



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

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

FALL 2020



*HAPPY
Columbus
Day*

**Nizari PFCU will be CLOSED on
Monday, October 12th, 2020**

**We will reopen for normal business hours
on
Tuesday, October 13th, 2020 at 9:00 a.m.**

**Our Online Banking and Night Drop
are always available for your convenience.**

Thank you for being our valued members.

Congratulations on Your Promotion

Afreen Ali - Member Service Representative

Anisha Momin - Teller II

Ashifa Bhimani - Operations Supervisor

Razia Dhuka - Senior Member Service Representative

Anita Maredia - Teller II

Afsheen Bhimani - HR Manager

FNU Yaseen - Senior Financial Service Representative

Third Quarter Dividends

Paid September 30, 2020
Our Board of Directors has
announced the following 3rd
Quarter regular shares dividend:

\$100,000 & Under

**0.20% Dividend Rate
0.2002% APY***

\$100,000.01 & Over

**0.25% Dividend Rate
0.2502% APY***

For other savings rates visit
<https://www.nizaricu.org/rates/>

*APY = Annual Percentage Yield

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Calendar 2020*

Columbus Day - Monday, October 12

Veterans Day - Wednesday, November 11

Thanksgiving - Thursday, November 26

**Christmas Eve - Thursday, December 24
(Closing at 3:00 p.m.)**

Christmas - Friday, December 25

**We will be closed on the following days.*

Premier Loans

\$75,001-\$100,000*

Personal Loan

(Guarantor Required)

5.99%
Flat Rate

Signature Loan

6.99%
Flat Rate

NO
PAYMENTS
FOR
60
DAYS

- Application must be received between October 1st, 2020 - December 31st, 2020 by 5pm CDT.
- Rates and offers subject to change without prior notice.
- Terms and conditions are subject to change. Some restrictions may apply.

* Maximum term up to 84 months



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NO
PAYMENTS
FOR
60
DAYS

PERSONAL LOAN

Sometimes You Just Need Extra Cash

Personal Loan

(Guarantor Required)

Up to \$75,000 *

5.99% Flat Rate

Signature Loan

Up to \$75,000 *

6.99% Flat Rate

- Application must be received between October 1st, 2020 - December 31st, 2020 by 5pm CDT.
- Rates and offers subject to change without prior notice.
- Terms and conditions are subject to change. Some restrictions may apply.

* Maximum term up to 72 months for loan amount greater than \$30,000



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DORMANT ACCOUNT & ESCHEATMENT

1. **Dormant Accounts:** A member account shall be considered dormant if no activity (deposit or withdrawal) has taken place in the account for 12 months.
2. **Escheatment:** Any account that is dormant for a certain number of years depending upon the State laws, the funds in the account will be escheated to the State of the member's last known residence. For example for Texas it's 3 years.

NECESSARY STEPS TO CONSIDER FROM BEING DORMANT / ESCHEATED

1. Deposit of any amount into the account.
 - a. You can make a deposit by cash or check at the branch or use Co-op Shared branching services.
 - b. You can use our mobile app to make check deposit visit our website at www.nizaricu.org/mobile-app for more information.
 - c. You can mail in a check to any of Nizari Branch locations. For locations please visit our website at www.nizaricu.org/locations
2. Withdrawal of available funds from the account.
 - a. You can visit any of our branches for cash/check withdrawal
 - b. You can use Co-op Shared branching services for cash/ check withdrawals. To find the nearest Co-Op Shared Branching location please visit our website
3. **Account Information:** It is extremely important that members keep their account information updated with Nizari at all times, which includes phone number, e-mail address & residential address.
 - a. Sign in to our Online Banking and update your contact information.

Mail or e-mail the completed Change of Address Form along with a copy of ID to update your contact information. We encourage you to reach out to us with any questions at 281 921 8500 or email memberservices@nizaricu.org. Visit <https://www.nizaricu.org/resources/forms/> to download Change of Address Form.

Carelessness Can Cost You

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts. Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information;
- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;
- Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and
- Be hesitant about giving personal or financial information over the telephone--make sure you know the caller and know how the information will be used.

MOBILE DEPOSIT

Tablet? Smartphone? We've Got You Covered!

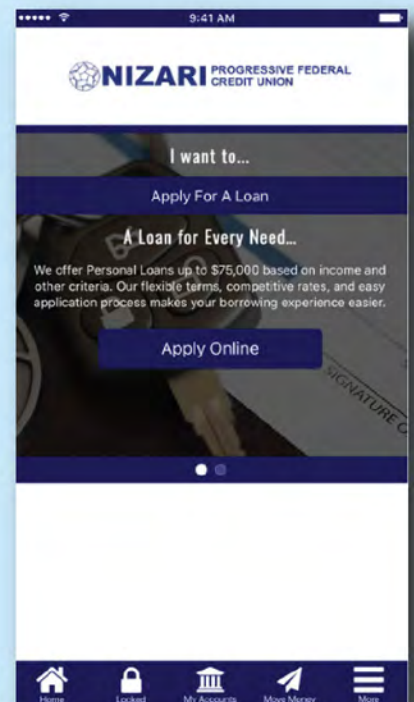
Whether you are on the go – or on the couch – Nizari PFCU's FREE app will make managing your money easier than ever. Our app lets you access your accounts and helps you to:

- 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 Open 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.



Screenshots



FALL INTO A GREAT RATE

New Auto Loan

Rates starting
as low as

1.79%
APR*

NO
PAYMENTS
FOR
60
DAYS

Used Auto Loan

Rates starting
as low as

1.99%
APR*



- Rates are available for qualified borrowers that meet the criteria
- Rates and offers are subject to change without prior notice
- Terms and conditions apply. Some restrictions may apply
- Rates are based on the term of the loan and credit score

*Annual Percentage Rate



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Contact us at 281-921-8500 or 800-786-1824



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Auto Title Loan/Refinance Cash Out

New Auto
Rates starting
as low as
2.04%* APR**



Used Auto
Rates starting
as low as
2.24%* APR**

- Cash out available up to 100% NADA clean loan value
- Rates are subject to change without prior notice and vary based on loan terms
- Other terms and conditions apply. Some restrictions may apply

*For qualified borrowers that meet the criteria **Annual Percentage Rate



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Have a Money Service Business (MSB) Account?



Maybe It's Time to Open One

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

** Requires scanner purchase

*** Separate contract required. All fees are subject to change, and terms and conditions apply.

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



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HOW TO IMPROVE YOUR CREDIT SCORE



1. CHECK CREDIT REPORT

Order your free credit report from annualcreditreport.com each year and check for errors. If you find any, file a dispute with the credit reporting agency to have it fixed.



2. PAY YOUR CREDIT CARD BILLS ON TIME

Prove to the lenders that you can reliably pay your debt on time every month. Download a bill paying reminder app on your phone to help you pay bills on time.



3. KEEP YOUR MONTHLY BILLS LOW

Ideally, you'll want to pay your monthly balances entirely, but if that's not possible, keep the total credit used under 30% of the available credit.



4. CLEAR UP ANY COLLECTION ACCOUNTS

Pay off the debt as soon as possible. These accounts stay on your report for 7 years, so the sooner you pay it off, the quicker it will come off your report.



5. DON'T OPEN A LOT OF NEW ACCOUNTS AT ONCE

Each time you open an account, the creditor makes a "hard inquiry" on your credit. Each inquiry lowers your credit score by a few points.



YOUR VOTE IS YOUR VOICE. HAVE YOU REGISTERED?



The.Ismaili/USA/Vote



the.ismaili
UNITED STATES

The deadline to register to vote for the November elections is quickly approaching. Let's exercise our right to vote in order to shape our communities for the better. By casting a ballot for local, state and federal elections, you are not only helping determine who will lead our communities but also participating in civic society which is one of the ethics of our faith. Being such a valuable part of the Ismaili population, you have the ability to empower those in our networks, families and communities by being civically engaged and encouraging others to also be civically engaged.

To learn how we can get registered to vote safely in this election see some resources below and visit the.ismaili/usa/vote or call our hotline at 202-854-VOTE.

Jumbo Mortgage Loans



Larger Loan Amounts for Your Big Dreams.

Credit of 1%* Toward Closing Costs

- *Applications must be received between October 1st, 2020 and December 31st, 2020 and loan must be closed before February 28th, 2021.
- Offer applies to mortgages of real property located within the State of Texas.
- Promotion valid for single-family residences, excluding condominiums and townhomes.
- Terms and conditions apply.
- Rates and offers subject to change without prior notice.



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Contact us at:
281-921-8525
972-808-7683
888-786-1824

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NMLS 504821



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Take Control of Your Student Loans!



Apply Now

Post-Education Student Loan Consolidation

**Loan Amount
Up To
\$100,000**

Offer ends December 31st, 2020
Terms and Conditions and
Some Restrictions May Apply

*Annual Percentage Rate

Flat Rate

4.99% APR*	Term up to 60 months
5.99% APR*	Term up to 72 months
6.25% APR*	Term up to 84 months

Variable Rate

Prime + 1.00% APR*
Term up to 10 years



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Three Programs That Protect Your Passwords



Password managers are programs that store and encrypt your passwords. With a password manager, you have to remember only one password to log in to all of the websites you use.

Here are three of the most reliable, user-friendly options:

1. LastPass.

This cloud-based password manager syncs with your browser and imports saved passwords. Or simply navigate to the websites you use, and LastPass will prompt you to manually enter and save your logins. LastPass offers multifactor authentication, which adds a second login step for additional security. The free version allows you to sync your account to multiple computers.

2. Dashlane.

Like LastPass, Dashlane imports passwords from your browser and saves them in a secure “password vault.” Dashlane can rate the strength of your existing passwords and automatically generate stronger ones. Dashlane gives you a choice between storing data locally or in the cloud. The free version covers use on one device, while the premium version syncs across all devices.

3. Roboform.

Roboform mimics a browser bookmark: You select your desired website from a dropdown list, and Roboform fills in your login information. It also saves form data, such as name, address, and online payment information. Like Dashlane, Roboform allows you to choose between local or cloud storage.

Roboform Everywhere, offers one license across multiple devices. Roboform Desktop, offers local storage on one computer.

Roboform2Go allows you to store passwords on a USB drive and use with any computer.

Whichever password manager you choose, make sure your master password is as strong as possible. Your trusty password manager will take care of the rest.



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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

DTCG-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.

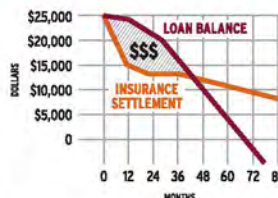
GAP Plus is like an airbag for your vehicle loan.

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

Preparing to Purchase a Home?

Home Buying Webinar

COMING SOON!

Information and
a registration link will be emailed soon

**We encourage our members
to use online and
mobile banking.**

Online Banking

<https://bit.ly/2wgYYd1>

Mobile App

<https://bit.ly/3a16Xc0>

Find the nearest ATM or CO-OP Shared branch

<https://bit.ly/2Qm0Eai>

FAQs:

<https://www.nizaricu.org/resources/faqs/>

IT MAY NOT BE FOR **YOU**, BUT IT IS FOR **EVERYONE**.

COVID-19 HIGH RISK CATEGORIES:

Elderly

Those with weakened
immune systems

Pregnant women

Maintain Social Distancing But Stay Connected

Phone Calls • Video Interface • Text Messaging
Write a letter/ card/email • Virtual Activities

How are we doing?

Send us your feedback at:

<https://www.nizaricu.org/testimonials>



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

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NMLS ID: 504821

