

NEXTMARK NEWS

EXPLORE YOUR POSSIBLE®

Next
Mark
CREDIT UNION

Summer 2021 Edition

IT'S WHERE YOU LIVE, WORK, AND PLAY.



A home is where you build memories. Whether you're a first-time homebuyer, a veteran home-owner, or just looking to refinance, NextMark has **mortgage options** for everyone's life stage.

Explore **lower payment options** with our **NEW 3/3 and 5/5 Adjustable Rate** products.

- 1 Very low initial payments
- 2 Low initial Interest rate that does not adjust for first 3 or 5 years¹
- 3 Possibility for higher loan amount qualification
- 4 Best choice if this is your "starter" home, or if you're looking to sell your home or pay off your mortgage within the next 10 years.

We also offer longer term fixed rate mortgages, if you plan on staying in your home for a longer period of time.

Explore all our **mortgage options**. Get started [here](#).

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.



TIPS FOR PROTECTING YOURSELF FROM SUMMER FRAUD ATTEMPTS.

As we begin to exit the pandemic and start exploring travel again, we would like to provide you with some tips to help protect yourself from fraud. As always, NextMark takes the confidentiality of personal member information very seriously and will make every effort to protect the security of our members at all times. As a precautionary reminder, we will NEVER call or contact you and request to verify your identity. If you do receive a call and are unsure about the solicitor, please contact us immediately at **703-218-9900** to report it.



- 1. Notify NextMark** and your other financial institutions if unusual activity is noted, it will be easier to justify.
- 2.** Have someone retrieve your incoming mail and packages while on vacation. Package bandits are lurking in neighborhoods and looking for an opportunity to strike. Speaking of bandits, be wary of fraudulent delivery package attempts. If you are not expecting a package, then don't accept it, and do not provide any personal information to the delivery personnel, even if they indicate it's required.
- 2. Enroll in Online and Mobile Banking.** This will provide you with 24/7 access to your accounts, so you can monitor your transaction history, balances, and any other activity to ensure it is as expected. Setting transaction alerts can also provide you with real time notifications so you are aware of fund transfers as they occur.
- 3.** Monitor your accounts closely and report any unusual transactions to your NextMark account or other financial institutions immediately. Credit card fraud is known to spike during the holidays, so please consider activating the Fraud Alert feature for all your credit cards. For NextMark credit cards, you can get started [here](#).
- 4.** Keep your passwords secure and do not use obvious ones like family names, birthdays, or anniversary dates. We recommend that you do not use the same passwords for different logins.
- 5.** Do not click on intriguing & time sensitive summer offers made through social media, and do not attempt to log into unfamiliar sites using your personal information.
- 6.** Do not open or respond to emails claiming to be from the Center for Disease Control or the World Health Organization. Rather, use sites like [coronavirus.gov](#) and [usa.gov/coronavirus](#) to get the latest information. And [don't click on links from sources you don't know](#).
- 7.** Do not give out any personal information such as account numbers, credit & debit card numbers, social security numbers, CVVs, personal PINs, or passwords over the telephone, via email or other communication methods. Be aware of phone, text and email scams.
- 8.** Be extra vigilant – the more aware you are, the less likely you are to become vulnerable to fraud.

We hope you have a safe and enjoyable summer.



WORK HARD. PLAY HARD.



Plan for your summer vacation while teaching your kids about mindful spending.

It has been quite a year -full of staycations, stay-at-home schooling, stay-at-home everything! Even though we are ready to get out of the house, we must be mindful of the financial uncertainties that continue to be part of the ongoing pandemic. This makes it a great time to provide some financial education for your money-smart kids and empower them to help you plan a vacation that won't break the bank with the following tips:

Budgeting Basics

While it might not be age-appropriate to share with kids a complete picture of your monthly income, expenses, and debt, vacation planning is an opportunity to introduce the "budgeting basics" of sticking within a set budget, as well as building up vacation savings.

- 1 Set a vacation savings goal with your kids; if you provide kids with a regular allowance, talk over how much of that allowance can be set aside for vacation spending.
- 2 Closer to the actual vacation date, enlist the whole family to build a vacation budget. List estimated costs of travel, food, activities, lodging and vacation-related purchases.
- 3 Be realistic about what you'll spend-building in a buffer to reduce any potential financial stress.

Focus on Affordable Fun

Your kids may know more about the internet than you do! Ask them to help research destinations online. Pull out the atlas and make it a geography lesson. Ask your kids to list what they think are the most fun - theme parks,

beach or outdoor adventures, extreme sports? Knowing the "must haves" helps the entire family get a consensus on vacation priorities. Encourage your kids to think like bargain hunters. Are there special deals out there for lodging, activities or events? Many popular destinations are offering post-COVID travel deals, so take the time to get informed.

Once everyone agrees on the overall vacation experience, keep the budget in mind. Kids can help suggest affordable ways to travel within the budget, whether opting for a theme park campground or planning for affordable picnics instead of costly restaurants.

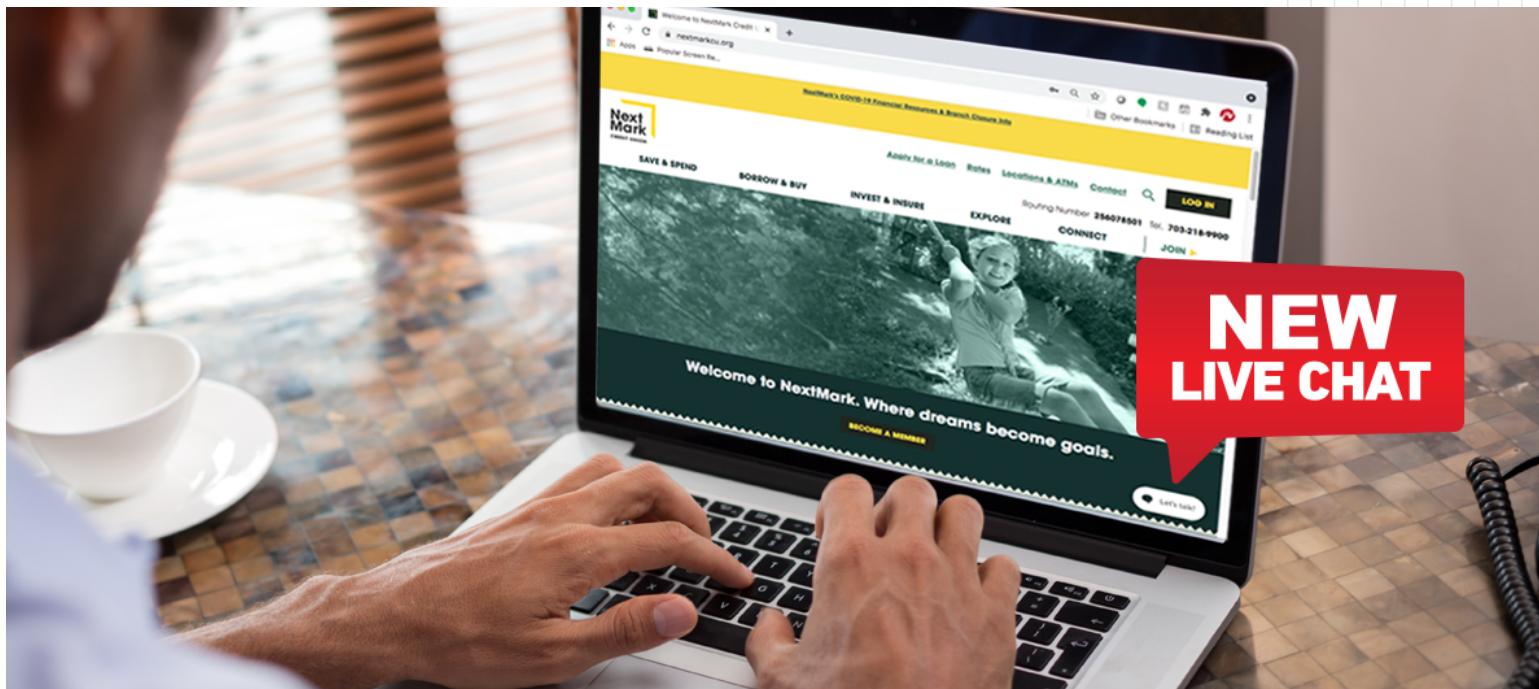
Explore Lodging Options

Over the last decade or so, vacation accommodations have become more affordable with several options to choose from. If you prefer a home over a hotel or resort, task your kids to browse websites such as Vrbo and Airbnb for lodging alternatives. Depending on which direction you go, some hotels even offer kitchens – so you can save money by preparing meals. You might even get lucky and find lodging complete with bikes, backyard grills or even boats to avoid costly add-on expenses.

Last Minute Options

Most kids love spontaneity. If you have the flexibility, consider a last-minute trip. Check out online travel sites to see what is being offered in terms of price and destinations. Some of the impromptu vacation plans end up being the most memorable.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit. Check out GreenPath's resources [here](#).



Check out our NEW Chat Feature!

One of our top strategic priorities is to regularly improve the way we serve you. Whether you're accessing your accounts remotely, performing a transaction at your nearest branch, or contacting our call center, our goal is to make it as easy and convenient as possible, so you move on to what's more important in your life.

Our latest enhancement is an online **Chat** feature for website and online banking users that allows you to connect with our employees in a more personalized manner. It includes a live text chat tool, with video and screen-share capability for a tailored experience. Here, we can answer questions about products or services, offer guidance for navigating our digital channels more confidently, or provide assistance with performing transactions within online or mobile banking.

How does it work?

There are two ways you can access our Chat feature. Either on our website, or when logged into Online or Mobile Banking.

1 For Website users:

Visit our website at NextMarkCU.org and on the bottom right you will see a chat bubble. Click on the bubble and begin chatting with one of NextMark's digital channel specialists.

2 For Online Banking or Mobile app users:

Once logged into your account online, click on the chat bubble on the bottom right and begin a chat with one of our specialists. If you need a more personalized experience, you will be able to upgrade to a phone call or video chat if needed.

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



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

**Next
Mark**
CREDIT UNION



Put YOUR money to work for YOU.

Put your money to work for you by transferring credit card balances to your **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

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 each 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. Federally Insured by NCUA.



HOLIDAY CLOSURES

All branches of NextMark Credit Union will be closed:

Labor Day

Monday, September 6, 2021

Columbus Day

Monday, October 11, 2021



**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

Monday: 8am - 4pm

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

NCUA

Federally Insured
by NCUA

