



# NIZARI NEWSLETTER

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

SPRING 2016

## Holiday Schedule



## 1st Quarter Dividends

Paid March 31, 2016 Our Board of Directors has announced the following 1st quarter regular shares dividend:

**Over \$100,001**

**0.60% Dividend Rate  
0.601% APY**

**Under \$100,000**

**0.70% Dividend Rate  
0.701% APY**



**NIZARI** PROGRESSIVE FEDERAL  
CREDIT UNION

## MSB CHECKING ACCOUNTS



**\$49** monthly fee\*\* **\$5** return check fee\*

**\$0.12** cents per check deposited fee\*

**For a limited time Nizari PFCU is offering reduced fees for new MSB accounts opened during this promotional period. Offer expires June 30 2016.**

• RDC (Remote Deposit Capture) can be directly added from the vendor for a low monthly fee. This will enable you to deposit your checks from your location without having to visit our branch to make such deposits.

• Loomis can be contracted directly to deliver cash safely to your business.

• MSB accounts also come with free online banking services, telephone and text banking, and many other features.

\*\*MSB account should be opened before or by June 30 2016 to qualify for the \$49 monthly fee for a total of six months from account opening after which the regular monthly fee of \$99 will apply.

Take advantage of our low fees, convenient products, and personalized service and switch today.

Call: **281-921-8500 or 972-808-7688** and our experienced staff will walk you through the process and help you save money.



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\*All other fees and charges are applicable. Terms & conditions apply. Offer subject to change without notice.

## College Savings Plan



Nizari offers a college savings plan in which you earn 0.50% APR more than a regular savings account. The current dividend rate will earn this account 1.20% APR (1.205% APY) for balances less than 100K. There is no income limit for the contribution and you can deposit \$6,000 per year per beneficiary. Funds can be used for education expenses including tuition, books, and lodging. Contact us for more details on how to get started to save for your children's future.

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Federally Insured by NCUA



Congratulations to the winners of Nizari's Silver Jubilee Scholarship! We are proud to be part of your educational journey and wish you luck in all your future endeavors. We would encourage all the other applicants to continue to improve and reapply next time.

## Current Promotions



Take advantage of our credit card balance transfer offer at 1.99% APR\*\* for 6 months or 2.99% APR\*\* for 12 months. Then the variable purchase APR applies, currently 9.90% - 11.90% based on your creditworthiness. No balance transfer fee, no Annual fee. This offer is valid for a limited time only so don't wait, apply for our Classic or Platinum MasterCard today.

\*\*APR = Annual Percentage Rate

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# Small Business Loan

**SBA Lender SBA**

**We offer Small Business Loans up to \$5,000,000**

- No Origination Fee
- Competitive Rates
- Loan Term Maturity  
(up to 25 years depending on use of proceeds)
- No Balloon Payments
- Personalized Service

**Proceeds can be used for:**

- Purchase Land and Building  
(For business location)
- Purchase Machinery and Equipment
- Purchase Inventory
- Working Capital
- Establish New Business
- Qualified Debt Repayment



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Approved to offer SBA loan products under SBA's [Preferred Lender/Express; Lender/Certified; or Lender/Microloan] programs.



**NIZARI** PROGRESSIVE FEDERAL CREDIT UNION

**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