

## 5 WAYS TO SAVE MONEY ON TRAVEL WITHOUT SACRIFICING FUN



Holidays are a time for relaxation, rejuvenation, and creating unforgettable memories with your loved ones. However, traveling can be quite expensive, and many people end up spending a fortune on their trips. There are ways to save money on holiday travel without compromising on the quality of your trip.

### 1 Plan ahead

One of the most effective ways to save money on holiday travel is to plan ahead. Start researching and booking your tickets well in advance. This strategy will give you the advantage of lower prices, better deals, and a wider range of options. As a rule of thumb, it's best to book your tickets at least three months in advance for domestic flights and six months in advance for international flights.

### 2 Be flexible with your travel dates

Another way to save money on holiday travel is to be flexible with your travel dates. Try to avoid traveling during peak times such as weekends, and choose less popular days to travel. Tuesdays and Wednesdays are usually the cheapest days to fly, while Fridays and Sundays are the most expensive.

### 3 Consider alternative modes of transportation

Flying isn't always the most cost-effective way to travel. Consider taking a train or bus instead, which can often be much cheaper, especially if you book your tickets in advance. You could also consider driving to your destination, especially if it's within a reasonable distance. Using another option instead of flying will not only save you money on travel, it will give you the freedom to explore the surrounding areas at your own pace.

### 4 Use NextMark's Platinum Rewards Visa® credit card to fund your travel expenses.

With Platinum Reward Visa® you can earn points for every \$1 spent on gas, dining, travel, and all other purchases. These points can be redeemed for merchandise, travel, or even cash back, and they don't expire for four years from



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the date they were earned. Plus, you'll enjoy the added benefit of free travel and emergency assistance services, available 24/7 to help you navigate any unexpected situations that may arise during your travels. All NextMark cards can be loaded into our NextMark Go app, where you can set transaction alerts, report fraud, pay bills, and much more. Check out and apply for **NextMark's Platinum Rewards Visa** [here](#).

### 5 Pack smart and avoid unnecessary expenses

Packing smart can also help you save money on holiday travel. Pack light to avoid baggage fees, and bring your own snacks and water bottles to avoid expensive airport

prices. Additionally, avoid unnecessary expenses such as buying souvenirs or eating out at expensive restaurants. Instead, opt for local markets and street food, which can often be much cheaper and more authentic.

Saving money on holiday travel is all about planning ahead, being flexible, and making smart choices. By following these tips, you can enjoy a memorable holiday without breaking the bank.



## UNLOCK THE POWER OF YOUR HOME WITH A HOME EQUITY LINE OF CREDIT (HELOC)

### Get the Funds You Need to Achieve Your Dreams!

Use the equity in your home for remodeling, vacation, tuition, new car, or debt consolidation.

- **Borrow up to 100% of your home's value<sup>1</sup>**
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[nextmarkcu.org/borrow-buy/home-center/](https://nextmarkcu.org/borrow-buy/home-center/)

<sup>1</sup>Borrow up to 100% of your home's 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. Membership required. Federally insured by NCUA. Equal Housing Lender.





# ESSENTIAL TIPS FOR ACHIEVING FINANCIAL SUCCESS

Achieving financial success is a common goal for many people, but it can often feel overwhelming and unattainable. With a little bit of help and discipline, achieving financial goals is possible. Here are some key tips for becoming financially successful:

### 1 Set clear financial goals

Before you can start working towards financial success, it's important to set clear goals for what you want to achieve. These goals should be specific, measurable, and realistic. Examples of financial goals could include paying off debt, saving for a down payment on a home, or building an emergency fund.

### 2 Create a budget

A budget is a crucial tool for managing your finances and achieving your goals. Start by tracking your income and expenses, and then identify areas where you can cut back on spending. Make sure to include your financial goals in your budget and prioritize them accordingly.

### 3 Save consistently

Saving money is an important part of achieving financial success. Set up automatic transfers to a savings or investment account to make saving a habit. Consider contributing to a retirement account as well, such as a 401(k) or IRA. To help guide you on your retirement journey click [here](#).

### 4 Manage debt

Debt can be a major obstacle to financial success, so it's important to manage it effectively. Make a plan to pay off high-interest debt first, and consider consolidating debt by transferring high rate credit card balances to a lower rate card such as [NextMark's Platinum Visa](#), or to a [personal loan](#). If you're looking for some guidance on managing debt, our partner GreenPath Financial Wellness can help. Click [here](#) to get started.



### 5 Practice financial discipline

Finally, achieving financial success requires discipline and consistency. Stick to your budget, resist the temptation to overspend, and stay focused on your long-term goals.

In addition to following these tips, it's also important to have the right financial tools and resources to support your journey towards financial success. At NextMark, we offer a range of products and services designed to help our members achieve their financial goals. As a member-owned credit union, we're committed to providing personalized service and support to help you achieve financial success. Whether you need help creating a budget, managing debt, or planning for retirement, our team of Success Guides are here to help.

**Contact NextMark Credit Union** today to learn more about how we can help you achieve your financial goals and start your journey towards financial success.



LET'S ACCELERATE NEXT®

## YOUR FUNDS ARE SAFE AND SECURE AT NEXTMARK.

At NextMark, we take the safety and security of your funds very seriously. As a **federally insured credit union**, we are backed by the **NCUA** for up to **\$250,000 per share owner, per insured credit union, for each account ownership category**.

To ensure that your deposits are fully insured, we encourage you to use our online estimator tool available at [MyCreditUnion.gov](https://www.nextmarkcu.org/MyCreditUnion.gov). This easy-to-use tool allows you to calculate exactly how much of your money is insured.

To keep your accounts safe, we also recommend keeping your deposits within the insurance limits. If you have more than the insured amount in a single account, consider opening additional accounts to spread the funds and ensure full insurance coverage.



If you're uncertain about the security of your deposits outside of NextMark, we invite you to bring them over to us. Our commitment to safety and security, combined with our competitive rates and convenient banking options, makes NextMark the smart choice for your financial needs.



## IT'S A GREAT TIME TO BE A CREDIT UNION MEMBER

With **member-focused philosophy** and commitment to providing excellent financial services, credit unions are a reliable partner in **helping members achieve their financial dreams**.



## PROPEL YOUR FUTURE WITH A NEXTMARK CERTIFICATE OF DEPOSIT



EXPLORE OUR RATES AT:  
[NextMarkCU.org/Rates](https://www.nextmarkcu.org/Rates)

Whether you're saving for a down payment on a house, planning for your retirement, or simply looking to increase your wealth, **NextMark Certificates** are the perfect choice for you.

**Questions?** We've got answers – just call us at **703-218-9900** or email us at [memberservice@nextmarkcu.org](mailto:memberservice@nextmarkcu.org)





## IN THE COMMUNITY

# VOLUNTEER AND COMMUNITY EVENTS

NextMark's core mission is to **positively impact the community it serves**, and we do this by donating our time and resources to those in need. We recently partnered with Women Giving Back, and two local credit unions (Apple FCU and Navy Federal FCU) to organize a community event where we gathered and prepared diaper packages for distribution to those in need. The event was so successful, that we have decided to make it an annual initiative calling it Credit Unions March for Diapers. At NextMark, we take pride in **giving back to our community**, and we remain **committed** to finding **innovative** ways to help those in need. We will continue to **seek out opportunities to help our communities thrive**.



## PROTECT YOUR IDENTITY: JOIN NEXTMARK'S COMMUNITY SHRED EVENT!

Protect yourself from fraud and identity theft by shredding your personal documents securely at our Community Shred Event - performed by TrueShred.



**Saturday, May 20 - 8am - 11am**  
**NextMark Credit Union - Fairfax Branch**  
4201 Members Way, Fairfax, VA



**The event is open to the community, so feel free to share it with family, friends, and neighbors.**

**IMPORTANT:** This is a no-cost, **first come, first served** event. Once the shred trucks are filled to capacity, the event will come to an end, which may be prior to 11am. 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).

**Please follow these instructions upon arrival to adhere to health and safety guidelines.**

1. Plastic bags, bottles, cans, batteries, food, glass & can containers, ink cartridges/toners, and electrical items CANNOT be shredded. Please ensure these items are not mixed in with your paper items.
2. Enter the parking lot and follow traffic instructions to the shred truck.
3. When you arrive at the front of the line, we ask that you remain in your vehicle.
4. Open your trunk and the attendant will remove your items to shred.
5. The attendant will return any plastic bags, or large boxes back to your trunk.

**We look forward to seeing you.**



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## DON'T FORGET TO FOLLOW US ON SOCIAL MEDIA.

We believe that social media is a powerful tool that can help us stay connected and provide you with helpful resources and updates on all things NextMark.

Look for us on [Instagram](#), [Facebook](#), [LinkedIn](#), and [TikTok @NEXTMARKCU](#)



### HOLIDAY CLOSURES

All NextMark Credit Union branches will be closed:

● **Memorial Day**  
Monday, May 29th

● **Juneteenth**  
Monday, June 19th

● **Independence Day**  
Tuesday, July 4th

**NextMark**  
CREDIT UNION



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### 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



#### 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.

For updated information on branch hours and closures, please visit [NextMarkCU.org](https://NextMarkCU.org)