

HOW TO TALK TO KIDS ABOUT MONEY



When we think of back to school, we think of what our kids will learn to set themselves up for success as adults. Kids can learn a lot from watching their parents, especially watching preparations for the beginning of a new school year. What they learn can set a pattern for life. Everyone looks forward to new beginnings, and now is a great time for the whole family to establish new habits.

1 Start Early

Experts say children as young as five or six can understand the basics of money. Gather the whole family together when you talk about available funds for back-to-school supplies, clothes, and any needed technology purchases. The conversations may vary depending on your child's age, but the general idea is the same. This will help them become comfortable talking about money, and understand how budgeting plays a big role in shopping.

2 Plan Ahead

Before heading out to the stores or to your favorite site online, work with the family to take inventory of what your child has and what can be reused for the new school year. Check your child's school website for a school supply shopping list. That way you can begin making your own list and be prepared when it's time to shop. Whether you shop online or in the stores, a little planning can help you save a lot of money.

3 Be a Smart Shopper

Once you've worked with the kids to build the shopping list, have a family meeting to pick the best stores or websites to shop. Plan your shopping trip around the best deals for your budget. For those in-person purchases, don't buy all your supplies from one store. Shop around! Usually, themed back-to-school supplies can cost 20-30% more than their generic counterparts. Having this conversation ahead of time, reduces the chance for "impulse" buying.

4 Wrapping Up

It's important to remember money plays an essential role in our lives – and NextMark's goal is to help you achieve financial freedom. It's never too early to begin teaching your kids about money. As role models, it is our job to teach them about saving, budgeting, and smart spending.

We invite you to check out NextMarkCU.org for additional information about how we can help you manage your finances with confidence. You can also come in to the [nearest branch](#) and see how we can help you accelerate your financial goals.



PROTECT YOURSELF FROM SUMMER FRAUD.



As we embark on summer travel, we would like to provide you with some tips to help protect yourself from summer 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.

TIPS FOR PROTECTING YOURSELF FROM FRAUD.

- Notify NextMark and other financial institutions of travel plans. That way, if unusual activity is noted, it will be easier to justify.
- Have someone retrieve your incoming mail and packages when out of town. 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.
- 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.

- Monitor your accounts closely and report any unusual transactions to your financial institution immediately. Credit card fraud is known to spike during summer, when folks travel more, so please consider activating the Fraud Alert feature for all your credit cards.
- 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.
- 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.
- 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.
- Elder Financial Exploitation is on the rise and elderly members should be regularly monitoring their accounts for unusual activity.



EXPLORE YOUR POSSIBLE®

- Government Imposter Scams, Romance Scams, Emergency/Person-In-Need Scams, Lottery and Sweepstakes Scams, and Tech and Customer Support Scams have been on the rise in the elderly population. If you suspect you or someone you know has been targeted in one of these scams, please contact the **National Elder Fraud Hotline** at **833-372-8311** for assistance.
- Be extra vigilant – the more aware you are, the less likely you are to become vulnerable to fraud.

USEFUL RESOURCES.

- The **Consumer Protection Agency** offers valuable resources to help consumers protect themselves from fraud. We recommend you visit their website frequently for tips and precautions.
- You can also visit **NextMark's Fraud Protection page** for tips on protecting yourself from fraud.

We wish you and your loved ones a safe and enjoyable summer.



**LIVE MORE AWESOME
WITH NEXTMARK**

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

- **We'll pay up to \$1,000 of your closing costs¹**
Limited time offer.
- **Borrow up to 100% of your home's value²**
- Competitive rates
- Easy online application
- 30-day closing
- Loans offered for homes in DC, DE, FL, MD, VA, NC, SC, & WV

Learn more about
NextMark's Home Equity Loans
and apply online at
NextMarkCU.org/home-equity

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. Promotion started on January 15th. The credit union has the right to cancel the promotion at anytime.

²Borrow up to 100% 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. NMLS# 401513



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LEAVING FOR COLLEGE IS HARD - BUT STAYING CONNECTED FINANCIALLY DOESN'T HAVE TO BE.

With a **NextMark Simply Free Checking Account**, you'll have a handle on your finances through college and beyond!

- Send and receive money with Zelle®
- NO Fees & NO Minimum Balance
- Account access 24/7 through mobile banking
- Get paid with Direct Deposit
- Link Debit Card to Apple and Google Pay
- Access to over 30,000 fee-free ATMs nationwide

Open your checking account at:
NextMarkCU.org/save-spend/personal-checking/

Not a member yet? Join us today.

*Membership requirement applies. New members must open a prime share account in order to qualify for a checking account. Must be 18 years old to qualify. Restrictions may apply.



MAKE YOUR MONEY GO FURTHER

Give your savings the boost it deserves. Transfer your savings to a 9-Month Certificate at 1.00% APY* and watch your earnings grow.

- Earn more with a shorter term
- Invest as little as \$2,500, or go as high as \$1 Million
- Open it online or at a branch
- Flexibility to renew or close upon maturity during grace period

ACT NOW - THIS IS A LIMITED TIME OFFER!

Explore all our savings products at NextMarkCU.org/rates/

*APY=Annual Percentage Yield. LIMITED TIME OFFER. Penalty fees will be incurred for early withdrawals and will reduce account earnings from share certificates. Rates effective as of 6/29/2022. Rates subject to change without notice. Membership eligibility applies. New members must open a share savings account in order to qualify for the certificate promotion. Offer effective 6/29/2022. The credit union has the right to cancel the promotion at any time. Federally insured by NCUA.

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



Our 2022 Jake Lay Scholarship Competition begins on August 1st!

NextMark Credit Union improves lives and helps members reach their goals every day. One of the ways we do this is by offering annual scholarship awards to passionate and creative individuals who are working to reach their educational goals.

NextMark Credit Union is awarding 4 deserving students, members and non-members*, \$2,500 scholarships to help cover tuition expenses of a university or college of their choice. Application requires:

Submission of a 300 word essay and a 60 second TikTok video answering the following question:

What is most important to you about managing finances and how can NextMark help you reach your goals?

Don't be afraid to show us your creative side. We are looking for submissions that clearly depict the student's perception about money and how NextMark can help them accelerate to the next level of managing money with confidence.

For complete rules and to access the application [click here!](#)

If you have any questions, email us at Scholarship@NextMarkCU.org. **Good luck!**

*Non-members are required to open a prime membership savings account prior to submitting the application. Restrictions may apply. Scholarship begins on August 1, 2022 and ends on September 30, at 11:59PM EST.



Helping our community thrive.

NextMarkers believe that one of the greatest gifts we can give is our time. That's why we love volunteering. We recently supported Women Giving Back, Fairfax County Park Authority, and Loudoun Hunger Relief by donating snack packs, sorting and stocking food and clothing donations, and removing invasive plants to help beautify and maintain our local parks.



A successful community Shred Day.

NextMark's semi-annual community shred event helped members and non-members alike protect themselves from fraud and identity theft by allowing them to shred personal documents securely.



Stay connected with us on social media.



Make sure to stay connected on social media **@NextMarkCU** or visit us on [NextMarkCU.org](https://www.NextMarkCU.org) for upcoming events and workshops!



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:



Labor Day
Monday, September 5th



Columbus Day
Monday, October 10

BRANCHES & HOURS

NextMark
CREDIT UNION



CONNECT WITH US

FIND ATM LOCATIONS

DOWNLOAD THE NEXTMARK APP



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.