NIZARI PROGRESSIVE FEDERAL CREDIT UNION
WWW.NIZARICU.ORG | 1-888-786-1824
SUMMER 2026

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Dear Member,

Thanks to your trust and support, Nizari Progressive Federal Credit Union has reached $500 million in assets. This achievement belongs to every member who has chosen Nizari PFCU as their financial partner.

Together we've:
- Served thousands of members
- Expanded into multiple cities
- Introduced new products and services
- Invested back into our members
- Continued supporting community initiatives

As a member-owned financial institution, every milestone reflects the confidence you've placed in us.

Thank you for growing with us!

Nizari Progressive Federal Credit Union Team

Holidays & Events Calendar

- Labor Day – September 7, 2026
- Salgirah Day & Columbus Day – October 12, 2026
- International Credit Union Day - October 15, 2026

June 2026 Financials

Members	19,403
Assets	$504.81 Million
Members' Shares	$439.65 Million

NIZARI

PROGRESSIVE FEDERAL CREDIT UNION

Austin • Dallas • San Antonio • Sugar Land

Celebrating

$500 MILLION

IN ASSETS

We're proud to reach this incredible milestone and even prouder to have you with us.

4.20% APY*

13 MONTH SHARE CERTIFICATE**

Valid from **July 31, 2026** to **August 31, 2026**

$1,000	13-Month	Federally Insured
Minimum Deposit	Term	by NCUA

- Early Withdrawal Penalty – We may impose a penalty if you withdraw funds from your account before the maturity date.
- Rates on schedule are subject to change from time to time.
- Terms and conditions may apply.

*APY – Annual Percentage Yield.

**Dividend Rate earned is accurate as of July 31, 2026.

Contact us at **281-921-8500** | or visit **www.nizaricu.org**

Vacation Mode: Activated

Wallet Stress: Deactivated



7.25% APR*

Loan amount upto $25,000

Score Your Summer Travel Loan!

• Offer is valid from June 15th to August 31st, 2026. • Acceptance of your loan application does not guarantee approval. • Incomplete loan applications will not be processed. • Interest rate and term of the loan will depend upon the loan amount. • Rates and offers are subject to change without prior notice. • Terms and conditions apply. Some restrictions may apply.

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Federally insured by NCUA
*Annual Percentage Rate

Contact us at: 281-921-8500
Visit www.nizaricu.org for details

Hang your 'OPEN' sign with confidence

SBA LOANS WITH 0.25% INTEREST RATE DISCOUNT

Use SBA financing for:

- New businesses
- Equipment & machinery
- Inventory
- Business acquisitions
- Working capital
- Debt refinancing

Available on SBA loans of **$250,000** or more.



All loans are subject to credit approval and SBA eligibility requirements. Terms and conditions apply.

All applications must be received by August 31, 2026.

SBA Loans are currently offered in Texas only.

Federally Insured by NCUA

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Contact Us At 281-921-8500
or visit www.nizaricu.org

GAP Plus
with Deductible Assistance

Essential protection for your vehicle loan—and your finances.



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

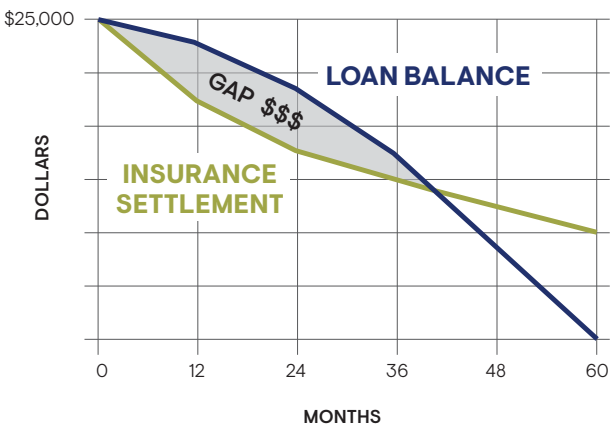
That's where GAP Plus comes in.

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.

GAP with Deductible Assistance is designed to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

GAP Plus with Deductible Assistance—essential financial protection on your vehicle loan that helps you drive with confidence. Talk to us today about how we can help protect you from sudden out-of-pocket expenses.

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



For illustrative purposes only.

Protect your vehicle loan—
purchase GAP Plus with Deductible Assistance today!

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Contact Us 281-921-8500

GAP, which includes deductible assistance, is not insurance; it is an optional debt cancellation product. GAP 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 the amount financed under your contract 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, IN, 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 purchase 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-3395224.3-1223-0126

©TruStage

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

ESI
EXCESS SHARE
INSURANCE

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Visit www.nizaricu.org or call 281-921-8500

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 & Events







North Texas Business Alliance (NTBA) - Dallas






Greater Austin Merchants Association (GAMA) - Austin







Civic Opening Ceremony Arkansas Unity Community Center









Nizari PFCU Coming Soon to Little Rock, Arkansas









AKEPB - AI Essentials, at Harvest Green Social Hall








AKEPB - AI for Business, at Headquarter Social Hall










AKF Golf Tournaments - Arkansas, Dallas & San Antonio








7 Ways You Can Use A Personal Loan this Summer

Summer can be super-expensive. Before you start swiping the plastic for it all, though, consider a personal loan from Nizari PFCU . The application process is quick and we are currently offering Signature Loan, Premier Loan and Summer Travel Loan at great interest rates.

Here are several ways to help you responsibly use a personal loan this summer.

Getting Married
If you're tying the knot this summer, consider taking out a personal loan. Use it to fund larger wedding expenses, like your ring, wedding dress and venue, or to cover the smaller costs like the flowers and photographer.

Funding a Move
With the kids out of school, summer can be an ideal time for household moves, but moving costs can be prohibitive. Taking out a personal loan to help cover the costs can make your household move a lot less stressful.

Purchasing a Vehicle
Are you looking to buy a new car? Consider funding it with a personal loan instead of paying a steep interest rate on a financing plan through an auto dealer. Similarly, if you're interested in buying a recreational vehicle or boat, let a personal loan help you turn that dream purchase into a reality.

Consolidating Debt
Paying off multiple loans and credit card bills each month can be challenging. Plus, you might feel like you're not making headway on your debt thanks to high interest rates. A personal loan could help simplify your finances with one low-interest debt to pay down.

Funding a Dream Vacation
Are you dreaming of a luxury summer vacation like a trip abroad, but you don't have the money to pay for it? It can still happen with the help of a personal loan. You'll have a payment plan you can afford, and you'll finally be free to enjoy the getaway you've been dreaming of for years.

Renovating Your Home
Whether you want to give your kitchen a makeover or turn your garage into a guest suite this summer, a personal loan can make it possible. This is especially true if you don't have a lot of equity in your home and would not be a good candidate for an equity loan.

Funding Medical Expenses
If there are medical procedures you've been pushing off because they're not covered by your health insurance plan, consider a personal loan for getting it done this summer.

If you can use a personal loan, stop by to ask how you can get started on your loan application. We're always here to turn your dreams into reality!

SAVING MONEY WHILE VACATIONING ABROAD



USE CREDIT CARDS

- Determine if your card has a foreign transaction fee – if it does, apply for a new one that doesn't.
- Use a card that is chip-enabled. Many countries in Europe, Asia, and Latin America have phased out magnetic stripe payments entirely.

DINE ON A BUDGET

- Patronize street vendors to satisfy your cravings for foreign cuisine at a bargain price.
- Buy groceries at a local market and prepare your own exotic food.

KNOW THE LOCAL EXCHANGE RATE

- Know the current exchange rate before you travel. Use an exchange converter app like MyCurrencyConverter for real time conversions, even offline!
- Always ask for a bill in the local currency so vendors can't hike up the price in American dollars.

TRANSPORTATION HACKS

- Don't call a cab! Get the real feel of the city by walking to your destination or using public transportation.
- Check for traveler's discounts before purchasing railroad tickets.

PLAN YOUR TRIP

- Create a detailed itinerary and a reasonable budget before setting out on your trip.
- Narrow it down to attractions that are truly unique to your destination.



Bank Anywhere, Anytime
Nizari Makes It Easy!

**No matter where you are,
your credit union is always within reach.**

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.

Download our Mobile App or log in today to experience smarter, simpler banking.

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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

How are we doing?

Send us your feedback at:
https://www.nizaricu.org/testimonials
or Scan the QR Code

Got Questions?

Email us at
info@nizaricu.org
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
2415 E Evans Rd, Suite #101
San Antonio, TX 78259
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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NMLS ID: 504821

CO-OP SHARED BRANCH

NCUA

Federaly Insured by NCUA

ESI EXCESS SHARE INSURANCE