sugar Land Branch (address below), or by sending an email to afsha.ali@nizaricu.org. To be effective, the nomination by petition must be received at following address, no later than 5:00 PM Central Standard Time of March 14, 2016:

The Election Commissioner
Nizari Progressive Federal Credit Union
11770 University Blvd.
Sugar Land, Texas 77478

If the nomination by petition is received by aforementioned deadline and is approved by the Nominating Committee, then an election will be conducted on the day of the AGM. Given that at least one nomination for each open position has been proposed, nomination from the floor of AGM will not be accepted.



E-Statements

Sign up for e-statements by logging in to your account using Nizari's ItsMe247 online banking. Receiving your statement electronically is a more secure option. Your mail won't be delivered to the wrong person and you won't have to worry about anyone stealing your financial statement from your mailbox before you get home. E-Statements also eliminate the possibility of a statement being misplaced because they will always be saved within your Web Banking, ready for you to view, save, or print. Also, a significant amount of paper is wasted each year from documents being printed unnecessarily...

Please consider the green option by viewing your statement online and THEN deciding what needs to be printed.



Text Banking

Your Nizari accounts come with the convenience of text banking so that you can let your fingers do the banking. You can receive account information by texting us at IM247 (46247) after you enroll in Text Banking. All you do is send a text command to receive text message replies regarding the balance on your savings, checking, certificates, loans, and credit cards. The process is easy and simple and to get started enroll in our online banking services. Visit our home page at www.nizaricu.org and click on the online banking tab to go to our secure online banking login. Contact us for more information at -1-800-786-1824.





E-Alerts

This is another feature that you will love and appreciate. Enroll in e-Alerts and receive notices regarding account balances, electronic deposits, or when a payment is due. E-Alerts are sent to the It's Me 24/7 Secure online banking message center and you must log in to Online Banking to view this message. If you have enrolled in Text Banking then you can receive one-way e-Alerts on your enrolled mobile phone.



Audio Response

CU*TALK is a convenient audio response service, that allows you to use a touch-tone phone to review account balances, verify whether certain checks have cleared, transfer funds between accounts, make loan payments, check current interest rates, and obtain our dividend and interest information. CU*TALK allows you to take care of credit union business at times that work best for you. All you do is call 1-844-879-7144 and follow the prompts as directed. Please have your Nizari account number and the primary owner's Social security number available for a temporary password.

SUGAR LAND MAIN BRANCH
11770 UNIVERSITY BLVD.
SUGAR LAND, TX 77478

TEL: 281-921-8500 FAX: 281-921-8550
HOURS: M-F 9:00-5:00 SAT: 9:00-1:00

DALLAS BRANCH

2548 DICKERSON PKWY SUITE 106
CARROLLTON, TX 75006

TEL: 972-808-7688 FAX: 972-466-2200
HOURS: M-F 9:00-5:00 SAT: 9:00-1:00

AUSTIN OFFICE

5555 NORTH LAMAR #H101A
AUSTIN, TX 78751

TEL: 512-450-1401 FAX: 512-450-1402
HOURS: M-F 9:00-5:00