



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

Spring 2019

WWW.NIZARICU.ORG | 1-888-786-1824

1st Quarter Dividends

Paid March 31, 2019

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

\$100,000 & Under

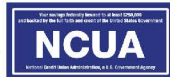
1.00% Dividend Rate
1.0038% APY

\$100,000.01 & Over

1.10% Dividend Rate
1.1045% APY

*APY = Annual Percentage Yield

Federally Insured by NCUA



Employment Opportunity

Branch Manager- Sugar Land

Financial Services Representative – Sugar Land

Mortgage Loan Officer – Sugar Land

Teller – Sugar Land

Financial Services Representative – Dallas

Interested candidates may visit our website at

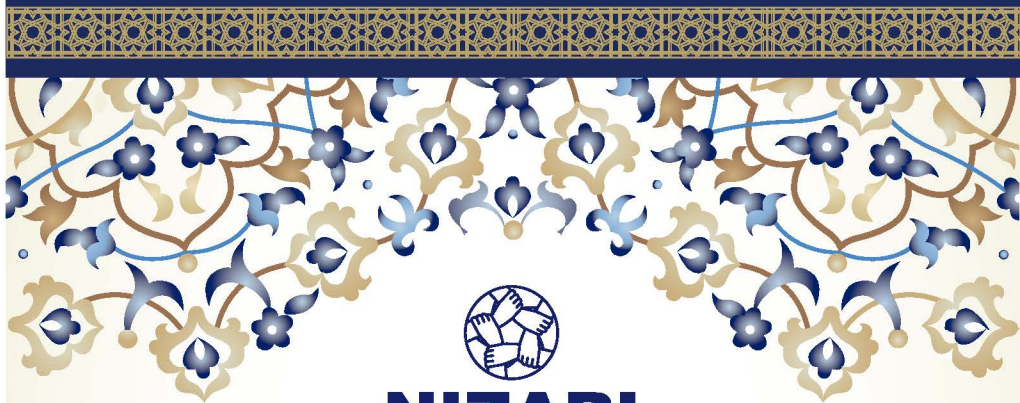
<http://www.nizaricu.org/careers/>

for more information and to apply!

Calendar 2019

April 21 - Annual General Meeting

May 27 - Memorial Day



NIZARI
PROGRESSIVE FEDERAL
CREDIT UNION

The Board of Directors and Staff cordially invite you to the

*Annual General Meeting (AGM)**

on

Sunday, April 21, 2019

from 11:00 a.m. - 2:00 p.m.

at

Marquee Event Center

11040 Southwest Fwy.,

Houston, TX 77074



**Tickets will be required to attend AGM.*

Members can pick-up their free tickets at any Nizari PFCU branch starting Tuesday, April 9th, 2019.

Due to limited seating, only 2 tickets will be allowed per membership.

Joint account holder/guests must be accompanied by a primary account holder, and member's account number and ID may be required to enter. Lunch boxes will be provided.

To qualify for the raffle, members must pick-up their tickets by 5 p.m. on Thursday, April 18th, 2019. Prizes will be limited to Nizari PFCU primary members only and members must be present to claim prizes.

Regrettably, children under 16 years will not be allowed to attend.

Visit Us At Booth # 322

NTBA Tradeshow - Wednesday, April 10th, 2019



APRIL Showers

BRING GREAT SAVING

**Don't Wait!
Move Up To Your
Dream Home Now!**

**NO ORIGATION FEE
+
\$500
TOWARDS
CLOSING COSTS**

**Time To Refinance
Your Mortgage?**

NO CLOSING COSTS

**REFINANCE TO SAVE AND LOWER
YOUR MONTHLY PAYMENTS!**

- Application must be received between April 13th, 2019 - May 31st, 2019 by 5pm CDT
- No other promotions apply.
- Terms and conditions may apply.
- Rates and offers subject to change without prior notice.



NIZARI PROGRESSIVE FEDERAL
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EQUAL HOUSING
LENDER

NMLS 504821



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CALL 281-921-8525

Stage Your Home For a Fast Sale



Today's real estate market is crowded with inventory, so if you want to sell your home, it has to stand out. Staging, or making it appeal to the broadest possible group of people, is one way to do just that.

That means depersonalizing your home so buyers can visualize themselves living in it. Basic staging steps include:

* **Neutralize** — Put away family photos, religious items, collections.

* **De-clutter** — Pack up knick-knacks, clear off countertops, remove up to half your furniture. Consider renting a storage locker until your home sells.

* **Rearrange** — Arrange furniture so buyers can move smoothly through the home. Highlight rooms' focal points, such as fireplaces, with furniture groupings.

* **Let it shine** — Clean or replace carpets, wash or paint walls, pressure-wash siding and decks, and scrub, scrub, scrub, especially in bathrooms and kitchens. Turn on all lights and open drapes for showings.

* **Landscape** — Mow and edge the lawn, trim the hedges, plant flowers. If your yard doesn't look well-maintained, buyers will assume your home isn't and drive on by.

If your funds are limited, spend money where it shows. Buyers form first impressions from your front door and foyer, so make sure they sparkle. Is the doorknob wobbly? The doorbell broken? The doormat shabby? If you're debating replacing carpeting in the entryway or a back hallway, choose the entryway.

Be sure your changes make economic sense, though. Do normal maintenance, such as replacing stained, chipped countertops, but don't install an expensive hot tub.

Consider hiring a professional stager. Realtors can recommend stagers, or you can consult the International Association of Home Staging Professionals' website at iahsp.com. Costs vary, but the National Association of Realtors reports that spending 1% to 3% of your home's asking price will generally yield an 8% to 10% return.

Whether you're fixing up your home for resale, or looking to buy a new home yourself, Nizari PFCU can help. Stop by or call 281-921-8500 today. Visit us on the Web at www.nizaricu.org.

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Sometimes You Just Need Extra Cash!

**Get Up to
\$75,000**

0.50% Off the Rate

Maximum Term Up to 72 Months*

Personal Loan

Rates Starting as Low as **7.50%* APR****

Signature Loan

Rates Starting as Low as **8.00%* APR****

- Application must be received between April 13th, 2019 - May 31st by 5pm CDT.
- Rates and offers subject to change without prior notice.
- Terms and conditions are subject to change. Some restrictions may apply.

****Annual Percentage Rate**



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Spring Clean

YOUR FINANCES



CLEAN UP YOUR CREDIT

Get a free annual credit report from each of the 3 major credit reporting companies through annualcreditreport.com. Review each to see if there are errors and clear them up with the credit reporting companies.



REVIEW REGULAR EXPENSES & PURGE

Do you really need all those online subscriptions? Do you eat out more often than you need to? See where you can eliminate expenses on things you don't really use or can do without.



SHRED DOCUMENTS YOU DON'T NEED

Keep receipts until the warranties expire or the credit card statement arrives. Keep account statements and paystubs for one year, then shred them.



UPDATE BENEFICIARIES

If there have been changes to your family, update your retirement and insurance accounts and review your will.

Stop Carrying Your Student Loan Debt!



Apply Now
Post-Education
Student Loan
Consolidation

Get a Loan Up to \$100,000

Fixed Rate
5.99% APR*
Up to 60 months

Variable Rate
Prime + 1.00% APR*
Up to 10 years

Offer Ends June 30th, 2019

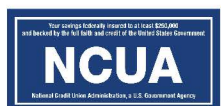
- Some restrictions may apply
- Rates and offers are subject to change without prior notice
- All the terms and conditions are subject to change

*Annual Percentage Rate



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Financial Advice for New Graduates

You did it! You finally got your degree! You're probably going to start handling all your own finances too (if you haven't already started). Here is some financial advice to help you get a good start.

Student Loan Repayment

In about 6 to 9 months after graduation, you'll have to start paying back your loans. Lenders give you that grace period so you can find your new job before you begin making payments. It's important to know the total amount you owe and how much you'll need to pay each month. There's a repayment estimator online at <https://studentloans.gov/myDirectLoan/repaymentEstimator.action>. If you have multiple loans, you may want to consider consolidating them so you only have one monthly payment.

Another good resource that answers the most common student loan questions is <https://studentaid.ed.gov/sa/repay-loans/understand>.

Savings

Create an Emergency Fund for unexpected expenses -- things like a car or laptop repair. Even if you're paying off student loans, try to put at least \$10 into a savings account each time you deposit a paycheck. Creating a cushion will help you avoid overusing your credit cards and getting into more debt.

Credit

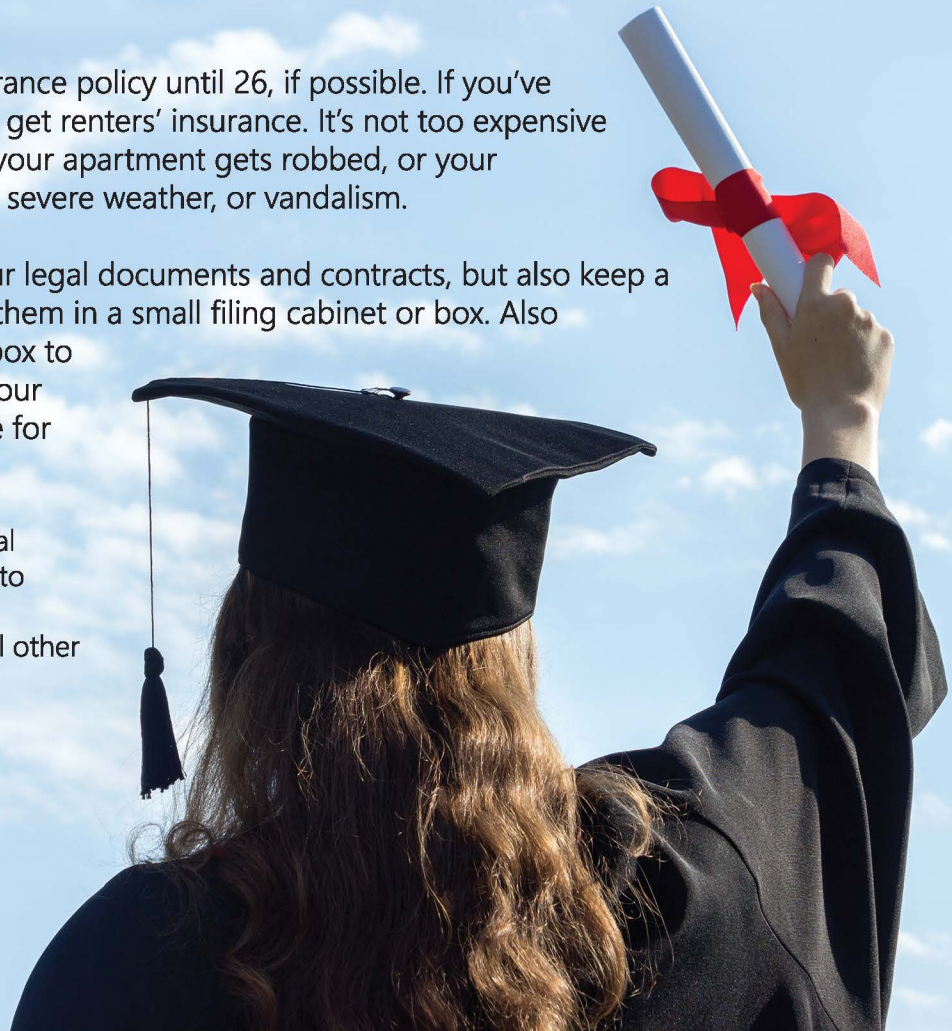
Credit cards tend to have high interest rates, so try to use them sparingly. If you do use them, be sure to pay your monthly bill on time. Ideally, pay off the entire balance each month, but if that isn't possible, then pay more than the minimum payment.

Insurance

Stay on your parents' health insurance policy until 26, if possible. If you've moved into your own apartment, get renters' insurance. It's not too expensive and it will reimburse you in case your apartment gets robbed, or your possessions are damaged by fire, severe weather, or vandalism.

Keep the electronic files of all your legal documents and contracts, but also keep a paper copy as back-ups and put them in a small filing cabinet or box. Also consider getting a fire-safe lock box to keep important documents like your passport, social security card, title for your car, and sentimental items.

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SAVE MORE

EARN MORE

Savings Plus Account

If you are looking for a higher dividend but don't want to tie your money up in a share certificate

Key Features

- A low minimum balance of \$1,000
- Tiered Rates
(Members earn more as higher balances are maintained)
- Dividend paid monthly
(No dividend will be paid if account closed before month-end)

*APY = Annual Percentage Yield

** Dividend Rate earned is accurate as of March 31st, 2019.
Rates on schedule are subject to change from time to time.

Tier Level	Dividend Rate / APY**
\$1,000.00 – \$100,000.00	1.10% / 1.1056%
\$100,000.01 – \$500,000.00	1.25% / 1.2572%
\$500,000.01 – \$1,500,000.00	1.67% / 1.6828%
\$1,500,000.01 – \$4,500,000.00	1.77% / 1.7844%
\$4,500,000.01 – & Over	1.92% / 1.9370%

Momentum Share Certificate Rates

(Effective 02/01/19)**

**13 Months
Special**

\$1,000.00- \$49,999.99

2.0184%
APY*

\$50,000.00 - \$99,999.99

2.1203%
APY*

\$100,000.00 and Over

2.2733%
APY*

TERMS

	\$1,000.00- \$49,999.99	\$50,000.00 - \$99,999.99	\$100,000.00 and Over
25 Months	1.8149% APY*	2.0694% APY*	2.3244% APY*
37 Months	1.8658% APY*	2.1203% APY*	2.3755% APY*

*APY = Annual Percentage Yield | **Dividend Rate earned is accurate as of March 31st, 2019. Rates on schedule are subject to change from time to time.

1. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

2. Amount of Penalty. For 13 month, 25 month, and 37 month Share Certificate accounts, the amount of the early withdrawal penalty for your account is 30 days' dividends.



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Diamond Savings Account



High yield savings account designed to work harder to help you achieve your financial goals.

Save where it counts!



NIZARI PROGRESSIVE FEDERAL CREDIT UNION

Rates Effective from 2/1/19 **

Tiered Levels	Dividend	*APY
\$500,000.00 - \$1,500,000.00	1.95%	1.9675%
\$1,500,000.01 - \$2,500,000.00	2.00%	2.0184%
\$2,500,000.01 - \$3,500,000.00	2.05%	2.0694%
\$3,500,000.01 - \$4,500,000.00	2.15%	2.1713%
\$4,500,000.01 - Over	2.20%	2.2223%

- Minimum balance of \$500,000.00 is required to receive the dividend
- Tiered Rates (members earn more as higher balances are maintained)
- No monthly service fee
- Unlimited deposits permitted
- Dividend accrues from the date of deposit
- Dividends are compounded and paid monthly
- Dividend will not be paid if an account closed before month end

* APY = Annual Percentage Yield

**Dividend Rate earned is accurate as of March 31st, 2019.

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, please call the Credit Union at 281-921-8500.

For more details:

Visit www.nizaricu.org

Call 888-786-1824 or 281-921-8500

Visit Nizari Branch Sugar Land • Austin • Dallas

Nizari Progressive Federal Credit Union
11770 University Blvd • Sugar Land, Texas 77478



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Looking for a Last Minute Tax Deduction or Planning for Retirement?

IRA

Traditional / Roth

(Rates effective from 01/15/19)**



Terms	Amount		Dividend Rate/APY*	
	36 Months	\$1,000.00 - \$49,999.99	1.65% / 1.6625%	
		\$50,000.00 - \$99,999.99	1.75% / 1.7641%	
		\$100,000.00 & Over	1.85% / 1.8658%	
	48 Months	\$1,000.00 - \$49,999.99	1.75% / 1.7641%	
		\$50,000.00 - \$99,999.99	1.85% / 1.8658%	
		\$100,000.00 & Over	2.00% / 2.0184%	
	60 Months	\$1,000.00 - \$49,999.99	1.85% / 1.8658%	
		\$50,000.00 - \$99,999.99	1.95% / 1.9675%	
		\$100,000.00 & Over	2.10% / 2.1203%	

* APY = Annual Percentage Yield | **Dividend Rate earned is accurate as of March 31st, 2019.

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CALL 281-921-8500



HAVE A MONEY SERVICE BUSINESS (MSB) ACCOUNT? MAYBE IT'S TIME TO OPEN ONE



DISCOUNTED MONTHLY FEES ON OUR MSB ACCOUNTS!
LOWER MONTHLY FEES = MORE SAVINGS

We offer:

- Low tier-based monthly fees starting at \$125
- RDC services* to enable you to deposit checks from your business
- Cash vault service*
- Low per-item and withdrawal fees compared to most banks
- Experienced staff to help you

* Separate contract required

All fees are subject to change, and terms and conditions may apply.

For More Info. Visit www.nizaricu.org/rates or Call us at 888-786-1824



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International Wire Transfer

Now Available for
Nizari PFCU
members



Contact us for more information

WAYS TO USE YOUR STUDENT LOAN REFUND



RETURN THE REFUND CHECK

You'll lower the overall balance of your debt, helping you pay it off quicker.



BUY A GOOD INVESTMENT

Like a good laptop or a class to teach you a skill that helps you earn more money.

PUT IT IN AN INTEREST-BEARING ACCOUNT

Keep it there for emergencies, like car repairs or traffic tickets.





NIZARI PROGRESSIVE FEDERAL CREDIT UNION

Who do you expect to pay your loans when the unexpected hits?



Protect your family against the unexpected.

Credit Insurance may make your loan payments when you can't

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan payments against unexpected disability and covered life events could help protect more than your finances. It could help lighten the burden for the people you care about. Insure your loan payments today so you can worry a little less about tomorrow.

Beyond Protection:

- Simple to apply
- Designed to fit your lifestyle
- Coverage that fits your loan
- Totally voluntary
- Won't affect your loan approval
- Sign up for credit insurance at your loan closing, or anytime you like

Talk with your loan officer to sign up today

Call us at 888-786-1824 or 281-921-8500

Need Coverage?

We offer several Insurance options for our members

LIFE INSURANCE

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

Visit us at TruStageLife.com



TruStage Insurance Agency

DTGC-997523.4

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.

GAP PLUS

Will you owe more on your vehicle loan than your vehicle is worth?



A wrecked vehicle can wreck your finances if you owe more on your loan than your insurance will pay.

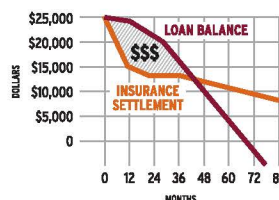
GAP Plus is like an airbag for your vehicle loan.

Our Guaranteed Asset Protection (GAP) program can help cushion you and your family against sudden out of pocket expenses and goes beyond traditional GAP protection. Here's how it works.

GAP Plus can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss. Plus, it helps you get into your next vehicle by reducing your next loan at the credit union by \$1,000 or more.

Get **GAP Plus** today so you can worry a little less about tomorrow.

Fair market insurance value isn't always fair. There may be a GAP.



The **second** you drive your new vehicle off the lot it drops in value. Up to 20% in one year! This creates a gap in coverage.

Talk to your representative to purchase GAP Plus today.

**Call
888-786-1824 or
281-921-8500**

¹ Car Depreciation - 5 Things to Consider, CARFAX, May 18, 2017.

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.

GAP purchased from state chartered credit unions in FL, GA, IA, RI, UT, VT, and WI, may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee.

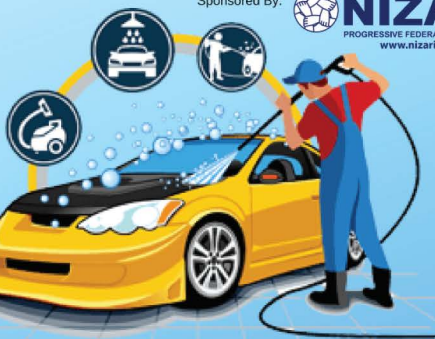
GAP purchased from state chartered credit unions in CO, MO, or SC may be canceled at any time during the loan and receive a refund of the unearned fee.

GAP purchased from state chartered credit unions in IN may be with or without a refund provision. If the credit union offers a refund provision, you may cancel at any time during the loan and receive a refund of the unearned fee.

GPM529 + MARKETING#: GAP-21045591-0418-0520

ECONOMIC PLANNING BOARD & AMERICAN ISMAILI CHAMBER OF COMMERCE

Sponsored By:



UNDERSTANDING THE CAR WASH BUSINESS



EPB & AICC

Sponsored By Nizari PFCU

February 24th, 2019

GAMA

Greater Austin Cooperative
Merchants Association

March 5th, 2019



Great Rates, Outstanding Service,
and Many Other Benefits



Nizari's Money Service Business (MSB) Seminar

Austin, TX
March 19th, 2019



We Love Our Members!



FILE YOUR TAXES BY APRIL 15th!



NIZARI PROGRESSIVE FEDERAL CREDIT UNION

Dallas Branch
2548 Dickerson Parkway,
Suite 106
Carrollton, TX 75006
Tel: 972-808-7688
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
12730 Research Blvd
Austin TX, 78759
Tel: 512-450-1401
Fax: 512-450-1402

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



NMLS ID: 504821



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.