



*Congratulations
On Your Promotion*

Shamsa Hakani is promoted to
Financial Service Representative II

Calendar

April 22 | Annual General Meeting

May 28 | Memorial Day

Diamond Jubilee Mulakat
and
Navroz Mubarak
from all of us!

28th AGM | **Annual
General
Meeting**

We cordially invite our members to attend this year's
Annual General Meeting

on

Sunday, April 22, 2018

from

11:00 a.m. - 5:00 p.m.

at

Marquee Event Center

11040 Southwest Fwy,
Houston, TX 77074

Lunch • Raffles • Live Music Band

Tickets will be required to attend AGM. Members can pick-up their free tickets at any Nizari PFCU branch starting Monday, April 9th, 2018. Due to limited seating, only 2 tickets will be allowed per membership.

Guests must be accompanied by a member, and member's account number and ID may be required to enter.

To qualify for the raffle, members must pick-up their tickets by 5 p.m. on April 18th, 2018.

Prizes will be limited to Nizari PFCU members only and members must be present to claim prizes.

Regrettably children will not be allowed to attend.

1st Quarter Dividends

Paid March 31, 2018

Our Board of Directors has announced the following 1st Quarter regular shares dividend:

\$100,000 & Under

1.00% Dividend Rate

1.0038% APY

\$100,000.01 & Over

1.10% Dividend Rate

1.1045% APY

*APY = Annual Percentage Yield



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Share Savings Rates

Description	Dividend On Share		*APY	
	\$100 - \$100,000	\$100,000.01 and Over	\$100 - \$100,000	\$100,000.01 and Over
Educational IRA	1.50%	1.60%	1.5085%	1.6096%
Roth IRA	1.00%	1.10%	1.0038%	1.1045%
Traditional IRA	1.00%	1.10%	1.0038%	1.1045%
Business Savings	1.00%	1.10%	1.0038%	1.1045%
College Savings	1.50%	1.60%	1.5085%	1.6096%
Regular Shares	1.00%	1.10%	1.0038%	1.1045%
Special Shares	1.00%	1.10%	1.0038%	1.1045%

*APY = Annual Percentage Yield.

Rates are subject to change from time to time.

Terms and conditions apply.

Contact us for questions regarding rates or other information at 281-921-8500.

Share Certificate Rates

Terms	Dividend Rate			*APY		
	\$1,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000 and Over	\$1,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000 and Over
6 Months	1.05%	1.15%	1.20%	1.0551%	1.1561%	1.2066%
12 Months	1.25%	1.35%	1.45%	1.2572%	1.3584%	1.4597%
18 Months	1.45%	1.55%	1.60%	1.4597%	1.5611%	1.6118%
24 Months	1.55%	1.65%	1.75%	1.5611%	1.6625%	1.7641%
36 Months	1.65%	1.75%	1.85%	1.6625%	1.7641%	1.8658%
48 Months	1.75%	1.85%	2.00%	1.7641%	1.8658%	2.0184%
60 Months	2.00%	2.10%	2.25%	2.0184%	2.1203%	2.2733%

- Minimum deposit of \$1,000
- Terms from 6 months to 60 months
- Dividends can be paid to your Savings account, Checking account, or compounded to the Certificate monthly
- You may elect to have dividends paid to one of your accounts or compounded. The election may not be updated and will remain in effect until the Certificate matures
- You may set the Certificate to automatically renew or deposit into your Savings or Checking account upon maturity
- Penalty for early withdrawal

* APY = Annual Percentage Yield

Dividend Rate earned is accurate as of March 31st, 2018. Rates on schedule are subject to change from time to time.

Terms and conditions may apply. If you have any questions or require current rates and information on your Share Certificate, please call the Credit Union at 281-921-8500.

For more details:

www.nizaricu.org | Call 888-786-1824 or 281-921-8500 | Visit Nizari Branch Sugar Land • Austin • Dallas

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A PLAN FOR EVERY CHAPTER OF YOUR LIFE

Designed for credit union members



What is life insurance?

Life insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. Life insurance can help provide peace of mind, knowing that your beneficiaries will receive money when they need it most.

It pays your beneficiaries money, which can be used for any purpose.

- Provides cash for daily living expenses
- Funds your children's education
- Meets monthly mortgage payments
- Protects your loved ones' future

Call us toll-free today for more information.

1-855-612-7909

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TruStage® life insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

DTCG-997523.4

ARE YOU PREPARED FOR THE UNEXPECTED?

Exclusively for credit union members



To help you protect the people who matter most in your life, your credit union endorses TruStage® Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident.

Benefits can include:

- A hospital benefit—helps pay for hospital stays
- Inflation protection—coverage increases 5% every two years up to 25% total at no cost to you
- Education assistance—helps pay college expenses for children or spouse
- Childcare assistance—helps provide childcare coverage

AD&D insurance can supplement your life insurance. And, it's easy to get:

- Acceptance is guaranteed for credit union members age 18 and over
- No physical examination or health questions

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Toll-free **1-855-612-7910**

Monday - Friday 7am - 9pm CT
Saturday 8am - 4pm CT



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Base Policy No: E10-ADD-2012; E10a-014-2012; ADI-990098.3

Spring Cleaning Tips



Finances

1. **Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
2. **Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited, up to six years.
3. **Switch to a CU.** You'll benefit from a nationwide network of free ATMs, lower interest rates, and higher interest rates.



Home

1. **Outdoor Projects.** Shake off the winter blues and refresh the look of your home. Check the following items, and clean up, repaint, or replace as needed.
House: Windows, Gutters, Siding, Garage
Deck: Flooring, Furniture, Grills, Lighting
Garden/lawn: Litter/raking, Fertilizing, Mulch
2. **Indoor projects.** Time to open the windows and let in some fresh air. Make your home a clean and efficient space. Don't be afraid to get rid of things. You could even have a yard sale to make a quick buck.



Health

1. **Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruit and vegetables.
2. **Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
3. **Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc., to make sure your health is good and to prevent illness.



Buried Under Student Loans Debt?

Apply Now

Post-Education
Student Loan
Consolidation

Up to \$100,000

Limited Time Offer

4.99% APR*

Fixed Rate for
up to 60 months

Prime + 1.00% APR*

Variable Rate for
up to 10 years

Offer ends June 30th, 2018

Terms and Conditions and Some Restrictions May Apply

*Annual Percentage Rate



The Benefits of Consolidating Student Loans

The high cost of college tuition causes some students to graduate deeply in debt.

Today there are 44.2 million American graduating with student debt, with an average debt of \$25,550 for public school graduates and \$32,300 for private school graduates. The total amount of student debt is currently at \$1.31 trillion. This reliance on student loans is largely due to college costs that outpace inflation.

College borrowers frequently have several loans held by more than one lender, with varying rates on each loan. This makes figuring out whom to pay--and when and what to pay them--a financial nightmare.

Consolidating many loans into one with a fixed-rate monthly payment often is a wise choice for college graduates because it can decrease overall interest rates and extend the payback period to reduce monthly payments.

Still, potential consolidators should note that the extended payback period could increase your total costs. For this reason, it's important to try to pay off the loan early. As your yearly earnings increase, step up payments to avoid the longer interest payments.

If you're feeling the burden of student loans, the **loan specialists at Nizari Progressive Federal Credit Union** can help you decide if consolidation will work for you. **Call us today at 281-921-8500!**



DIAMOND JOURNEY LOAN GET UP TO \$10,000

6.00% *APR for 60 Months No payment for **60 Days

PROVIDE A GUARANTOR AND GET AN ADDITIONAL 1% OFF



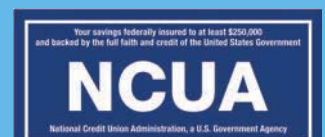
- ***QUICK AND EASY APPROVALS
- LIMITED TIME OFFER
- NO OTHER PROMOTIONS APPLY

ACCEPTANCE OF YOUR LOAN APPLICATION DOES NOT GUARANTEE APPROVAL
INCOMPLETE LOAN APPLICATIONS WILL NOT BE PROCESSED
SUPPORTING DOCUMENTS MUST ACCOMPANY LOAN APPLICATION
OFFER ENDS JUNE 30TH 2018

ALL THE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE
SOME RESTRICTIONS MAY APPLY

*ANNUAL PERCENTAGE RATE **FROM DISBURSEMENT DATE APPROVALS

***FOR QUALIFIED BUYERS THAT MEET THE CRITERIA



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AICC

Nizari PFCU partnered with the AICC and EPB at the BOSS Franchise Expo at the Kay Bailey Hutchison Convention Center in Dallas, TX on January 20th, 2018. We offered a special promotion for our members at the AICC for Business and Personal Loans. Thank you for visiting our information desk and congratulations to the raffle winner.



GAMA

On March 6th Nizari PFCU participated at the GAMA Tradeshow at the Palmer Events Center. Our team was very excited to share the news of the opening of our new Austin branch. We also offered a rebate program for our MSB accounts and promoted other Nizari products. Thank you for visiting our booth and congratulations for all the winners.



We are moving to our new branch soon

12730 Research Blvd., Austin TX, 78759

Contact us at 512-450-1401



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CREDIT UNION

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Sugar Land, TX 77478
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5555 North Lamar Blvd,
Suite K101
Austin, TX 78751
Tel: (512) 450 - 1401
Fax: (512) 450 - 1402

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



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.