NEWSLETTER

WINTER 2015



Shaukathussain Jaffer President/CEO

INSIDE



Annual General Meeting



E-Statements / Alerts



Text Banking

Holiday Schedule

Closed Monday, January 18

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



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.

Bost Wishes to you and your family for a prosperous 2016

Shaukathussain Jaffer President/CEO