

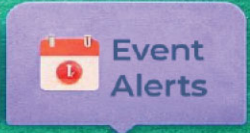
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STAY CONNECTED WITH US!



WhatsApp Channel



Scan to Join



Member Communications

We communicate with members through email and text messages to share information about our products, services, monthly newsletters, institutional messages, promotions, and important updates.

Members are automatically enrolled in email and text communications when opening a membership account. You may unsubscribe at any time by:

- Clicking the "Opt Out" or "Unsubscribe" link included in our emails
- Replying "STOP" to any text message

To help ensure you receive our communications, we recommend adding info@nizaricu.org and marketing@nizaricu.org to your email contact list or safe sender list.

Your privacy is important to us. Nizari PFCU does not share your personal information, including your name or email address, with third parties.

In addition to WhatsApp, you can also stay connected with us through our social media channels on Facebook, Instagram, and LinkedIn for the latest updates, community events, and promotions.

Holiday Calendar

- Memorial Day – May 25, 2026
- Juneteenth National Independence Day – June 19, 2026
- Independence Day – July 4, 2026

March 2026 Financials

Members	19,114
Assets	\$494.02 Million
Members' Shares	\$427.33 Million

Ready, Set, Drive—We'll Handle the Financing.

**GET UP TO
\$400*
CASH BONUS!**



Applications must be submitted between January 1, 2026 and May 31, 2026 by 5:00 PM CST. Rates and offers may change without notice. Discounts apply to qualifying rates only and cannot be combined with other promotions. Terms and conditions apply. Some restrictions may apply.

*Incentive equal to 1% of the loan amount, up to a maximum of \$400.
Federally insured by NCUA.

 **NIZARI**
PROGRESSIVE FEDERAL CREDIT UNION
Austin • Dallas • San Antonio • Sugar Land

WWW.NIZARICU.ORG
281-921-8500



NIZARI

PROGRESSIVE FEDERAL CREDIT UNION

Austin • Dallas • San Antonio • Sugar Land

Premier Loans, Preferred Savings

**DISCOUNT
UP TO**

1.50%

***Trade Association Discount:** Get a 0.25% rate reduction by presenting a valid trade association ID at the time of application.

Loyalty Discount & No-Payment Option: Receive a 0.25% discount on unsecured loans plus a 60-day no-payment option if you've previously paid off a loan with a satisfactory history.

Preferred Relationship Discount: Qualify for a 0.25% discount by maintaining at least \$25,000 in a CD, MSB, Regular Share, or Share Draft account.

Balance Boost Discount: Enjoy a 0.25% discount when you open a new qualifying CD, MSB, or Share Secure account with at least \$25,000 in new funds and maintain that balance for at least 12 months.

Guarantor Discount: 0.50% discount on the eligible Premier Loan rate when a guarantor is provided.

Discount stacking is permitted on Premier Loans only, with a maximum total discount of 1.50%.

Rates, terms, and conditions are subject to change at any time without notice.

Federally Insured by NCUA



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Austin • Dallas • San Antonio • Sugar Land

One Loan, Many Possibilities



HOME IMPROVEMENT



DREAM VACATION



DEBT CONSOLIDATION



MAJOR PURCHASE



LIFE EVENTS

AS LOW AS

7.99% APR*

UP TO \$75,000

Refinances only qualify after 24 months of repayment. Rates and offers are subject to change without prior notice. Terms and Conditions apply.

Federally insured by NCUA

*Annual Percentage Rate

WWW.NIZARICU.ORG

281-921-8500

MOVE YOUR MORTGAGE TO NIZARI PFCU

ENJOY A

10%

ORIGINATION AND APPRAISAL FEE WAIVER*
ON ARM** LOAN



No other promotions can be applied. Rates and offers are subject to change without prior notice. Terms and conditions apply. This offer is available for new mortgage purchases and refinances from other financial institutions. Mortgages currently financed with Nizari PFCU are not eligible for this promotion. The appraisal fee will be refunded at closing. This promotion applies to ARM loans only.

All applications must be received by May 31, 2026, with disbursements completed no later than July 31, 2026.

*Other processing, administrative, and application fees apply

**Adjustable Rate Mortgage
Federally Insured by NCUA



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Contact us at: 281-921-8500 or visit www.nizaricu.org for details



EQUAL HOUSING
LENDER
NMLS 504821



Low Rate. Smart Start.

As Low As

4.99%

on a

3/6

ADJUSTABLE-RATE MORTGAGE

*3 Years of Stability,
Then Flexible Adjustments*

**Extra Savings
at Closing**

- **No 1% Origination Fee***
- **No Appraisal Fee***

No other promotions can be applied. Rates and offers are subject to change without prior notice. Terms and conditions apply. Above Adjustable-Rate Mortgage (ARM) interest rates are not applicable on land and 2nd lien equity cash out loans. This offer is available for new mortgage purchases and refinances from other financial institutions. Mortgages currently financed with Nizari PFCU are not eligible for this promotion. The appraisal fee will be refunded at closing. All applications must be received by June 30, 2026.

*Other processing, administrative, and application fees apply.
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EQUAL HOUSING
LENDER
NMLS 504821

Contact us at 281-921-8500.
www.nizariccu.org



NIZARI

PROGRESSIVE FEDERAL CREDIT UNION

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Grow Your MSB! FEE WAIVER UP TO \$7000¹ OR FREE ARMORED SERVICE²

FREE³

Remote Deposit
Capture (RDC)
Machine

Higher Remote Check Deposits

Up to \$50,000 Remote
Deposit Limit

\$150⁴

Referral Bonus

The offer is valid from January 15th, 2026 to June 30th, 2026. The offer does not apply to existing Nizari Progressive Federal Credit Union MSB checking account holders or those whose accounts have been closed within 90 days and or accounts closed with a negative balance within the last one year. If MSB checking account is closed by the member or Nizari Progressive Federal Credit Union within the first-year promotion term, we will deduct account maintenance fee and scanner credit at time of closing. All fees are subject to change, and terms and conditions apply.

1- Savings of up to \$7000 on the first year of the account maintenance fee and scanner cost on us. Thereafter, MSB maintenance fees will apply as per the fee schedule on our website.

2- Separate contract required. Subject to provider approval and service availability. Currently, Armored Car Service is offered at our San Antonio location. As interest grows from members in other areas, the credit union looks forward to expanding this service to additional locations.

3- The maximum credit amount will be up to \$800. Proof of scanner will be required for credit. Scanner cost will be provided via statement credit to the member's account upon successful installation of the RDC software.

4- \$150 Referral Bonus will be provided via statement credit to members account within 30 days. Maximum 6 referrals are allowed per member in a calendar year. Nizari Progressive Federal Credit Union may issue you an IRS Form 1099-MISC, or other appropriate forms reporting the value of the bonus.

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INSTAGRAM.COM/NIZARI_PFCU

WWW.NIZARICU.ORG

281-921-8500



FACEBOOK.COM/NIZARICU

GAP Plus

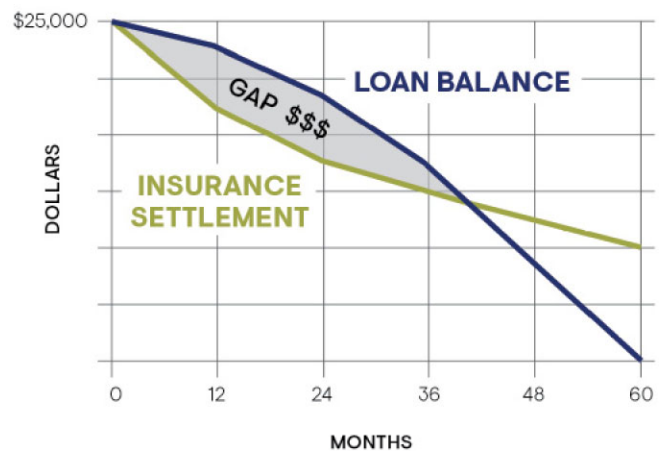
Essential protection for your vehicle loan—and your finances.

Vehicle loan protection for what your auto insurance may not cover for a wrecked vehicle.

That's where Guaranteed Asset Protection (GAP) Plus comes in.

If your vehicle is deemed a total loss due to an accident or stolen, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss. **GAP Plus** can help reduce your next loan at the credit union, making it easier to get the replacement vehicle you'll need.

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



For illustrative purposes only.



Protect your vehicle loan—purchase GAP Plus today!

Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your loan 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 purchase from state chartered credit unions in FL, GA, IA, 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 purchase 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 purchase from state chartered credit unions in IN may be 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.

GAP-3414637.2-0522-0624 CUNA Mutual Group ©2022. All Rights Reserved.

Excess Share Insurance Added Protection for Your Deposits

Your deposit accounts in Nizari PFCU are insured
up to \$500,000

Coverage Per Member with Excess Insurance*

Account Type	NCUA Coverage	ESI Coverage	Total Insured
Individual	\$250,000	\$250,000	\$500,000
Joint	\$250,000	\$250,000	\$500,000
IRA	\$250,000	\$250,000	\$500,000
Business	\$250,000	\$250,000	\$500,000

*Example only

In addition to NCUA insurance, Nizari PFCU offers Excess Share Insurance to provide added protection on eligible deposits

Mechanical Repair Coverage: Essential protection against unexpected repair costs.



Drive with confidence, knowing we've got your back.

A breakdown can be troubling enough without the added worry of expensive repairs. That's why we're pleased to bring you Mechanical Repair Coverage:

Mechanical Repair Coverage

May help limit unexpected covered repair costs as your vehicle ages, potentially saving you thousands of dollars in repairs. What's more, it works at any authorized repair facility in the continental United States of America, Alaska, Hawaii, and Canada.

For more information

Contact us at 281-921-8500 or 888-748-1824 or visit <https://www.nizaricu.org/personal/auto-loans/mrc/>

Community Engagement

Ismaili Muslim Students Association (IMSA) The University of Texas at Austin



University of Houston



Texas A&M University



Eid and Navroz Celebration

Austin - Dallas - San Antonio - Sugar Land

NIZARI
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CREDIT UNION

Eid
Mubarak



How are Credit Unions Different Than Banks?



Banks

Investor-owned and -operated

High interest rates on loans

Maintenance fees on most accounts

Profit-focused

Secure investments and loans

Digital access

Modest dividends on savings

Typically publicly traded and has a paid board of directors

Insured by FDIC and/or private insurance

vs



Credit Unions



Member-owned and -operated

Low interest rates on loans

No or low maintenance fees on most accounts

Community-focused

Secure investments and loans

Digital access

High dividends on savings

Shares are owned by members and has a volunteer board of directors

Insured by the NCUA and/or private insurance



3 Things to Learn from a Summer Job

Your dream summer may consist of traveling and lying on a beach, but for most of us, reality probably means working. Having a summer job can help with tuition, housing, books, and other expenses, but a summer job is much more than an income source. A summer job also can teach you skills relevant to your academic and future careers.

1

MANAGING YOUR MONEY - Although a summer job is a great experience and a reference for future jobs, making money is typically why most people find one. Once you have a job, managing your income can be tricky. A summer job can teach you the value of money and how to spend and save wisely.

If you aren't one already, become a member of your local credit union. Credit unions are financial cooperatives, which means they're owned by the people who bank there. Credit unions offer saving accounts, debit cards, and loans just like banks do, but at a credit union the money you deposit—no matter how paltry—makes you a partial owner or "member."

To take control of your spending habits, the next time you want to buy something, think about how many hours it will take to save enough money to purchase it. Is it a "want," like the newest pair of headphones? Or is it a "need," such as textbooks for next semester? Decide what you can go without.

2

TIME MANAGEMENT - Allowing enough time to get ready in the morning and making it to work in traffic or giving yourself enough personal time away from friends to unwind after long days to get enough sleep are great time management examples.

It's also important to manage time wisely while on the job. Wasting time checking personal social media sites or arriving late will make you fall behind on tasks and stress you out.

Time management is one of, if not the most important skill that you learn as a college student. You can apply what you've learned during your summer job when you get back to school in the fall. You'll find that everything moves smoother as your time management skills improve. Not to mention, by the time you get a full-time job you'll be a pro.

3

TEAM BUILDING - A summer job can teach you basic teamwork skills such as problem solving, collaborating, and sharing. All are essential for group projects in college and effectively communicating and working with colleagues in a professional career.

Make sure you listen and notice how your colleagues communicate in a team setting and mimic them. Also, let your voice be heard as a part of the team. Your co-workers will respect what you have to say even if you're the youngest one in the office.

Bank Anywhere, Anytime Nizari Makes It Easy!



ONLINE BANKING

Manage your accounts, transfer funds, and pay bills securely from your computer.



MOBILE APP

Deposit checks, check balances, and make transfers on the go — right from your smartphone.



SHARED BRANCHING

Access your Nizari accounts at thousands of credit union branches nationwide.

**No matter where you are,
your credit union is always within reach.
Download our Mobile App or log in today to experience
smarter, simpler banking.**

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.

Career Opportunity

Visit <https://www.nizaricu.org/careers>
or Scan the QR Code



Got Questions?

Email us at
info@nizaricu.org
or Scan the QR Code



How are we doing?

Send us your feedback at:
<https://www.nizaricu.org/testimonials>
or Scan the QR Code



Come see us at our locations:

Sugar Land Branch

11770 University Blvd.
Sugar Land, TX 77478
Tel: 281-921-8500
Fax: 281-921-8550

Dallas Branch

3654 N. Josey Lane
Carrollton, TX 75007
Tel: 972-808-7688
Fax: 972-466-2200

San Antonio Branch

2415 E Evans Rd, Suite #101
San Antonio, TX 78259
Tel: 281-921-8500
Fax: 281-921-8550

Austin North (Main) Branch

12730 Research Blvd.
Austin TX, 78759
Tel: 512-450-1401
Fax: 512-450-1402

Austin South Branch

8801 Research Blvd., Suite #105
Austin TX 78758
Tel: (281) 921-8500
Fax: (512) 450-1402

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