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## Message from CEO



Dear Member,

As we welcome the New Year, I want to take a moment to thank you for your continued trust, loyalty, and support of Nizari PFCU. Your commitment to our cooperative mission is what allows us to serve you and our community with purpose and integrity.

The past year brought both challenges and opportunities, and we are grateful for the confidence you placed in us throughout it. Because of your engagement and partnership, we remain strong, resilient, and well-positioned for the future.

Looking ahead to 2026, we are optimistic. While economic conditions may continue to evolve, our focus remains steadfast: maintaining financial strength, offering competitive products and services, and supporting you through responsible lending, personalized service, and prudent financial guidance. We appreciate your continued cooperation and understanding as we work together to navigate changing conditions and seize new opportunities.

On behalf of our Board of Directors, leadership team, and staff, thank you for being a valued part of the Nizari PFCU family. We look forward to serving you in the year ahead and continuing to build a secure and prosperous future together.

Wishing you and your loved ones a healthy, happy, and successful New Year.

## Holiday Calendar

- New Year's Day – January 1, 2026
- Martin Luther King Jr. Day – January 19, 2026
- Imamat Day – February 4, 2026\*
- President's Day – February 16, 2026

\*Early Closure at 3:00 PM

## September 2025 Financials

|                 |           |
|-----------------|-----------|
| Members         | 18,537    |
| Assets          | \$470.61M |
| Members' Shares | \$405.75M |

# OPEN FOR BUSINESS?

*Big Dreams Start with a*

# SIMPLE CHECKING ACCOUNT\*

**Monthly Fee: \$24.99**

**Minimum Balance to Waive Fee: \$2,500**

**Includes: 10 free transactions per month**

**Extra Transactions: \$0.35 each after the first 10**

\*Not available for c-store or other cash-intensive businesses that offer, or intend to offer, services such as ATM operations or activities classified as MSB, including but not limited to money orders or money transmission services.







# NIZARI

PROGRESSIVE FEDERAL CREDIT UNION

Austin • Dallas • San Antonio • Sugar Land

## Grow Your MSB!

# FEE WAIVER UP TO \$7000<sup>1</sup> OR FREE ARMORED SERVICE<sup>2</sup>

### FREE<sup>3</sup>

Remote Deposit  
Capture (RDC)  
Machine

### Higher Remote Check Deposits

Up to \$50,000 Remote  
Deposit Limit

### \$150<sup>4</sup>

Referral Bonus

The offer is valid from January 15th, 2026 to June 30th, 2026. 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- Separate contract required. Subject to provider approval and service availability. Currently, Armored Car Service is offered at our San Antonio location. As interest grows from members in other areas, the credit union looks forward to expanding this service to additional locations.

3- 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 the member's account upon successful installation of the RDC software.

4- \$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.

Federally Insured by NCUA



INSTAGRAM.COM/NIZARI\_PFCU

WWW.NIZARICU.ORG

281-921-8500



FACEBOOK.COM/NIZARICU



# Excess Share Insurance Added Protection for Your Deposits

Your deposit accounts in Nizari PFCU are insured  
**up to \$500,000**

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

In addition to NCUA insurance, Nizari PFCU offers Excess Share Insurance to provide added protection on eligible deposits



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Visit [www.nizaricu.org](http://www.nizaricu.org) or call 281-921-8500



# GAP Plus

Essential protection  
for your vehicle  
loan—and your  
finances.

Vehicle loan protection for what your auto insurance may not cover for a wrecked vehicle.

## That's where Guaranteed Asset Protection (GAP) Plus comes in.

If your vehicle is deemed a total loss due to an accident or stolen, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss. **GAP Plus** can help reduce your next loan at the credit union, making it easier to get the replacement vehicle you'll need.



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Fair market insurance value isn't always fair. There may be a gap.



*For illustrative purposes only.*

## Protect your vehicle loan—purchase GAP Plus today!

Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your loan 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 purchase from state chartered credit unions in FL, GA, IA, 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 purchase 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 purchase from state chartered credit unions in IN** may be 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.

GAP-3414637.2-0522-0624 CUNA Mutual Group ©2022, All Rights Reserved.

# 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.

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## **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 Houston Retailers Cooperative Association





# Community Engagement

## AKF Run & Walk Dallas



## AKEPB SW - Healthcare Businesses of the Future







# WHAT IS A CREDIT REPORT

*and Why Does it Matter?*

## What is a Credit Report?

A credit report is a detailed record of your credit history compiled by credit bureaus.



## What's in my credit report?

Here's what you'll typically find in a credit report:



1. Your personal information.
2. Information about your credit accounts, such as loans, credit cards and mortgages.
3. Credit inquiries made on your behalf by lenders.
4. Public records, including information on bankruptcies, tax liens and civil judgments.
5. Collections on your accounts.

## Why does my credit report matter?

Some reasons why your credit report matters:

- A strong credit report can help you gain approval for **large loans and credit cards** with favorable interest rates and terms.
- A good credit report can improve your chances of **securing a rental property**.
- A better credit report can lead to **lower insurance premiums**.



# HOW TO BUY A PRE- OWNED CAR IN 8 STEPS



1

If you're paying with cash, you already have a budget in place. If you're taking out an auto loan, get your pre-approval before visiting the dealer's lot.

**CRUNCH THE NUMBERS**

5

During the test drive, pay attention to the acceleration, legroom and visibility of the car.

**TEST DRIVE**

2

Narrow down your choices to three or four model cars.

**CREATE A TARGET LIST OF  
MAKES AND MODELS**

6

Take the car to a mechanic for a professional inspection.

**HAVE IT INSPECTED**

3

Look for listings of your vehicles of choice. When you have some options to consider, obtain their vehicle history reports from Carfax.com.

**RESEARCH**

7

Make an opening offer based on what you have determined to be the average price for your car.

**NEGOTIATE**

4

Verify the information you've learned about each car and see if it's still in stock. If everything checks out, set up an appointment for a test drive.

**CONTACT THE SELLER**

8

Read the contract carefully before signing and be sure to get insurance.

**MAKE IT OFFICIAL**

**YOU'RE ALL SET TO TAKE YOUR NEW CAR FOR ITS FIRST SPIN!**



# Bank Anywhere, Anytime Nizari Makes It Easy!



## ONLINE BANKING

Manage your accounts, transfer funds, and pay bills securely from your computer.



## MOBILE APP

Deposit checks, check balances, and make transfers on the go — right from your smartphone.



## SHARED BRANCHING

Access your Nizari accounts at thousands of credit union branches nationwide.

**No matter where you are,  
your credit union is always within reach.  
Download our Mobile App or log in today to experience  
smarter, simpler banking.**



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call **281-921-8500**

# 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.

## Career Opportunity

Visit <https://www.nizaricu.org/careers>  
or Scan the QR Code



## Got Questions?

Email us at  
[info@nizaricu.org](mailto: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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