



NIZARI PROGRESSIVE FEDERAL CREDIT UNION

Investing In Your Future

WWW.NIZARICU.ORG

1(888)786-1824

FALL 2017

Message from our CEO

3rd Quarter Dividends

Paid September 30, 2017.

Our Board of Directors has announced the following 3rd quarter regular shares dividend:

\$100,000 & Under

0.70% Dividend Rate
0.701% APY

\$100,001 & Over

0.60% Dividend Rate
0.601% APY



*APY = Annual Percentage Yield

CALENDAR

October 9	Columbus Day*
October 31	Halloween
November 10	Veterans Day*
November 23	Thanksgiving Day*
December 13	Salgirah Mubarak
December 25	Christmas Day*

*Federal Holiday

Dear Valued Members,

In this issue of the newsletter, I would like to touch upon a few important topics which include the member survey, improving communications, member information, and the recent Equifax data breach.



Shaukathussain Jaffer
President/CEO

Over time, Nizari has introduced many products and services in response to the members' needs for credit and financial services. As part of our efforts to continue to improve our services, we are conducting a survey to seek your valuable feedback. The survey questionnaires are available at your local branch or you can complete a survey online at www.nizaricu.org. Your maximum participation is extremely important to helping us improve our services to serve you better.

As we continue to grow, an increasing number of members are banking with us so a smooth flow of communication with you is very important. We have witnessed a trend of increased incoming calls. As a result, our representatives may not be able to take your call as they may be servicing other members. Please leave a message with your contact information so that we can get back to you in a timely manner. Also, please notify us of any changes to your contact information immediately so that we can keep our records up to date.

As you may know, Equifax, one of the consumer reporting agencies, announced that they had a data breach. We provided an update to our members and shared the communication issued by Equifax to address the breach. We urge you to take the necessary steps to protect yourself from ID theft, and we want to assure that we have enhanced our due diligence as well.

We thank you for banking with us, and we look forward to your continued support and cooperation.

Shaukat Jaffer
Chief Executive Officer

VISIT US AT:

Nizari PFCU proudly supports AKF and will be present at several upcoming Walks

GHRA TRADESHOW

The AGA KHAN FOUNDATION WALK | RUN

Dallas Walk | Run - October 14th

Austin Run - October 29th

Houston Walk | Run - November 4th

November 1st, at Booth #138



MOBILE DEPOSIT

Tablet? Smartphone? We've Got You Covered!

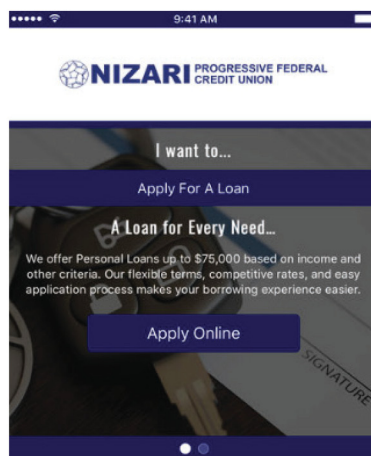
Whether you are on the go – or on the couch – Nizari PFCU's FREE app will make managing your money easier than ever. Our app lets you access your accounts and helps you to:

- Deposit checks
- Check account balances and history
- Transfer money between Nizari PFCU accounts
- Pay companies or individuals through Bill Pay
- Retrieve and view check images
- Locate ATMs and branches via GPS

Steps to use our App:

- 1 Log on to the app and click "Locked", and then enter your Online Banking Username and Password. This will unlock your account and display the "Unlocked" icon.
- 2 Click on "My Accounts" to check your balance, pay bill, or transfer funds at Nizari. You can even apply for loans.
- 3 Click "Move Money" to use the "Transfer Money" or "Deposit Check" functions.
- 4 NOTE: To use "Deposit Check", you must first click on "Register" and allow 24 hours for your registration to be processed. We will email you to keep you informed of the registration status.

Visit our website at www.nizaricu.org to see branch information, update your settings, read FAQs, and find more info.



Use the QR code to
download the Mobile App



Screenshots



CHECKING ACCOUNT

Are you getting charged service fees and per item charges by your Financial Institution?



Would you prefer NOT to pay high fees and NOT maintain minimum balances to avoid fees?

**If the answer is YES,
it is time to switch your checking account
to Nizari PFCU!**

- No Minimum Balance Required to Keep the Account Open
- No Monthly or Annual Fees
- No Statement Fees if you Sign Up for E-statements

How to be a wise credit consumer



Establishing good credit is the key to financial success, enabling you to finance cars, homes, higher education, and more. Whether you are new to credit or a credit connoisseur, it is important to establish these eight responsible card usage habits:

1. Never miss a payment, and always pay on or before the due date.
2. Know the rules. Promotional offers have fine print; make sure you understand it.
3. Avoid cash advances.
4. Keep your card safe.
5. Make your minimum monthly payments, and pay more if you can afford to.
6. Understand when interest is charged. Most cards will charge interest on purchases if not paid in full by the due date.
7. Purchase items you can afford. Do not use more than 30% of your available credit limit.
8. Review your statements every month; fix discrepancies as soon as you discover them by calling the credit card provider.





NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

FALL 2017

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Our Promotions

Get your
DREAM HOME!

Appraisal Credit

up to **\$465.00***

No Application Fee

*Terms & Conditions apply.



Nizari NMLS: 504821

- | | | |
|-------------------------------------|---|--|
| Loan amount: \$100,000 to \$200,000 | ➤ | Nizari will pay \$500 towards the closing cost |
| Loan amount: \$200,001 to \$300,000 | ➤ | Nizari will pay \$1,000 towards the closing cost |
| Loan amount: \$300,001 to \$400,000 | ➤ | Nizari will pay \$1,500 towards the closing cost |



UNSECURED LOANS

Unsecured Loan Personal / Signature

0.50% off
on current rate

- Up to \$75,000
- Rates starting as low as 7.50%*
- Maximum Term Up to 72 months*

*Terms & Conditions apply.

PAY OFF DEBT FASTER WITH A CREDIT CARD BALANCE TRANSFER



- **1.99% APR*** for 6 Months
- **2.99% APR*** for 12 Months
- **No Transfer Fee**



We offer credit limits up to \$20,000 for qualified borrowers.

*APR = Annual Percentage Rate

*Terms & Conditions apply

All the promotions will end on Dec 31, 2017

Nizari Progressive Federal Credit Union

11770 University Blvd. • Sugar Land, Texas 77478 • Tel: (281) 921 - 8500 • Fax: (281) 921 - 8550



Join Our **TEAM** CAREER OPPORTUNITIES

Nizari Progressive Federal Credit Union
is currently seeking qualified candidates for:

1. Financial Service Representative – Austin
2. Financial Service Representative – Sugar Land
3. Full Time Teller – Dallas
4. Operations Officer - Sugar Land

For more information please visit our website at <http://www.nizaricu.org/career.aspx>

6 WAYS TO KEEP YOUR **SMARTPHONE** SAFE AND SECURE

1. USE A PASSCODE
2. UPDATE SOFTWARE & APPS
3. INSTALL “FIND MY PHONE” APPS
4. DON'T USE THE SAME PASSWORD
5. BE CAUTIOUS WHEN USING PUBLIC WIFI
6. NEVER LINK A DEBIT CARD TO PAYMENT APPS



VIEW MORE TIPS AT:
<https://www.gobankingrates.com/saving-money/12-ways-smartphone-financial-risk/>

Millennial Money Traps and How to Avoid Them

Younger people are actually better with money than Boomers and Generation X. But many are likely to make money mistakes. If you want to get on the right financial track, watch out for some of these money traps.



Lacking a Basic Financial Education

Spending Without a Plan

Not Having Financial Goals

Not Figuring Out Whether a Degree Will Pay Off

Not Caring About Your Credit

Not Using Credit at All

Thinking You Have Time to Save for Retirement Later

Rushing Into Investing

Spending More Time on Social Media Than Your Finances

VIEW MORE TIPS AT: <https://www.gobankingrates.com/saving-money/millennial-money-traps-avoid/13/>



NIZARI PROGRESSIVE FEDERAL CREDIT UNION

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Carrollton, TX 75006
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Fax: (972) 466 - 2200

Sugar Land Main Branch
11770 University Blvd
Sugar Land, TX 77478
Tel: (281) 921 - 8500
Fax: (281) 921 - 8550

Austin Branch
5555 North Lamar Blvd,
Suite K101
Austin, TX 78751
Tel: (512) 450 - 1401
Fax: (512) 450 - 1402

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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.