

GROCERY PRICES ARE UP - BUT YOUR BILL DOESN'T HAVE TO BE.

With prices rapidly rising on everyday items, perhaps your savings plan has gone by the wayside. These tips will help you find more money in your budget –starting with saving at the grocery store.

1. Plan Before You Shop to Save on Groceries

Know what you have to spend. Set a budget or a dollar limit for each trip to the store and keep a running tally as you shop to avoid cost overrun.

- Make your grocery list. One of the most important parts of grocery shopping is pre-shopping planning. Before you go to the store, take inventory of what you already have, and make a list of what you need. If possible, plan meals you will prepare and check to see if you have all the necessary ingredients. Choose meals that use items that are affordable and ingredients that can be used in multiple ways –often if you can buy in quantity, you can save money overall. Plan for leftovers to take for lunch, or to eat later in the week.
- Make your list complete. A complete list is easier to stick to when you're in the store. Plan for meals, snacks and needs that will carry you through until the next time you intend to shop. (If you shop every week, or every two weeks, buy what you need to make it that long.) Remember to also check on things like cleaning supplies, personal toiletries, or other household items you might need.
- Cross-reference your list with deals and sales. Making your list first sets you up to stick to it –stay strong and resist the temptation to buy something that's not on your list, even if it seems like a good deal. But still take the time to compare your list with sales, coupons, and specials to see if you can win a few extra savings points!



- Eat before you shop! Shopping while hungry (or in the company of hungry and grumpy children) tempts you to stray from your list. Plus, it's not very fun.

2. Shop Around – Compare Prices from Different Stores

You have tons of grocery shopping options. Looking closely at them and finding the mix that works for you can help you balance your personal preferences, the kinds of things you need, and the price you are willing to pay. You may find out that by splitting your grocery list between stores gets you the best deals.

- Compare apples-to-apples by using the unit price as your comparison number: calculate the price per pound, ounce, or use: Price divided by pounds, ounces, uses (i.e., loads of laundry, rolls of toilet paper), etc.
- Remember to include the delivery or shipping costs for online orders versus transportation or fuel costs if you're shopping in person.
- Check dollar stores for deals on household items.
- Traditional supermarkets and superstores are familiar and convenient choices where you can compare pricing.



- Bulk retailers or wholesale clubs, like Costco or Sam's Club might be a good way to stock up on quantity for a lower per-use cost.

3. Stick to Your List, Stick to Your List, Stick to Your List

Sticking to your list is probably the most important thing you can do to save money on groceries and stay on budget. Your list is your plan. When you buy something else, you are spending your money on something you didn't plan for.

Treat your list as a mission: complete it and get yourself out of there! Make note of the things you wanted or felt like you needed that weren't on your list, and when you're safely away from temptation, re-evaluate. Ask yourself, is this a need or a want?

4. Beat Your Budget: Find the Best Deals on the Things You Need

You know what you need to buy because you made an awesome list. But how can you get the best deal on each of those items? Balance your total budget (how much you have overall to spend at the grocery store), with the best per-unit cost for each item. For example, if you only have \$25 to spend, a year's worth of toilet paper for \$50 is not that ideal. But, if you can get a week's worth of toilet paper for \$1 less than normal, you just saved yourself a \$1 for your budget.

- Know what things cost. Just because something is on sale doesn't mean it's a good deal. If you know that bananas cost 59 cents/pound, a \$1 banana "sale" is not a good deal.
- Shop the sales for what you need. Watch for unadvertised specials that might get you a better price. Wait for something to go on sale to buy it.
- Buy things in quantity when it makes sense. The larger bottle of mustard is probably a lower price per ounce than the small bottle. Calculate the cost per ounce and compare.
- Save money by prepping things yourself. For example, a whole chicken might be less expensive per pound than boneless, skinless chick breast. Pre-packaged items often are more costly.
- Give the generic or store brand a try. Often they are lower in price and if you don't like it, many stores will refund your money.

- When you check out, make sure you are being charged what you expected. If you think you are being overcharged, speak up. It never hurts to ask.

5. Stick to Your Plan at Home, Too: Use All of What You Buy

Stretch those dollars even further by reducing or eliminating waste, so you can buy less often. And maximize your grocery purchases for the foods and supplies that meet your needs, and make your life easier, happier, and healthier.

- Process and store food to maximize shelf life. Store things in their ideal conditions to make them last. If it's something you won't prepare for a week, freeze it to keep it fresh.
- Organize your storage so you can easily find things. Label and date things and/or store them in containers that you can easily identify. When you take inventory before your next shopping trip, check the corners, drawers and hidden places.
- Stick with your menu plan! Make the recipes you planned for and use the fresh ingredients you bought when they are at their peak flavor and quality.

What to Do if Your Grocery Bill Is Putting You Underwater?

If you find that paying for groceries or other necessities is financially difficult, we recommend that you explore your options for creating a financial plan. This can relieve a huge amount of stress and anxiety, and help set achievable goals. Don't forget that we have several success guides at **NextMark** that can help you assess your situation. NextMark success guides can work with you to assess your specific situation and create a personalized plan to achieve your goals. You can also reach out to **GreenPath**, our financial wellness partner, who works with thousands of people each week to pay off debt, improve credit, and get on a path toward a financially healthy life.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.



IT'S NOT JUST A CAR LOAN - IT MAKES GETTING FROM HERE TO THERE POSSIBLE.

If you are in need of new wheels, or need a better rate on your current loan, our low rates and no-payments for 90 days make our auto loans the best in town. Plus, our one-stop-shop makes the process super easy and fast.

How does it work?

- 1 Find your dream car [HERE](#) and lock in savings.
- 2 Start your loan application [HERE](#).
- 3 Get your car

Looking to lower your current payment?

We offer refinancing options too!

For completed details visit: NextMarkCU.org/auto-center



"I saved \$100 a month by refinancing my auto loan with NextMark".

- Nancy, Member since 1997

*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.

WHO DOESN'T LIKE GETTING A BONUS?



If you're looking for a credit card that rewards you for spending, AND gives you bonus points, the NextMark Platinum Rewards credit card will give you just that!

NEW cardholders, you can earn 15,000 BONUS points, if you spend \$3,000 in qualifying purchases² within the first three months of having your card.

- 1 Rate as low as **8.99% APR & no annual fee**
- 2 **Contactless** technology for speedy checkouts
- 3 Compatible with **Apple, Google, and Samsung Pay**
- 4 Real time **purchase alerts** for extra protection

Transfer Balances from other credit cards at 0% APR for 15 months!³

Start earning points today.
Apply at NextMarkCU.org/credit-cards.

APR=Annual Percentage Rate. Not all applicants qualify for lowest loan rate. Rate based on credit worthiness. All programs, rates, terms, and conditions are subject to change without notice. Interest rate is variable and based on the Wall Street Journal Prime Rate. ²Qualifying purchases include any purchases made for goods or services, including but not limited to gas, dining, travel, or bill payments. 15K BONUS offer began on 04/01/2021 and ends on 04/01/2023. ³0% Intro APR for 15 months on balance transfers from date of first transfer. After that, the variable APR will revert to our current applicable interest rate at that time. A 3% fee of balance transferred or \$5 (whichever is greater) is charged for balance transfers from non-NextMark credit cards. Balance Transfer offer started on April 1, 2021 and ends on May 1, 2022. Balance transfers do not qualify for bonus points. Additional restrictions may apply. NextMark reserves the right to cancel the offer at any time without prior notice. Points will expire 4 years from the end of the calendar year (December 31) in which they were earned, and will expire on a first-in, first-out basis annually.



DON'T LET YOUR ONLINE 'FAUX'MANCE ROB YOU BLIND.

Protect yourself from Romance Scams.

Romance scams can target people of any age, specifically those using online dating apps and social media platforms. In many cases, the victims believed they were in romantic relationships that had formed over several weeks, and are often conducted by people and entities outside the United States that use unregistered websites or third-party software.

According to the Federal Trade Commission (FTC) the proliferation of online dating apps, social media, and even messaging apps, has caused new types of scams to emerge targeting new audiences and draining victims of millions of dollars. 2020 was a record year for romance scams, and consumer reports to the FTC indicate that the number of romance scam complaints increased even more in 2021 - a 48% increase in reported romance frauds.

How Can One Become a Target?

Initial contact is made through dating apps, social media, or "wrong numbers" within private messaging apps. The fraudsters commonly pose as executives, business owners, or successful financiers and use extensive social media personas to support their stories. They often share convincing pictures of locations and events in their lives. In a short amount of time, they are calling or texting daily, and using endearing language, but are too shy or unable to video chat or meet in person.

Over a few weeks, conversations subtly turn more and more to money and markets. The fraudsters may claim to be professional traders, trade as a hobby, or have a relative who is a successful trader. They tend to talk about their own extravagant spending, and probe the victims about salaries, debt, or money problems. They start to discuss future goals and dreams together as a couple, planning to meet each other soon. Once trust is built, the second phase of the scam begins. The fraudsters offer to introduce the victims to trading.

Heartbreaking Losses

The scams concentrate on trading digital assets, or trading foreign currency or dollar-gold contracts (also known as "forex"). In cases involving digital assets, victims are asked to buy virtual currency and transfer



it to the scammer's digital wallet or to a fraudulent trading platform. In cases involving forex trading, victims are told to download forex trading software or mobile apps. Money is then sent to an offshore company that manipulates the trading app to display winning trades and outsized returns, encouraging victims to invest more.

When victims finally decide to get out, they face the stress of nonresponsive customer service operations and increasingly angry love interests who demand more money, or even blackmail victims by threatening to reveal compromising photos or messages. When victims ultimately refuse to pay, all communication stops, and the fraudulent trading website, "customer service" representative, "broker," love interest, online profiles, and the victim's money disappear.

Because the funds are commonly sent overseas or via virtual currency, recovering lost money is nearly impossible.



Dating App Fraud: 10 Ways to Protect Yourself and Your Money

- 1 Keep conversations on the dating or social media platforms. Many platforms utilize harmful language filters that can detect fraud. Fraudsters want to quickly move conversations to private messaging apps to avoid detection.
- 2 Screen capture the love interest's profile picture or other pictures and use reverse image searches to see if they have been used in other scams or by other people.
- 3 If contacts refuse to meet or video chat, that should be a red flag. Try other ways to verify their identities in real-time. For example, ask the person to send a selfie holding a piece of paper with your name and date next to his or her face.
- 4 Check to be sure the people or firms you trade with are registered with federal or state authorities. Relying on registration alone won't protect you from fraud, but most scams involve unregistered entities, people, and products. Learn more, visit cftc.gov/check.
 - For forex trading, check with the National Futures Association, nfa.futures.org/basicnet.
 - For virtual currency, see if the platform is registered as a money service business with the [Financial Crimes Enforcement Network](https://fincen.gov/msb-registrant-search) (fincen.gov/msb-registrant-search) or with your state using the [Nationwide Multistate Licensing System](https://csbs.org/nationwide-multistate-licensing-system) (csbs.org/nationwide-multistate-licensing-system).
- 5 Never make payments or give sensitive information to anyone you've only met online.
- 6 Before making any investment, get a second opinion. Talk it over with a financial advisor, trusted friend, or family member.
- 7 Don't trade in markets or products you don't fully understand.
- 8 Never pay more money to get your money back. If you suspect fraud, report it immediately to the Internet Crime Complaint Center, ic3.gov, or cftc.gov/complaint.
- 9 Learn more about romance scams at consumer.ftc.gov or other reliable websites.
- 10 Learn more about spotting and avoiding forex, precious metals, or digital asset frauds, and stay current on developing trends, visit cftc.gov/LearnAndProtect.

Article courtesy of Financial Crimes and Enforcement Network.



YOU'VE GOT PLANS - WE'LL HELP YOU GET THERE.

Use the equity in your home for vacations, remodeling, tuition, or even debt consolidation.



Use the equity in your home to fund all kinds of expenses. From vacations, home remodeling, tuition expenses, and debt consolidation. Whatever your financial need may be, a NextMark Home Equity Line of Credit (HELOC) helps you turn financial goals into fantastic realities.

- **We'll pay up to \$1,000 of your closing costs¹**
Limited time offer.
- Competitive Rates
- Borrow up to 95% of your home's value²
- Loans offered for homes in DC, DE, FL, MD, VA, NC, SC, & WV
- Easy online application & 30-day closing
- Funds are available for use for up to 10 years
- Only pay interest on the funds you use. If you don't need the money, you won't pay interest.
- The line is then available to access as needed by simply transferring funds into your NextMark checking account.

Get Started Today.

¹Closing costs typically range between \$500 and \$3,000 and depend on property location, property type, occupancy, and loan amount. Closing costs paid by NextMark on Member's behalf must be repaid if line of credit or loan is closed within the first 36 months. A line of credit may be paid in full but not closed and still qualify for promotional offer. Closing costs eligible for the promotion include origination, flood certification, document preparation, title insurance and settlement. ²Borrow up to 95% of your home equity minus first mortgage balance. Certain fees, conditions and restrictions may apply. Home Equity Lines of Credit and Home Equity Loans are secured by your home. If you're paying off an existing real estate loan, the Credit Union does not cover the costs imposed by other lenders, if any. Rates and terms subject to change without notice. Loan approval subject to credit evaluation. Loans available for homes located in DC, MD, DE, VA, FL, WV, NC and SC. *Rates effective as of 12/14/2022. Rates subject to change without notice.

Annual Meeting Reminder – 12 pm, April 26th.

Our annual meeting will take place at our Fairfax Branch Location (4201 Members Way), in the Jake Lay Training Room on the first floor. We'll go over our financial condition, 2021 highlights, and upcoming enhancements.

Virtual Attendance Option

If you are interested in attending virtually, please RSVP to Marketing@NextMarkCU.org, or call **703-218-9900** ext. 1219 and leave a message. Include your first and last name, phone number, and email address. If you are emailing us, please enter "NextMark Annual Meeting RSVP" in the subject line of the email. We will follow up with meeting access details a few days prior to the meeting.

We hope you can join us!





NEXTMARK IN THE COMMUNITY



Children's
Miracle Network
Hospitals

In addition to being an annual sponsor, NextMarkers volunteered at the annual Credit Union Cherry Blossom Race on April 2, 2022. All the proceeds from the race go to the National Children's Miracle Hospital Network.



NextMarkers volunteered at Women Giving Back, a local non-profit that helps women and children in crisis achieve stability by providing them with clothes and accessories.

Save the Date for our next community Shred event.

Join us at our Community Shred Event and help protect yourself from fraud and identity theft by shredding your personal documents securely.

Saturday, May 21 - 8am - 11am

NewtMark Credit Union - Fairfax Branch
4201 Members Way, Fairfax, VA 22030

**The event is offered at no cost. Feel free to bring a friend.*

IMPORTANT:

This is a first come first serve event. Once the truck(s) 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.

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

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).



Avoid paying fees when using Non-NextMark ATMs.

One of the benefits of banking with NextMark is your access to over 30,000 surcharge-free ATMs, across the country. Through our partnership with CO-OP, you can withdraw money at any participating ATM that has the CO-OP logo including 7-Eleven stores. Find the nearest surcharge-free ATM here:

<https://www.nextmarkcu.org/locations-atms>



LEAVE US A
Google
★★★★★ REVIEW

We love feedback at NextMark, and use it to celebrate wins and improve on opportunities. We would appreciate it if you took a minute to submit a Google Review. For every NEW review we receive, we will donate \$10 to a local non-profit that helps our community thrive.

Click HERE or **scan the QR Code** above to get started on your review.



HOLIDAY CLOSURES

All branches of NextMark Credit Union will be closed:

- **Memorial Day**
Monday May 30th
- **Independence Day**
Monday July 4th

- **Labor Day**
Monday, September 5th

NextMark

CREDIT UNION



CONNECT WITH US



FIND ATM LOCATIONS

DOWNLOAD THE NEXTMARK APP



BRANCHES & HOURS

FAIRFAX BRANCH

4201 Members Way
Fairfax, VA 22030

Lobby Hours

M, T, W, F: 9am – 5pm
Thurs: 9:30am - 5pm
Sat: 9am - 1pm
Sun: Closed

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, T, W, F: 9am – 5pm
Thurs: 10am - 5pm
Sat: 9am - 1pm
Sun: Closed

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

M,W,F: Closed
T, Th: 10am - 2pm
Sat/Sun: Closed

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