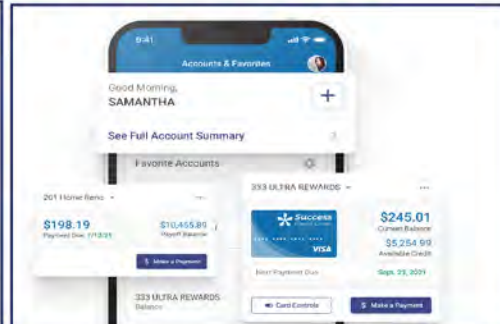
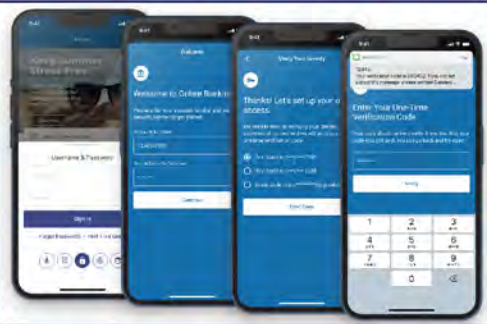




Our Mobile App Has a New Look! Enhanced Features and New Widgets



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/>

Annual General Meeting (AGM)

Sunday, April 23rd, 2023, at 11:00 am

Members will be required to register for the meeting.

Registration info and more details will be shared in March 2023 via email.

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.

Fourth Quarter Dividends

Paid December 31st, 2022
Our Board of Directors has announced the following 4th 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 Federally Insured by NCUA

January - March 2023*

New Year's Day
Monday, January 2nd, 2023

Martin Luther King Jr. Day
Monday, January 16th, 2023

President's Day
Monday, February 20th, 2023

Navroz
Tuesday, March 21st, 2023
Closing early at 3 pm

*We will be closed on the following days

Together • Better • Stronger

We love your business and want to thank you!

LOYALTY DISCOUNT

0.50% Off
on unsecured loan

- Applications must be received from January 17th, 2023 - February 28th, 2023 by 5pm CDT.
- Terms and conditions apply.
- This promotion can not be combined with any other offer.
- Terms and conditions are subject to change. Some restrictions may apply.

NO
PAYMENTS
FOR
60
DAYS

Call us for more details!



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CREDIT UNION

Austin • Dallas • Sugar Land | www.nizaricu.org

Contact us at:
281-921-8500 or
888-786-1824
loans@nizaricu.org



Federally Insured by NCUA

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.

Move your Auto Loan over to us and earn some cash!

Receive \$200

Statement Credit at closing
on auto loan Refinance
or Title Cash out loans!



- Applications must be received from January 17th, 2023 - February 28th, 2023 by 5pm CDT.
- To qualify for this promotion, bring your auto loan from another financial institution to Nizari or cash out the equity in your vehicle upon refinancing or on a paid off vehicle. The loan application amount must be greater than or equal to \$15,000.
- Existing Nizari loans do not qualify for this discount.
- Terms and conditions are subject to change. Some restrictions may apply.



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Jumbo Mortgage Loan



Get the Bigger House
without the Bigger Rate

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

- Application must be received by March 31st, 2023 and loan funded before May 31st, 2023.
- *Lender credit toward the closing cost of 1% of the loan amount or \$10,000 whichever is lower.
- Terms and conditions apply.
- Rates and offers are subject to change without prior notice.



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

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

Conventional Portfolio Mortgage Loan

PURCHASE OR REFINANCE



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

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

- Application must be received by March 31st, 2023 and loan funded before May 31st, 2023.
- Lender credit toward the closing cost of 1% of the loan amount or \$5,000 whichever is lower.
- *Terms and conditions apply.
- Rates and offers are subject to change without prior notice.



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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/Rate & Term Refinance)

1% of the Loan Amount
Lender Credit Toward Closing Costs

Second Lien Home Equity Transactions

\$350 Processing Fees
Lender Credit
Toward Closing Costs

- Application must be received by March 31st, 2023 and loan funded before May 31st, 2023.
- Promotion valid for primary residence (owner occupied only).
- Terms and conditions apply.
- Rates and offers are subject to change without prior notice.



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

*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.





NIZARI PROGRESSIVE FEDERAL CREDIT UNION

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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Visit 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



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.



Get Started

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

Employment Opportunity

Financial Service Representative - Dallas

Financial Service Representative - Austin

Financial Service Representative - Sugar Land

Interested candidates may visit our website at

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

for more information and to apply!

We encourage our members to use online and mobile banking.

Online Banking <https://www.nizaricu.org/online-banking>

Mobile App <https://www.nizaricu.org/mobile/>

Find the nearest ATM or CO-OP Shared branch

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

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

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



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

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



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