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Nizari PFCU Austin South Branch Opening Ceremony



Calendar

We will be closed on the following days:

Labor Day – September 1, 2025

Columbus Day – October 13, 2025

March 2025 Financials

Members	17,972
Assets	\$437.10M
Members' Shares	\$368.05M



10% ORIGINATION FEE WAIVED*

Your dream home starts with a trusted loan.



Applications must be received by August 31st, 2025, and the loan must be funded by October 31st, 2025.

Rates and offers are subject to change without prior notice.

No other promotions can be applied.

This promo is not applicable to land loan and second lien loan.

Terms and conditions apply.

*Get 1% of the loan amount credit back at closing on your Mortgage Loan.

Federally insured by the NCUA

www.nizaricu.org



NIZARI
PROGRESSIVE FEDERAL CREDIT UNION



NMLS 504821



NIZARI
PROGRESSIVE FEDERAL CREDIT UNION



GET UP TO \$150K,
TERMS UP TO 180
MONTHS.

Consolidate the chaos

***KEEP YOUR CASH!**

Promotion valid from May 1st - August 31st, 2025.

Rates and offers are subject to change without prior notice.

No other promotions can be applied.

May require a guarantor based on the borrowers income and Credit score.

Terms and conditions apply.

***No application fee**

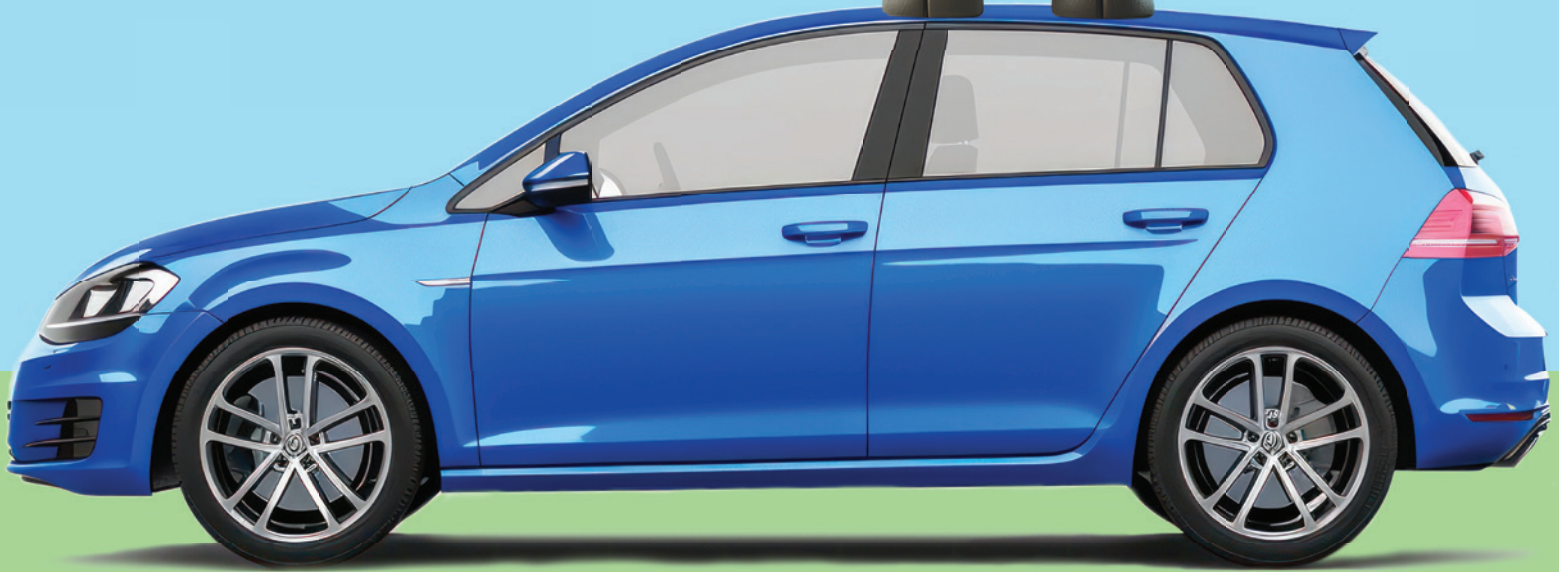


Federally Insured by NCUA

MOOOO-VE

Your Auto Loan To US

Get
\$200*



- Applications must be received between February 1st, 2025 - August 31st, 2025 by 5pm CDT.
- Applicable to members who bring their auto loan from another financial institution for a refinance (including cash out) or on a title loan.
- The loan application amount must be greater than or equal to \$15,000.
- Existing Nizari loan refinances do not qualify for this promotion.
- Terms and conditions are subject to change. Some restrictions may apply.

*Receive \$200 statement credit at closing on auto loan refinance or title cash out loans.



NIZARI PROGRESSIVE FEDERAL
CREDIT UNION

Austin • Dallas • San Antonio • Sugar Land

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



Federally Insured by NCUA

Move Your Money Service Business (MSB) with Exclusive Account Benefits!

Fee Waiver - Up to \$7,000¹

OR

Single Check Limit²
with Security Deposits

\$2,500 security deposit for \$10,000 per check

\$5,000 security deposit for \$25,000 per check

**Higher Remote
Check Deposits³**

Up to \$50,000
Remote Deposit Limit
for Stores 25+ Miles
from Our Branch

FREE⁴

Remote Deposit
Capture (RDC)
Machine

\$150⁵

Referral Bonus

The offer is valid from April 10th, 2025 to October 31st, 2025. 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 MSB Account maintenance fees will apply as per the fee schedule.

³ If less than 25 miles, the standard RDC limit applies.

⁴ 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 members account.

⁵ \$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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FOR MORE DETAILS
CONTACT US AT 281-921-8500
OR VISIT WWW.NIZARICU.ORG



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ABOVE AND BEYOND

Savings Protection

at Nizari Progressive Federal Credit Union

We are pleased to inform your deposit accounts in Nizari Progressive Federal Credit Union are insured up to \$500,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

ESI'S COVERAGE

First, NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. For details about federal deposit insurance, or how to structure your accounts to qualify for greater federal coverage, please check with your credit union or contact NCUA. Second, accounts exceeding the maximum level of coverage provided by NCUA are also insured up to an additional \$250,000 by ESI.

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

ESI'S POLICY

To be eligible for excess coverage, the credit union must comply with ESI's rigid underwriting standards. Also, ESI's insurance policy requires that every quarter the credit union submit financial statements and a listing of accounts eligible for excess coverage in order to continue coverage. Individual policies are not provided to members, and there is no direct cost to you for this coverage. It is important to note that excess deposit insurance is payable only upon the failure and liquidation of the credit union. The credit union or ESI may terminate or modify this coverage, but in either case you would be notified in writing of any change in the excess coverage.

ABOUT ESI

Headquartered in Dublin, Ohio, ESI is a wholly owned subsidiary of American Share Insurance, a credit union-owned private deposit insurer founded in 1974 by credit unions, for credit unions. As a property and casualty insurer, ESI is subject to licensing and regulation by your state's insurance department. Furthermore, the company's financial statements are audited annually by an independent CPA firm and are available upon request through the credit union. ESI is not a federal or state government agency.

ABOUT NIZARI PROGRESSIVE FEDERAL CREDIT UNION

281.921.8500 | 14090 Southwest Freeway, Suite 260 | Sugar Land, TX 77478 | NizariCU.org



800.521.6342 | ExcessShare.com | 1171 | 04.2023



NIZARI PROGRESSIVE FEDERAL CREDIT UNION



There are no fees to send money with Zelle® in our app.



**Next time you need to
send money, use Zelle®.**



Zelle® is available in the Nizari Progressive FCU App, so there's no need to download another app.



All you need is an email address or U.S. mobile number. Your account info stays private.



Money goes straight into your account and is available to use in minutes.*

Zelle® is available in the Nizari Progressive FCU App.

Over 100 million people are enrolled with Zelle®, so you can send money to friends, family and others you trust even if they don't bank at Nizari Progressive Federal Credit Union.*



**Scan the QR code to learn more or visit
<https://www.nizaricu.org/zelle/>.**

*To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Nizari Progressive Federal Credit Union, Federally insured by NCUA.

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

GREATER AUSTIN MERCHANT'S COOPERATIVE ASSOCIATION



FINANCIAL LITERACY & PLANNING PROGRAM - HOUSTON



NORTH TEXAS BUSINESS ALLIANCE



ISMAILI PROFESSIONAL NETWORK - DALLAS



i-HOSPITALITY - HOUSTON



AKF GOLF TOURNAMENT DALLAS



ISMAILI GIRL SCOUTS CADETTES TROOP # 883 - HOUSTON



ISMAILI GIRL SCOUTS CADETTES TROOP # 883 - HOUSTON



7 Steps To A Mid-Year Financial Checkup

It's hard to believe, but 2025 is half over. Take a timeout from barbecues and beaches to give yourself a mid-year financial checkup. Use the seven steps below to guide you.



1

REVISIT YOUR BUDGET

Take some time to review your monthly budget. Is it working for you or are you falling behind each month? After reviewing, adjust your budget as necessary.



2

ANTICIPATE LARGE EXPENSES

List any large expenses you anticipate in the coming six months. This can include household appliances that may need replacing or an anticipated medical expense that is not fully covered by insurance. Next, determine the spending category you will take the money from to cover these expenses. Deciding on a source for these funds now will help you avoid making the wrong choices when you're under pressure in the future. If you do not have enough money set aside for these expenses, build a savings plan into your monthly budget so you have the funds available when you need them.



3

REVIEW YOUR TAX WITHHOLDINGS

Review your tax withholdings to see if they need any adjusting. Your goal here is to pay the perfect amount so you're not hit with a huge tax bill at the end of the year, but you're also not lending the government your money all year long.



4

CHECK YOUR CREDIT SCORE

Visit AnnualCreditReport.com for your free credit report from any of the three major credit bureaus. If your score has gone up in the last six months, you're doing great!

Conversely, if your score has dropped, review your report in detail. Take the necessary steps to fix your score today, whether that means contesting an erroneous charge with the Federal Trade Commission, setting up an automatic payment on some of your bills or lowering your credit utilization rate by paying with plastic less often.



5

REVIEW YOUR INVESTMENTS

Review and adjust all of your investments. This includes your retirement funds, any stock investments, bonds, trust funds or share certificates. Make sure you are maximizing your contributions when possible and that your other investments are performing according to plan. Adjust as necessary.



6

TACKLE YOUR DEBT

List every outstanding debt you carry, including credit card debt and all kinds of loans. Designate one debt to tackle first and work on a plan to pay it down. Once you've paid off this debt, move to the next one on your list.



7

REVIEW YOUR FINANCIAL RESOLUTIONS AND LONG-TERM GOALS

Review the financial resolutions and goals you dreamed up at the end of last year and then determine whether you are taking the steps necessary for making them happen. If you've been neglecting them, create a plan for working toward them for the rest of the year.

Don't Get Caught in a Vacation Rental Scam



With prices rising on hotel stays, many vacationers are choosing to rent private homes or apartments on sites like Airbnb. Unfortunately, though, vacation rental scams are rising, too. Here's all you need to know about these scams and how to avoid them.

How these scams play out

There are several variations of vacation rental scams.

In one version, the listed vacation rental doesn't exist, or is in poor condition. The scammer uses online images or doctored photos to create the listing, and even makes several phony reviews.

In another variation, a vacationer unknowingly books a rental on an Airbnb look-alike site. The fake website enables scammers to capture the victims' payment information for further scams.

More recently, vacation rental scams have taken on an even more sinister slant. Criminals are exploiting people's kindness, using the war in Ukraine to con victims out of their money. As a means of getting money to Ukrainians, generous donors are booking vacation rentals in Ukraine without intending to actually use them. Unfortunately, though, scammers have been creating fake listings in Ukraine and simply using the money to line their pockets.

Red flags

Avoid a vacation rental scam by looking out for these warning signs:

- The listing is relatively new, yet has many reviews from alleged past guests.
- The listing is full of typos.
- Pictures and descriptions don't match up to its price.
- You're asked to finalize the reservation on a platform outside the actual one.
- The owner insists on being paid by prepaid gift card or wire transfer.

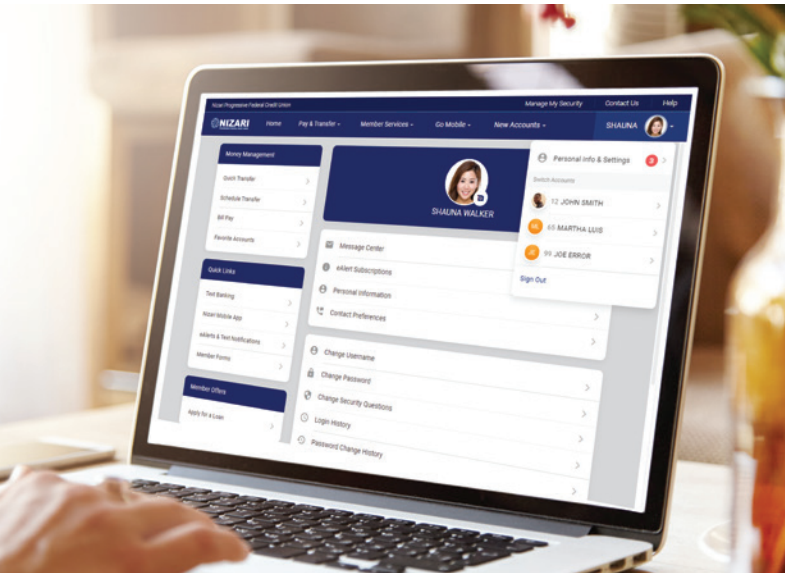
Protect yourself

Take these steps to protect yourself from a vacation rental scam:

1. Triple-check the URL before booking. Look for signs of a secure site (the 's' after the "https"), and make sure you're still on the authentic host site at all times.
2. Verify the street address of a rental exists.
3. Do a reverse image search to see if the photos are doctored-up or copied stock images.
4. Never share sensitive information online with an unverified contact.
5. Use a credit card for all online purchases.

Don't let your dream vacation turn into a nightmare. Follow the tips outlined here and stay safe!

HERE, THERE, EVERYWHERE! WHAT ARE YOU WAITING FOR?



Online Banking

Everything You Need—Right At Your Fingertips.
We make banking with us easy for you wherever you go.

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

Mobile App

TABLET? SMARTPHONE? WE'VE GOT YOU COVERED!
Whether you're on the go – or on the couch –
NizaricU's FREE app lets you access your accounts
and makes managing your money easier than ever.

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



CO-OP Shared Branch



For easy access to your money wherever you go,
visit participating credit unions in all 50 states.

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

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.

See Our Promotions

Visit <https://www.nizaricu.org/promotions>
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

12054 Starcrest Dr.,
San Antonio, TX 78247
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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