

GET REWARDED FOR SPENDING WISELY THIS HOLIDAY SEASON.



Starting Black Friday, use your NextMark Platinum Visa to shop for the holidays, and you will earn 5 points per dollar spent.¹

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. ¹Holiday 5-point bonus offer begins on November 26, and ends on December 31, 2021. 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 04/01/2022. 0% 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 (8.99%-18% APR) at that time. ³A 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. 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.

WE'RE YOUR ONE STOP SHOP FOR AUTO LOANS.

If you're looking to take advantage of year-end auto deals, NextMark is the One-Stop Shop for your car-buying and financing journey. Plus, with no payments for 90 days, you'll worry less during the holiday shopping season.

How does it work?

- 1 Find your dream car [HERE](#) and lock in savings.
- 2 Get pre-approved for a loan. [Apply](#)
- 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.



SPENDING TIPS FOR THE UPCOMING HOLIDAY SEASON.

After almost another full year dealing with the pandemic, we are all looking forward to the upcoming holiday season. Many Americans however, are still dealing with financial setbacks such as loss of employment, reduced income, or other unanticipated expenses, which makes it difficult to avoid carrying holiday debt into the New Year. We invite you to explore some tips designed to alleviate stress during the holidays.

1. Set a holiday spending limit and stick to it.

During the holidays, it can be easy to let spending get out of control. Put a cap on your spending by creating a holiday budget or spending plan. Be sure to factor in additional non-gift related expenses that can easily add up – things like holiday photos, decorations, holiday attire, food, and even shipping of gifts to loved ones who don't reside locally.

2. Avoid putting holiday debt on high interest rate credit cards – unless you're able to pay them off by the due date.

Basically, avoid spending money you don't have. While it's easy to do, putting holiday spending on credit cards can be risky – especially if you don't have the funds to pay it off when the bill comes due. According to a recent survey, Americans rack up an average of \$1,325 in holiday debt every year. Of those surveyed, 75% said they wouldn't be able to pay it off in January, with 15% saying they only intended to pay the minimum monthly payment. In case you're wondering, that translates to over \$600 in interest, and 5 years of making payments – ouch! **Check out GreenPath's Debt Pay-Off Calculator** and begin your journey towards financial freedom.

3. Trade pricey for priceless.

A great gift doesn't have to be expensive. Think outside the box and treat your loved ones to a thoughtful gift that generates excitement without the price tag. Maybe that's a handmade item, DIY project, a fun experience, a coupon book, or just the gift of your time. **Check out this blog article on GreenPath Financial Wellness'** site for some creative ways to spread holiday joy - without spending too much cash.



4. Elevate your fraud protection skills.

The holiday season is a time when people are more vulnerable to identity theft scams. Not only are they making more purchases than at any other time of the year, but they are often distracted when doing so. According to a recent credit bureau study, 43% of holiday shopping identify theft occurs online. As the pandemic environment continues to drive more consumers to shop online, it's important to be aware of the best ways to protect yourself from identify theft:

- Be vigilant when shopping online and only shop on secure sites with the lock symbol.
- Use strong account passwords and change them often.
- Set transaction alerts on your NextMark account both for debit and credit cards.
- Be wary of enticing offers that force you to act quickly. Most often they are too good to be true and can put you at risk for identify theft or fraud.
- Monitor your credit report. You can obtain one free credit report, per credit bureau annually at: annualcreditreport.com.
- Visit NextMark's Fraud Protection [page](#) for additional tips.

Article brought to you by GreenPath Financial Wellness.



**“NEXTMARK’S
GOT MY BACK
- SO I CAN
FOCUS ON
MY STUDIES.”**



Whether you’re in high school, college, or a young professional climbing the corporate ladder – managing your finances is top of mind.

Get the most out of your NextMark account and turn your financial goals into fantastic realities.

Budgeting Basics



Use NextMark’s Mobile app to manage your money 24/7. Download it from your Apple or Google Play store today.



Gain access to your earned funds quickly! Have your payroll deposit transferred directly into your account.



Set up transaction alerts to protect yourself from fraud.



Set up your debit card for Apple and Google Pay so you can check out instantly at your favorite stores.



Transfer money to family members and friends with NextMark Pay.



Wanna build some extra savings? Open a NextMark certificate and get to the next level of earnings.

You’re in control, but remember, NextMark’s got your back!

Check out ALL the products that NextMark has to offer at NextMarkCU.org. Thanks for choosing us on your financial journey. Now tell your friends about us, so they can be a NextMarker too!

Would you like to appear in our next Marketing Promotion?

We’re looking for forward thinking young adults like you, who can share their experience with NextMark. Get the details by emailing us at marketing@NextMarkCU.org.



Holiday gift ideas for those you love.



NextMark Visa® Gift Cards

Use the gift card wherever VISA cards are accepted

- 1 Once the gift card is activated, it can be used immediately
- 2 The recipient can track transaction history & card balance online
- 3 If card is lost or stolen, the unspent amount can be replaced

Purchase yours today at any of our branches for only \$4.95. Don't forget the drive-thru is open!

The White House Ornament. A timeless collectable.



The White House Historical Association's 2021 Official White House Christmas Ornament commemorates the presidency of Lyndon Baines Johnson. One side of the ornament features a painting of the 1967 Blue Room Christmas Tree. On the other side of the ornament, there is a quote from President Johnson: " Our mission is at once the oldest and the most basic of this country: to right wrong, to do justice, to serve man."

Stop by one of our branches during the holiday season to purchase your ornament.



Make an impact by volunteering.

If you are interested in providing NextMark with strategic direction and leadership support, we invite you to consider one of our volunteer opportunities. Members in good standing can run for the Board of Directors, or volunteer on our Supervisory or Asset Liability Management (ALM) Committees. The Board ensures that NextMark operates in a safe and sound manner. The Supervisory Committee ensures that internal controls are effectively maintained and members' interests are protected. The ALM Committee works with management to set investment and loan strategies, as well as interest rates.

To obtain more information, call us at **703-218-9900 ext. 1219**, and leave us a message with your name and contact information. We look forward to hearing from you.



HOLIDAY CLOSURES

All branches of NextMark Credit Union will be closed:

- **Veterans Day**
Thursday, November 11, 2021
- **Thanksgiving**
Thursday, November 25
- **Christmas Eve and Christmas Day**
Friday December 24 and
Saturday, December 25, 2021
- **New Year's Day**
Friday December 31, 2021 and
Saturday, January 1, 2022
- **Martin Luther King, Jr. Day**
Monday, January 17, 2021

BRANCHES & HOURS



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

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.