



Jafari No-Interest Credit Union

NO INTEREST LOANS



About us

Credit unions are not-for-profit organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans and provide a wide array of other financial services. But as member-owned and cooperative institutions, credit unions provide a safe place to save and borrow.

Created and supported by the Jafari Community, the Jafari No-Interest Credit Union (CU) aims to provide no-interest loans to community members. The CU's operating expenses and net worth (capital) are funded by account fees and voluntary fees paid by members.

Services we offer

Savings account

- Deposits are insured by the NCUA, a federal agency
- \$200 required to open a new account
- Minimum balance \$50
- Monthly Fee: \$3 if you have no CU loans or your Savings balance exceeds your CU total loans. Otherwise, \$10
- Deposits and withdrawals allowed by ACH only
- No cash accepted or issued
- No ATM services, no debit/credit card, no checking services
- Voluntary Fees to support the CU

Who can join?

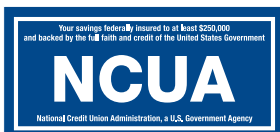
You must be part of the CU's Field of Membership or be a family member of an existing CU member. Family members include: Siblings, Spouses, Parents, Children, Grandparents, Grandchildren, Siblings of Parents, Nieces, Nephews, In-Laws, and First Cousins. Family members living **anywhere** in the US can join the CU. A person must be a US citizen or resident to join.

The CU's Field of Membership is limited to members who attend certain Jafari community centers in Houston, Dallas and Austin. Visit the CU's website to see the CU's current Field of Membership. Please contact the CU if your Texas Jafari community center would like to be part of the CU's Field of Membership.

No-Interest loans

- Refinance your existing auto and college student loans
- Short Term Loan for Home/Car/Appliance Repairs, Medical Expense, College Tuition
- Personal Loan
- Member must meet CU's credit, income and other requirements
- Loan Application Fees are non-refundable

Visit our website for more details: www.JafariCU.com.



Federally insured by NCUA

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