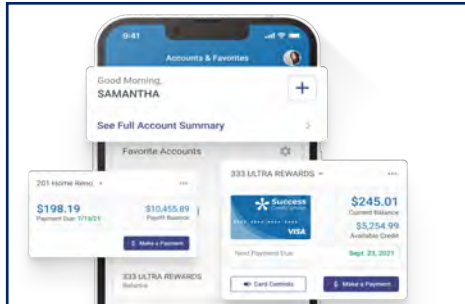
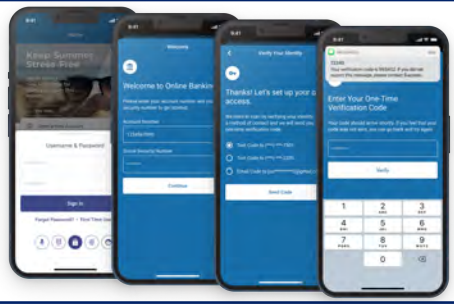




### Our Mobile App Has a New Look! Enhanced Features and New Widgets



You can access our Mobile app 24/7 from your tablet or mobile phone. Login with Face ID or Fingerprint, New Widgets for Loans, Cards, and Favorite Accounts, Mobile Check Deposits, View Recent Transactions, Enhanced Jump Feature and much more.

**Login and take control of your finances anytime, anywhere.**  
For details visit <https://www.nizaricu.org/mobile/>

## Second Quarter Dividends

Paid June 30, 2022

Our Board of Directors has announced the following 2nd Quarter regular shares dividend:

**\$100,000 & Under**

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

**\$100,000.01 & Over**

**0.30% Dividend Rate**  
**0.3003% APY\***

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

\*APY = Annual Percentage Yield

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## Send Us Your FEEDBACK

### MEMBER SURVEY

Visit <https://bit.ly/Nizari-survey622>

This survey is an effort to collect information to improve our services. It will be kept confidential and shared on a need-to-know basis only.

## July - September 2022

Closed on the following days

**Independence Day**  
Monday, July 4th, 2022

**Imamat Day (closing at 3 pm)**  
Monday, July 11th, 2022

**Labor Day**  
Monday, September 5th, 2022

## 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.

# Celebrating *Volunteers!*

*Become a  
Member &  
Receive a  
\$50 Reward\**



*Thank  
you  
Volunteers!*

*Get a  
Personal Loan  
and receive  
0.25% off\*\*  
on Qualifying Rate\*\*\**

- Application must be received from July 1st, 2022 - August 31st, 2022 by 5 pm CDT.
- Eligible on Personal, Signature, Premier (signature & Personal), Low Doc Loans only.
- Nizari to Nizari refinances within 24 months will not get the promotional rate unless there is additional borrowing of at least \$15,000.
- Must have volunteered within the past 6 months at any Jamati events and other Institutions to qualify for the promotions.
- Rates and offers are subject to change without prior notice.
- Terms and conditions are subject to change. Some restrictions may apply.

\* The \$50 reward will be added as a statement credit to the account after 30 days of the account opening. 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 a 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 six months after opening, we will deduct the reward amount at closing. 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 and board of directors are not eligible for any of the rewards mentioned above.

\*\*Maximum term up to 84 months for loan amount greater than \$25,000

\*\*\* Rates may be higher for borrowers with a credit score lower than 700



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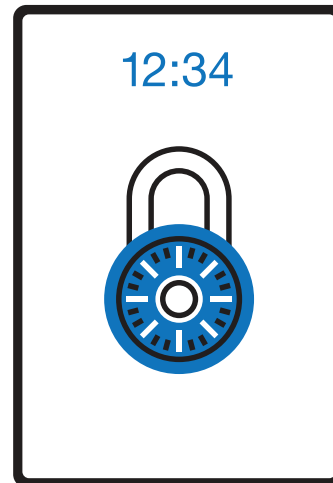


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# How to create STRONG PASSWORDS

## Do

- ✓ Use a combination of symbols, upper- and lowercase letters, and numbers.
- ✓ Use at least 8 characters.
- ✓ Use two-factor authentication.
- ✓ Use a password manager tool.



## Don't

- ✗ **Don't** use the common words like "Password," "Pa\$\$word," "12345" or "blank."
- ✗ **Don't** use your birthday, birth year, last name—something easily found on your social media.
- ✗ **Don't** reuse passwords on different sites. If the password is identified, the data on your other online accounts will be exposed.
- ✗ **Don't** log into accounts using your social media credentials, like Facebook.

# Conventional Portfolio Mortgage Loan



**Limited Time Only!**

Get 1% of the loan amount or \$5,000\* lender credit toward closing costs

Get up to 90%\*\* loan to value without paying PMI

**Purchase or Refinance**



**90 Days Rate Lock At No Cost\*\*\***

- \*Applications must be received before August 31st, 2022 and the loan must be closed before October 31st, 2022.
- Lender credit toward the closing cost of 1% of the loan amount or \$5,000 whichever is lower will be offered.
- Promotion valid for single-family residences, excluding condominiums and townhomes.
- Minimum loan amount must be \$200,000.
- Terms and conditions apply.
- Promotion applies to portfolio loans only.
- Rates and offers are subject to change without prior notice.

\*\* On Cash out maximum LTV is up to 80%

\*\*\*The rate lock allows you, our member to lock in interest rate for up to 90 days once you have a signed purchase agreement on a property. The exact interest rate is determined on the date that you lock in your interest rate, as new rates are published daily. Once you lock, you will have up to 90 days to close your loan or there is a cost to extend the rate lock for up to 30 days depending on the number of days of the rate lock extension. Thereafter rates will be based on worse-case pricing. This is not a commitment to lend. Rates, program terms, and conditions are subject to change without notice other restrictions and limitations may apply. All loan products are subject to program eligibility, credit review, collateral requirements, and approval.

**Contact us at: 281-921-8500 or 888-786-1824**



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# Auto Loans



## New Auto Loan

Rates starting as low as

# 2.00%

## APR\*

## Used Auto Loan

Rates starting as low as

# 2.25%

## APR\*

- Rates are available for qualified borrowers that meet the criteria.
- Existing Nizari loans can be refinanced only after 1 year.
- Rates and offers are subject to change without prior notice.
- Terms and conditions apply. Some restrictions may apply.
- Above rates are valid on 36 month terms only.
- Rates are based on the term of the loan and credit score.

\*Annual Percentage Rate



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# LARGER LOAN AMOUNTS FOR YOUR BIG DREAMS

## Jumbo Mortgage Loan



J U M B O L O A N

### Purchase

1% of the loan amount  
or \$10,000\*  
Lender Credit  
Toward Closing Costs

### Refinance

1%\* Lender Credit Toward  
Closing Costs and  
Appraisal Fee Credit Back  
at Closing



**90 Days Rate Lock At No Cost\*\***

- \*Applications must be received before August 31st, 2022 and the loan must be closed before October 31st, 2022.
- Lender credit toward the closing cost of 1% of the loan amount or \$10,000 whichever is lower will be offered.
- Promotion valid for single-family residences, excluding condominiums and townhomes.
- Promotion applies to portfolio loans only.
- Terms and conditions apply.
- Rates and offers are subject to change without prior notice.

\*\*The rate lock allows you, our member to lock in interest rate for up to 90 days once you have a signed purchase agreement on a property. The exact interest rate is determined on the date that you lock in your interest rate, as new rates are published daily. Once you lock, you will have up to 90 days to close your loan or there is a cost to extend the rate lock for up to 30 days depending on the number of days of the rate lock extension. Thereafter rates will be based on worse-case pricing. This is not a commitment to lend. Rates, program terms, and conditions are subject to change without notice other restrictions and limitations may apply. All loan products are subject to program eligibility, credit review, collateral requirements, and approval.



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# Keep Your 1st Lien Intact With Low Rates and Put Your Equity to Work With Our 2nd Lien Products



## Second Lien Mortgage Loan\* (Purchase/Refinance)

**1% of the Loan Amount**  
**Lender Credits Towards Closing Costs**

- Maximum CLTV up to 95%\*\*
- Maximum DTI: 55%
- Minimum Loan Amount \$50,000
- Only applies to rate and term refinances

## Second Lien Home Equity\* (Cash out)

**\$350 Processing Fees**  
**Lender Credit**  
**Towards Closing Costs**

Minimum Loan Amount of \$100,000



# 90 Days Rate Lock At No Cost\*\*\*

- \*Applications must be received before August 31st, 2022 and the loan must be closed before October 31st, 2022.
- Promotion valid for single-family residences, excluding condominiums and townhomes.
- Promotion applies to portfolio loans only.
- Promotion valid for primary residence (owner occupied only).
- Terms and conditions apply.
- Rates and offers are subject to change without prior notice.

\*\*Contact us for details

\*\*\*The rate lock allows you, our member to lock in interest rate for up to 90 days once you have a signed purchase agreement on a property. The exact interest rate is determined on the date that you lock in your interest rate, as new rates are published daily. Once you lock, you will have up to 90 days to close your loan or there is a cost to extend the rate lock for up to 30 days depending on the number of days of the rate lock extension. Thereafter rates will be based on worse-case pricing. This is not a commitment to lend. Rates, program terms, and conditions are subject to change without notice other restrictions and limitations may apply. All loan products are subject to program eligibility, credit review, collateral requirements, and approval.

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# CAUTION

## BE SAFE, BE AWARE When Banking

- Be vigilant when using ATMs, and when arriving and leaving the branch.
- Conceal your money before you leave the branch.
- Don't openly carry bank bags, envelopes, or coin boxes.
- Don't leave a bank bag (hidden or not) in your car unattended.
- Watch for people following you.
- If you think you are being followed, call 911 and follow their instructions or go to the nearest police station.
- Switch up your routine.





# 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 888-786-1824**



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# Travel Scams:

## Avoid These Common Cons

**Vacation Rental Con** – These offer amazingly low fees for rental properties...that don't exist. The "owner" will want payment upfront and tell you to act quickly before another vacationer gets it. Instead, consider using a service that verifies properties and owners, like Airbnb or VRBO.

**"Free" Vacation** – If you "win" a free vacation, especially if you didn't enter a contest, walk away. If not, you'll be charged for many undisclosed fees like air transportation to the port, port charges, taxes, and tips.



**Hotel Scams** – When at the hotel, be wary of calls from the "front desk" asking you to re-verify your credit card number. Also, if you use the free wi-fi in the hotel, avoid doing any online banking. If you must access any personal accounts online, use a secure, private network or a VPN.

**Third-Party Booking Site Scam** – If you use a 3rd-party to book your hotel or airfare, make sure it's a legitimate company, like Orbitz and Expedia. Scam sites will call you after you pay with a credit card, asking you to verify your name, banking information and other personal details. Legitimate companies never do this.

### Protect yourself with these tips:

- 1** Look for reviews and references.
- 2** Pay only with a credit card.
- 3** Be suspicious of an offer that is "too good to be true."
- 4** Check the company's social media links to see if people have left complaints.



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# CREDIT INSURANCE

CREDIT LIFE & DISABILITY

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



Talk with your loan officer to find out more information about the Credit Life & Disability Insurance

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



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ACCIDENTS CAN HAPPEN. BE PREPARED WITH ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Visit [TruStageADD.com](http://TruStageADD.com)  
Call toll-free 1-855-612-7910

TruStage® accidental death & dismemberment insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union.



TruStage® INSURANCE PRODUCTS

INSURANCE PROTECTION FOR WHAT'S IMPORTANT  
Designed for credit union members



Different life stages mean different responsibilities. As those commitments build, grow and change, make sure to evaluate the insurance coverage you need to protect them. Insurance can be complex, but you don't have to be an expert. That's why we're here to help you with sound information and the tools you need to make the right decisions.

**Trusted by your credit union**  
Our partnership with credit unions like yours goes back more than 80 years. In that time, we've built our reputation on exceptional value, superior service and a commitment to serve the member-focused mission of credit unions everywhere.

Call us today to find out how we can help you.  
**1-855-612-7909**  
Visit us at [TruStage.com](http://TruStage.com)



TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life Insurance and AD&D Insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

GEN-1873980.1

Call us at **281-921-8500 | 888-786-1824**

# LoanPay Xpress

IT'S A QUICK, CONVENIENT, AND SECURE WAY TO MAKE YOUR LOAN PAYMENTS FROM ANY OTHER FINANCIAL INSTITUTION.



# Employment Opportunity

- Teller - Dallas Branch
- Teller - Sugar Land Branch
- IT Helpdesk Technician - Corporate Office
- Staff Accountant - Corporate Office
- Business Loan Processor - Corporate Office

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

## Get Started

visit <https://www.nizaricu.org/loanpay-xpress/>

# Congratulations on Your Promotion

Ayesha Khan	Financial Services Rep. II	Sugar Land Branch
Amreen Jiwa	Teller II	Dallas Branch
FNU Yaseen	Sr. Staff Accountant	Accounting
Anita Maredia	Head Teller	Austin Branch
Rahemin Manasia	Teller II	Austin Branch

We know your time is valuable

## Make an Appointment Online

visit: <https://www.nizaricu.org/locations/>  
Choose a branch to schedule an in-person appointment



# NIZARI PROGRESSIVE FEDERAL CREDIT UNION

Dallas Branch  
3654 N. Josey Lane  
Carrollton, TX 75007  
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](http://WWW.NIZARICU.ORG)  
1-888-786-1824



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