

Spring 2021 Edition

YOU WORK HARD, AND SPEND WISELY ON THE THINGS THAT MATTER MOST.



Put your money to work for you by transferring credit card balances to a **NextMark Platinum Rewards Visa®**, and take advantage of **0% APR for 15 months¹**.

But that's not all...

- 1 Earn points on new purchases – 3 on gas, 2 on dining & travel, and 1 on other purchases
- 2 Enjoy Tap. Pay. Go. contactless technology for faster checkouts
- 3 Use it with Apple, Google, and Samsung Pay
- 4 Protect yourself from fraud by enrolling in Purchase Alerts
- 5 New cardholders enjoy 15,000 Bonus points² when you spend \$3,000 in the first three months of obtaining your NextMark Platinum Visa®.

Get started at NextMarkCU.org/credit-cards and follow the step-by-step instructions to transfer balances.

Questions? We've got answers – just call us at **703-218-9900**.

APR=Annual Percentage Rate. ¹0% Intro APR for 15 months on balance transfers from date of first balance transfer. After that, the variable APR will revert to your current applicable interest rate (8.99% APR -18% APR) at that time. The APR will vary with the market based on the Prime Rate. Not all applicants qualify for lowest interest rate. Rate based on credit worthiness. NextMark reserves the right to cancel the promotion at any time without prior notice. 0% Balance Transfer offer starts on April 1, 2021. 3% fee of balance transferred, or \$5 (whichever is greater) is charged for balance transfers from non-NextMark credit cards.

²15K Bonus offer begins on 4/1/2021 and ends 4/1/2022. Qualifying purchases include any purchases made for goods and services, including but not limited to gas, dining, travel and bill payments. Balance transfers do not qualify for bonus points. Federally Insured by NCUA.

LIVE MORE AWESOME.

Achieve financial freedom with **no auto loan payments for 90 days** and rates as low as **1.99% APR**.

NextMark's online auto center provides you with everything you need to accelerate your drive. You can find a vehicle you love and get the financing you need from the safety and comfort of home. Plus, you don't have to worry about payments for the first 90 days!

- 1 **Browse** – Access the online showroom to find your car and get locked-in savings.
- 2 **Apply** – Secure your financing with NextMark.
- 3 **Buy** – Visit the dealer to get your car.

What's your possible? Use our **online calculator** to determine a term and payment that fits your budget. Get started at **NextMarkCU.org/auto-center**



*APR = Annual Percentage Rate. APR reflects a .25% discount with automatic payments from a NextMark checking account. Payment example: If you borrow \$15,000 for 36 months at a 1.99% interest rate your monthly payment would be \$429.57. Not all applicants qualify for lowest loan rate. Subject to credit approval. First payment due no later than 90 days after loan funding. The interest accrues from the date the loan is disbursed and is divided into the amortized payments. Restrictions may apply. The credit union reserves the right to cancel this offer at any time without prior notice.



Mark your calendars for the annual meeting and board elections.

Our annual meeting is scheduled for **11am on Tuesday, May 25*** at our Fairfax Branch (4201 Members Way). The meeting will include an overview of our financial condition in 2020, and our plans for 2021.

**We are following CDC and WHO protocols concerning holding meetings in person. If anything changes, we will notify our membership as soon as possible.*



ENHANCED DRIVE-THRU LANES.

We have added a second tube system to our Drive-thru's Lane 1 at the Fairfax Branch location. This new system has two-way video capability and upgraded sound quality, allowing members to interact with NextMark employees more effectively while performing transactions.

We invite you to check it out.

SAVE THE DATE FOR COMMUNITY SHRED DAY

Shred your personal documents securely at our Community Shred Event on **May 15th** and help protect yourself from fraud and identity theft.

WHEN: Saturday, May 15, 8am-11am

WHERE: NextMark Fairfax Branch

4201 Members Way
Fairfax, VA 22030

*The event is offered at no cost.

IMPORTANT: This is a first come first served event. Once the truck is filled to capacity, the event will come to an end.

To adhere to health and safety guidelines, please follow these instructions upon arrival.

1. Enter the parking lot and follow traffic instructions to the TrueShred truck.
2. When you arrive at the front of the line, we ask that you remain in your vehicle.
3. Open your trunk and the TrueShred attendant will remove your items to shred.
4. The attendant will return any plastic bags, or large boxes back to your trunk.
5. If you must exit your vehicle, please maintain a 6-foot distance and wear a face mask.



Note: Because the event is limited to a 3-hour window, we are allowing no more than 3 boxes per person (approximate box size is 10"H x 18"W). Plastic bags, bottles, cans, cannot be shredded. Please ensure these items are not mixed in with your paper items.

Thank you for helping us keep our community safe. We look forward to seeing you.



NAVIGATE A PATH TO BETTER SAVINGS.

Saving money can seem daunting - especially during times of financial uncertainty. That's because we are accustomed to take care of our needs now, and worry about it later. However, saving money is a critical component of financial wellness. Let's talk about three reasons why saving, even just a small amount, can help you survive, and thrive, in the world of money.

Saving for emergencies

We all know that life just happens. And sometimes, unexpected events come up that require funding – funding that you just don't have sitting in a savings account. Putting aside a set amount of savings each month helps protect us in a financial emergency. This could be a surprise medical bill, car repairs, or a temporary loss of income. Plus, building an emergency fund to cover unexpected expenses is better than taking out a high-interest credit card or a loan. An emergency fund gives you peace of mind and protects you from going into debt.

Saving for planned expenses

For those who anticipate making large purchases, saving money can help us prepare a budget to pay for expenses we plan to take on - such as vacations, a down payment on a car, or home improvements. Emergency savings are also useful for smaller cash outlays like costs for pets, car maintenance and other important bills.

Saving for peace of mind

Financial stress is real. It can be overwhelming to have bills and expenses that we struggle to pay each month. In fact, researchers have found a significant link between financial stress and mental health and wellbeing. During the ongoing pandemic, financial strain is felt by the newly unemployed, furloughed, and those working but facing an uncertain future. When you build up savings, you reduce the stress many of us feel about our finances and turn it into peace of mind.

Explore ways you can boost your savings.

1 Assess your budget

Use this [Budgeting Worksheet](#), provided to you by our Financial Wellness Partner, GreenPath to gain a deeper understanding of your monthly income and expenses, including credit card debt or other loan payments.

2 Commit to a monthly savings amount

Once you have a complete picture of your monthly income, expenses and debt, consider how much you can set aside each month to build up savings. How much you set aside will depend on your financial goals. For instance, if you're planning for a large purchase, break down the amount over a 6 month or 12 month period, and automate savings to meet that goal.

3 Automate your savings

Automating savings allows you to put aside funds without even having to think about it. You can easily do this by setting up a recurring transfer from one NextMark account to another. You pick the date, amount and frequency, and it's all done automatically. Get started by logging into [online banking](#) and clicking on Transactions > Fund Transfer.

4 Maximize interest

Ensure you are maximizing interest earned by getting a competitive annual percentage yield (APY). Consider a NextMark Money Market account or other higher dividend earning account. Explore your options at [NextMarkCU.org](#).

5 Get your family involved.

Setting savings goals with loved ones helps you develop a sense of accountability while encouraging each other to stick with it.

If you are unsure how much you can reasonably save each month, or need some guidance on getting started, explore our [financial wellness resource page](#) or contact us at **703-218-9900** to speak with one of our certified financial counselors.



**OPEN YOUR EYES
TO A CREDIT UNION**
NEXTMARKCU.ORG





Navigate your finances with confidence from anywhere at any time.

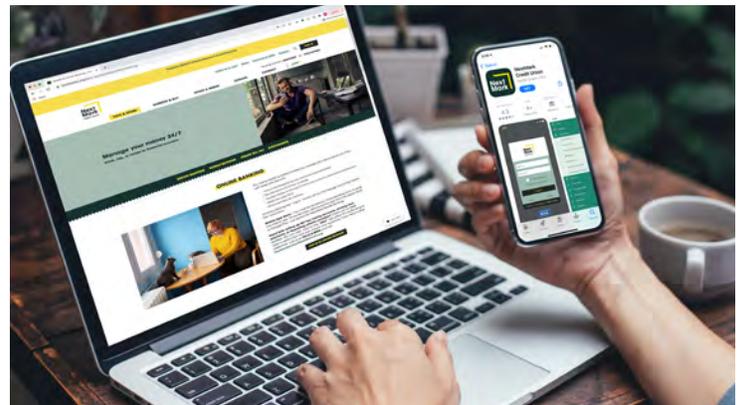


Although we'd love to see you in person, by using our Online and Mobile banking platforms you can take care of all your banking needs without having to come into a branch. If you have not done so already, you can enroll in Online Banking simply by clicking the **"Log In"** button on our website. Once the drop down expands, click on **"Enroll in Online Banking Here"** to get started. Please have your personal information handy prior to getting started.

Use Online Banking and Mobile Banking to:

- Review Transactions & Deposit Checks
- Transfer Money Between Accounts and to Friends
- Pay Bills & Make Credit Card Payments
- Send Us Secure Messages and Requests
- Access over 30,000 Surcharge-Free ATMs including 7-Eleven stores nationwide

To access Mobile Banking we invite you to download the NextMark Credit Union mobile app. Please note, you must be enrolled in Online Banking in order to download our mobile app.



Download for Apple iOS



Download for Android





We appreciate the referrals

We're a community filled with hard working people who think our earned money should work just as hard for us - not someone else. Whether you're buying a car, purchasing a new home, or looking for a place to grow your savings, we've got your back no matter where you are on your financial journey, especially during times of uncertainty.

The world of money can seem daunting at times, but NextMark's personalized banking solutions provide you with the tools you need to get you to what's next in your financial life.

Tell your family and friends about us - and open THEIR eyes to a credit union like NextMark, so they too can start turning financial goals into reality.



HOLIDAY CLOSURES

All branches of NextMark Credit Union will be closed:

● **Memorial Day**
Monday, May 31, 2021

● **The 4th of July**
Monday, July 5, 2021



CONNECT WITH US



FIND ATM LOCATIONS

DOWNLOAD THE NEXTMARK APP



BRANCHES & HOURS

FAIRFAX BRANCH

4201 Members Way
Fairfax, VA 22030

Lobby Hours

M - F: 10am - 3pm
M - F: 3pm - 5pm **by appointment only**
Sat: 9am - 1pm **by appointment only**
Sun: Closed
Please call 703-218-9900 to schedule an appointment.

Drive-Thru Hours

M, T, W, F: 9am - 5pm
Thurs: 9:30am - 5pm
Sat: 9am - 1pm
The Night Drop will remain open at this location.

HERRITY BRANCH

12055 Government
Center Parkway, Suite 102
Fairfax, VA 22035

Closed until further noticed due to Covid-19

SPRINGFIELD BRANCH

6506 Loisdale Road
Suite 100
Springfield, VA 22150

Lobby Hours

M - F: 10am - 3pm
M - F: 3pm - 5pm **by appointment only**
Sat: 9am - 1pm **by appointment only**
Sun: Closed
Please call 703-218-9900 to schedule an appointment.

Drive-Thru Hours

M, T, W, F: 9am - 5pm
Th: 10am - 5pm
Sat: 9am - 1pm

GOV. CENTER BRANCH

12000 Government
Center Parkway, Suite 266
Fairfax, VA 22035

Lobby Hours

Monday: 8am - 4pm

During weeks when federal holidays fall on Mondays, the branch will be open on Tuesday instead.

*All rates and terms shown in this publication are subject to change without notice.