



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

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

Winter 2020

A Message from our CEO

Dear Members,

On behalf of the Board of Directors and staff of Nizari Progressive Federal Credit Union, I wish you, your family and loved ones a happy and prosperous New Year. The outgoing year has been most unique as it tested our capability to continue our operations smoothly while responding to the pandemic. Though it is not over yet, we are optimistic that with the release of vaccines and continued precautions, we will come out of it successfully and rebuild ourselves even better.

The pandemic has had a varying degree of impact depending on the individual circumstances, and some members needed to be assisted. Given this backdrop, Nizari PFCU responded to the best of its ability to alleviate the financial challenges of our members in every possible way, by launching special loan programs to meet emergency needs, extending loan payments, and processing loans under the Paycheck Protection Program in which Nizari is an approved SBA Lender. Nizari has had phenomenal growth in assets. Total assets grew by 34.7%, \$59 million, over last year to \$233 million in 2020. Share balances increased by 34.9% to \$201 million from \$148.9 million in 2019. Nizari is one of the few credit unions in Houston to have such a sharp growth in deposits. The loan portfolio exceeded \$150 million while it was \$138.5 million in 2019. It demonstrates members' continued patronage and confidence in Nizari.

As we enter into 2021 and look forward to returning to pre-Covid-19 life, we will build on the learnings we have had and pledge that we will continue to play our role for which we exist as a cooperative credit union to accomplish our vision of being primary financial institution for the community. I am pleased to share with you that the new property that we acquired in Dallas to have a full service branch with safe deposit boxes and drive through services is expected to be operational from June 2021. It would be a milestone in Nizari's history as it enhances our capacity to meet our members' growing needs and it will be a nice facility for staff too.

There is no substitute for in person gathering, but to protect members and staff from COVID-19 we leveraged technology to conduct our 2020 AGM virtually, offered a webinar on residential Mortgage Loans and kept you updated regularly through emails and text messages.

We thank you for the ongoing support and once again wish you and your loved ones good health, happiness and prosperous New Year.

Sincerely

Shaukat Jaffer
CEO

Fourth Quarter Dividends

Paid December 31, 2020

Our Board of Directors has announced the following 4th 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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AGM

Annual General Meeting
Sunday, April 25, 2021

Join us for a Virtual Meeting
11 am-1 pm

Registration details will be
shared via email in March.

Still Paying High Interest Rates?

OPEN A NIZARI CREDIT CARD



Introductory Offer

0% APR* for 6 Months**

From Account Opening On Purchases

STANDARD MASTERCARD 11.90% APR*

PLATINUM MASTERCARD 9.90% APR*

We offer credit limits up to \$10,000 for qualified borrowers.

Balance transfer valid until 6/30/2021

2.99% APR for 12 months

No Balance Transfer Fee***

Key Benefits :

- \$300 Baggage Delay Insurance
- \$1,000,000 Common Carrier Travel Accident Insurance
- Lost Luggage Insurance
- 24/7 Concierge Services
- Cell Phone Protection
- Travel and Emergency Services
- Purchase Security and Extended Protection
- Return Protection
- Price Protection
- ID Theft Restoration

*Annual Percentage Rate

**0% APR valid from account opening. After the intro APR offer ends, an APR of 9.90% or 11.90% will apply depending upon the card type.

***Promotional rate is valid for balance transfers that are received and posted by 6/30/2021. The promotional rate does not apply to cash advances and credit purchases. 2.99% annual percentage rate (APR) expires twelve months from the date of your balance transfer, at which time the APR will revert to the non-promotional rate of 9.90% or 11.90%, depending upon the card type. Account must be in good standing to qualify. Limit subject to credit approval. Contact us for more details.



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Contact us at:

281-921-8500 or 888-786-1824



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Personal Line of Credit

6.99%
Flat Rate
\$5,000 TO \$49,000

Commonly used for:

Funding a large purchase, Covering ongoing expenses, Emergency fund cushioning etc.



Added Flexibility



**Pay interest on
only what you borrow**



**Use for ongoing
expenses**

- Applications must be received between January 1st, 2021 and January 31st, 2021 by 5 pm CST.
- Other standard loan requirements apply
- Terms and conditions apply and are subject to change. Some restrictions may apply.



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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 January 1st, 2021 - January 31st, 2021 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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Premier Loan

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

Personal Loan

5.99%
Flat Rate

Signature Loan

6.99%
Flat Rate

**NO
PAYMENTS
FOR
60
DAYS**

- Application must be received between January 1st, 2021 - January 31st, 2021 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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Paying for Your Child's Higher Education

Most parents assume their children will complete high school and attend a 2- or 4-year college. As higher education costs continue rising, it becomes even more important to plan ahead and determine how your family will pay for it. Ideally, you should start saving as soon as a child is born.

Begin by saving small amounts each month. "Even if it's \$25 or \$50, it's the act of saving consistently that counts," says Joseph Orsolini, president of College Aid Planners Inc., Glen Ellyn, Ill. "You'll be surprised how it builds over time."

Ways to Save

Every state offers tax-advantaged 529 plans, which families can use to save for future higher-education costs. Plan managers invest the funds you contribute and, when you withdraw the money to pay for educational expenses, the earnings aren't subject to federal taxes. Many states exempt the funds from state taxes, too, and many have minimum monthly contributions as low as \$15.

Other options for saving are contributing to Roth IRAs (individual retirement accounts) and Coverdell ESAs (education savings accounts). Roth IRAs can be good for parents concerned that they're not saving enough for retirement, but who also want to help with their kids' education, according to Jean Chatzky, author of *Money Rules*. "If you put money in a Roth IRA, when your kids reach college age you can decide if you'll use it for college or retirement."

Another option is to contribute to a Coverdell Education Savings Account (ESA). Contributions to an ESA are not deductible, but amounts deposited in the account grow tax-free until distributed.

If you'd like more information about Roth IRAs and Coverdell ESAs, talk to one of our representatives here at Nizari PFCU.

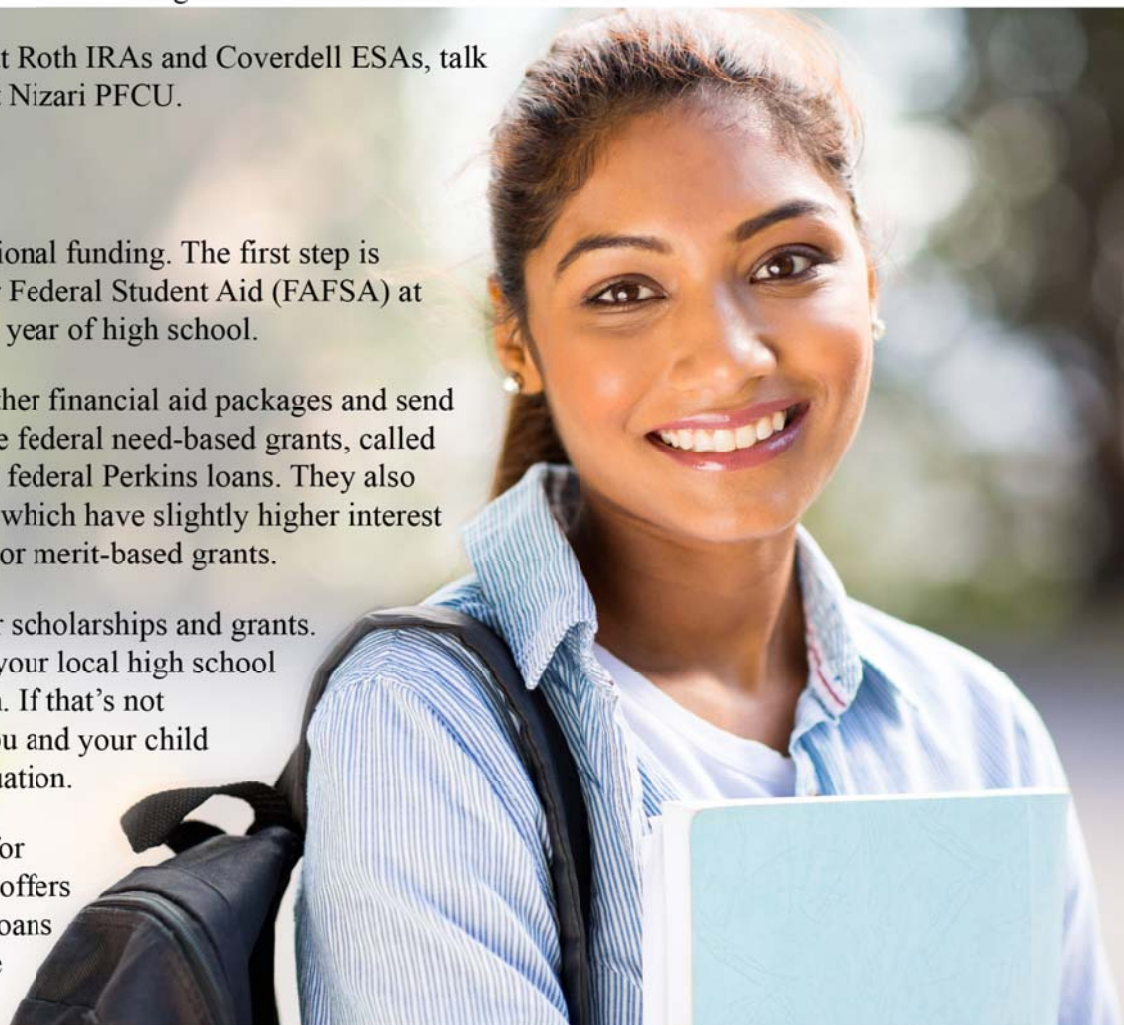
Finding Funds

Seek financial aid if you need additional funding. The first step is completing the Free Application for Federal Student Aid (FAFSA) at the beginning of your child's senior year of high school.

Colleges you apply to will put together financial aid packages and send you award letters. They may include federal need-based grants, called Pell grants, or low-cost, need-based federal Perkins loans. They also may include federal Stafford loans, which have slightly higher interest rates. Schools may also offer need- or merit-based grants.

In addition to your savings, look for scholarships and grants. The guidance counselling office at your local high school can provide information about them. If that's not enough, use federal loans, which you and your child don't need to repay until after graduation.

If you're still short of funds, apply for private student loans. Nizari PFCU offers affordable rates on private student loans and can help you figure if this is the best option for you.



Contact us today to learn more at 281-921-8500 or 800-786-1824.

Take Control of Your Student Loans!



Apply Now

Post-Education Student Loan Consolidation

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

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

Offer ends January 31st, 2021
Terms and Conditions and
Some Restrictions May Apply

*Annual Percentage Rate



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It's never too early to develop healthy financial habits.



Help your child succeed tomorrow by opening a savings account today!

**Call us for details
281-921-8500 or 800-786-1824**



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4 Signs You Need to Clean Up Your Finances

It's easy to see when your house needs cleaning: clothes are on the floor; dirty dishes are stacked in the sink. But it may be a little harder to know when to "tidy up" your finances.

Here are a few signs:

1. You're living paycheck to paycheck

If you barely make ends meet at the end of the month, it's time to buy yourself some wiggle room for unexpected events. Start by cutting back on at least one major expense and putting that money into an emergency fund. The goal of an emergency fund is to be able to cover a three-month period of unemployment, at a minimum. Consider downsizing to a smaller home or apartment, going from a two-car household to one, or commuting by bus or bike. Getting a side gig is another way to boost your emergency funding.

2. You're not saving for retirement

According to Northwestern Mutual's 2018 study, 21% of Americans have not saved for their retirement. If you're one of those people, it's time to start. Your goal should be to save 15% or more of your monthly income for your retirement. If you're not used to saving, going from 0 to 15% might be hard. So, start small and simply set aside \$50 each month. Increase that amount when you get a raise or get a better handle on your expenses.

3. You're carrying credit card debt

There is good debt—mortgages for homes and loans for education—but there is also bad debt. Credit card debt is the worst kind of debt you can have, and the longer you carry it, the more money you end up losing in interest. If you're up to your chin in credit card debt, maybe it's time to create a budget and move to a cash-only system until your debt is under control.

4. You don't have a budget in place.

Do you follow a budget? Many Americans don't, even though it's probably the most effective way to manage money. Without a budget in place, you'll have a hard time seeing where your money is going, where you're overspending, and where you can make changes.

If any of these signs apply to you, it's time to clean up and learn how to manage your money. You'll be thankful in the long run.

Refer Family or Friends & Be Rewarded!



New Member

Receive
\$25*

Referring Member

Qualify for
\$100 Raffle**

Receive
\$50

Upon approval of a Nizari Auto, Personal or Signature loan, new members will receive a \$50 statement credit 60 days after disbursement.

To qualify for the loan promo, loan request must be submitted and approved by the deadline.

These rewards are not valid with any other offers or promotions. Nizari Federal Credit Union reserves the right to cancel the promotion at any time. Nizari PFCU staff are not eligible for any of the rewards mentioned above.

* New members must provide the correct name of the person who referred them to Nizari PFCU at the time of opening a new membership account. Only one name can be entered as a referrer. The \$25 reward will be added as a statement credit to the account when the account is open. This offer is not valid for members whose accounts have been closed within 90 days or closed with a negative balance. The reward is considered as dividend and Nizari PFCU may report total rewards paid to the IRS and a 1099-INT form will be issued at year end. If the account is closed within the six months after opening, we will deduct the reward amount at closing.

** To qualify for the raffle, Nizari PFCU members must be over the age of 18 and in good standing. The more members you refer the more chances you have to win. The referral must be a new member over the age of 18 that does not have a current Nizari account or whose account hasn't been closed within 90 days or closed with a negative balance. Nizari PFCU is not responsible if the referrer's name and contact information are not provided correctly by the new members. Members can only win 1 raffle prize. The raffle drawings will be made and announced at the end of the promotion. Winnings will be added to the account in the form of a statement credit.

This promotion is valid from January 1st, 2021 and will end on February 28th, 2021.

Some restrictions apply. **Contact us at 1-888-786-1824 or 281-921-8500.**



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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



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.

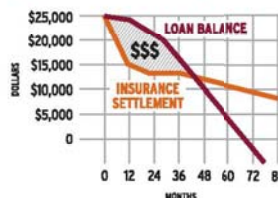
GAP Plus is like an airbag for your vehicle loan.

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

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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Regulatory Compliance - Important

As part of our efforts to create awareness and compliance with banking regulations, we hope that you will find the following information useful.

There are myriad of laws applicable to financial institutions to ensure their compliance. One of them is **Bank Secrecy Act (BSA)** and it pertains to the cash transactions that members / customers carry out at the financial institutions.

The **Bank Secrecy Act** of 1970 requires U.S. financial institutions to assist U.S. government agencies to detect and prevent money laundering. Specifically, the act requires financial institutions to keep records of cash purchases of negotiable instruments, file reports of cash transactions exceeding \$10,000 (daily aggregate amount), and to report suspicious activity that might signify money laundering, tax evasion, or other criminal activities. The BSA is sometimes referred to as an "anti-money laundering" law ("AML") or jointly as "BSA/AML." Several AML acts, including provisions in Title III of the USA PATRIOT Act of 2001.

Structuring transactions to evade BSA reporting and certain recordkeeping requirements can result in civil and criminal penalties under the BSA.

1. The elements of the structuring regulations are:
 - A person acting alone, in conjunction with others, or on behalf of others
 - Conducts or attempts to conduct
 - One or more transactions in currency
 - In any amount
 - At one or more financial institutions
 - On one or more days
 - In any manner
2. "In any manner" includes, but is not limited to, the breaking down of a single sum of currency exceeding \$10,000 into smaller sums, including sums at or below \$10,000, or conducting a transaction or series of currency transactions at or below \$10,000. The transaction or transactions need not exceed the \$10,000 reporting threshold at any single financial institution or on any single day to constitute structuring within the meaning of this definition.
3. The definition is specifically written to include those transactions that occur beyond a single business day and transactions which are conducted through more than one financial institution, but only if the purpose of the transaction(s) is to evade the reporting requirements. It is not the intent of the definition to expand the reporting requirements of a financial institution.
4. Structuring is illegal regardless of whether the funds are derived from legal or illegal activity. The law specifically prohibits conducting a currency transaction with a financial institution in a way to circumvent the currency transaction reporting requirements.
5. Structuring a transaction to circumvent the reporting or recordkeeping requirements along with other facts known about the underlying pattern of activity by the customer, may warrant the filing of a Suspicious Activity Report (SAR) by the financial institution.
6. The definition of structuring is not the same as, and is separate from, any requirement to report suspicious transactions. However, attempts to structure need to be reported as suspicious transactions on a SAR.

Source from: https://www.irs.gov/irm/part4/irm_04-026-013

The following scenarios are examples of structuring.

1. John has \$15,000 in cash he obtained from selling his truck. John knows that if he deposits \$15,000 in cash, his financial institution will be required to file a CTR. John instead deposits \$7,500 in cash in the morning with one financial institution employee and comes back to the financial institution later in the day to another employee to deposit the remaining \$7,500, hoping to evade the CTR reporting requirement.
2. Jane needs \$18,000 in cash to pay for supplies for her wood-carving business. Jane cashes a \$9,000 personal check at a financial institution on a Monday, then cashes another \$9,000 personal check at the financial institution the following day. Jane cashed the checks separately and structured the transactions in an attempt to evade the CTR reporting requirement.
3. A married couple, John and Jane, sell a vehicle for \$15,000 in cash. To evade the CTR reporting requirement, John and Jane structure their transactions using different accounts. John deposits \$8,000 of that money into his and Jane's joint account in the morning. Later that day, Jane deposits \$1,500 into the joint account, and then \$5,500 into her sister's account, which is later transferred to John and Jane's joint account.
4. Bob wants to place \$24,000 cash he earned from his illegal activities into the financial system by using a wire transfer. Bob knows his financial institution will file a CTR if he purchases a wire with over \$10,000 currency in one day. To evade the CTR reporting requirement, Bob wires the \$24,000 by purchasing wires with currency in \$6,000 increments over a short period of time, occasionally skipping days in an attempt to prevent the financial institution from filing a CTR.

Note: This is not an exhaustive write up on BSA / AML compliance. Please visit www.ffiec.gov, www.fincen.gov for further details.
Source: <https://www.fincen.gov/sites/default/files/shared/CTRPamphletBW.pdf>



We Want Your Feedback

You Could Win \$100*

Member Survey

Visit <https://www.surveymonkey.com/r/Q1-Jan-2021>

4 lucky drawings for \$100
Deadline to qualify for the reward
January 31st, 2021*

*Those members who submit the survey by January 31st, 2021 will be entered into a raffle for \$100 reward. Four winners will be drawn and each winner will be rewarded with a \$100 statement credit. You must be a Nizari PFCU member to participate. Members with multiple accounts can only submit one survey. Only one submission will be accepted from a member per account, and multiple submissions will disqualify a member from the raffle. We are not responsible if a member provides incorrect contact information or leaves the contact information blank.

Nizari PFCU Board of Directors and staff are not eligible for any of the rewards mentioned above.

Members Testimonials



“Greetings,

I wanted to let you know you guys are doing an awesome job. I worked with Mr. Chagani in Dallas. He was very professional, helpful and an absolute delight to work with. Thanks so much!

Mohammad Budhwani”

“

Ya ali Madad,

I would like to thank Mr. Navid Chagani from Dallas office who really helped me out with all my documentation and financing process. He was responsive & helpful. He did everything possible to give us good experience at Nizari PFCU. Excellent customer service & team work!!!

I will recommend it to everyone I know. They have great services to offer.

Thanks

Nadiya Moosani”

“

We had a great experience using Nizari Credit Union for Financing. The customer support and rates were amazing! We had a smooth and easy process with Nizari to get our auto loan. We will continue using them in the future and recommend them to our family and friends. Thank you again for the great support and assistance!

Karim Bhai”

Congratulations on Your Promotion

Glenn Dsouza	Senior Business Loan Officer
Sairoz Momin	Senior Consumer Loan Underwriter
Serena Virani	Teller II
Rehmatullah Muhammadi	Mortgage Loan Processor

We encourage our members to use online and mobile banking.

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

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

Online Bill Pay: <http://bit.ly/Nizari-billpay>

**Find the nearest ATM or
CO-OP Shared branch:** <https://bit.ly/2Qm0Eai>

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

Employment Opportunity

Financial Service Representative - Austin Branch
Financial Service Representative - Sugar Land Corporate Office
Teller - Austin Branch
Associate Business Loan Officer - Sugar Land Branch
Teller - Dallas Branch

Interested candidates may visit our website at
<http://www.nizaricu.org/careers/>
for more information and to apply!

Calendar 2021*

Martin Luther King Jr. Day
Monday, January 18, 2021

Presidents' Day
Monday, February 15, 2021

**Closed on the following days.*

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.



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

