

## PROTECT YOURSELF FROM HOLIDAY THEFT

*Here are some tips to protect your identity during the holiday season:*

### Carry Only What You Need

Some of us carry our credit cards, social security cards, and important documents in our purses or wallets. This might seem convenient, but it is the perfect setup for identity theft. Keep the number of items you carry to a bare minimum. Use the rule of three: one credit card, your driver's license or identity card, and your debit card. Never carry your social security card or any information that may have your social security number on it with you unless you will need it.

A false sense of security at work or home could make you a prime target for identity thieves. Identity thieves can come in all forms. To ensure the safety of the cards you are not carrying, consider using a fireproof safe, safe deposit box, or lockable filing cabinet to house them.

### Take Precautions Online

A relatively new form of identity theft is on the rise, called Formjacking. Formjacking involves cybercriminals hijacking credit card information from online forms. Making purchases, paying bills, and filling taxes online is very common today. Here are a few steps you can take to boost your privacy and avoid fraud:

- Keep your software up-to-date.
- Never install unidentified software.
- Download only from trusted sites.
- Always use up-to-date anti-spyware and anti-virus software, and run weekly scans.
- Use firewalls on your network.
- Regularly update passwords/passphrases, and make each one unique and challenging to crack.



### Take Swift Action When Documents Go Missing

Suppose you notice that critical financial items or documents such as credit/debit cards, driver's licenses, or loan agreements have gone missing. In that case, you will need to act fast to contact every organization or creditor that issued them. We recommend you take these important action steps if you feel your identity has been compromised:

- Contact your financial institution(s) and inform them of the situation.
- Pull your credit reports from [annualcreditreport.com](https://annualcreditreport.com) and review them for any suspicious activity.
- Close any accounts that you believe have been tampered with or opened fraudulently.
- Place a 'fraud alert' on your credit reports, and check your credit reports regularly.
- File a complaint with the Federal Trade Commission.
- File a report with the police in the community where the identity theft occurred.

Identity theft is a serious crime. It can be a time-consuming and costly process that seriously affects your life, so stay vigilant and take precautions. Visit [NextMark's Fraud Protection page](#) to learn more about how you can keep yourself and your family protected this holiday season.



# TAP. PAY. GO. DURING THE HOLIDAYS

Use your **NextMark Credit or Debit cards** to check out faster at your favorite retailers.

- Contactless technology
- Easier checkouts
- Compatible with Android Pay, Apple Pay and Samsung Pay

**Add us to your wallet today.**

Apply for a credit card [here](#) or request a debit card by emailing us at [memberservice@nextmarkcu.org](mailto:memberservice@nextmarkcu.org)

**\*Restrictions may apply. Applicants subject to credit approval.**



## HOLIDAY GIFT IDEAS

### NextMark Visa® Gift Cards

*Use the gift card wherever VISA cards are accepted*

1. Use immediately once the gift card is activated
2. The recipient can track transaction history & card balance online
3. If the card is lost or stolen, the unspent amount can be replaced

**Purchase yours today at any of our branches for only \$4.95.**

### The White House Ornament. A timeless collection.

The Official 2022 White House Holiday Ornament represents the cherished White House tradition of displaying a gingerbread house each holiday in the State Dining Room. This beautifully gift-boxed keepsake includes a gingerbread-scented booklet and recipe card featuring a gingerbread recipe from First Lady Pat Nixon's time at the White House.

*Visit your NextMark location to purchase your White House Holiday Ornament for \$20.*





# HOW TO DEAL WITH RISING PRICES AND INTEREST RATES



Consumers face rising prices everywhere, including on basics like gas and food. At the same time, rising interest rates can translate into higher monthly credit card payments for people carrying debt.

Higher costs for everyday spending and debt may contribute to greater financial strain on people's budgets. While not many consumers can change those macroeconomic factors, they can compensate for them by finding new ways to save across some popular spending categories.

Here are three strategies that can help.

### 1 Trim gas expenses through smarter driving

You can drive less and spend less on gas by carpooling, grouping errands together, and using apps to plan the most efficient route. A good driving tip is to aim to drive at 50 miles per hour whenever possible because fuel economy peaks at that speed. Also, planning where you'll buy gas in advance based on the lowest prices can be worthwhile. It's always best to utilize rewards credit cards when purchasing gas, such as **NextMark Platinum Rewards Visa®** credit card, which can help increase your rewards and allows you to spend them on what you want later.

### 2 Build more savings in a high-yield account

High-yield savings accounts are often the best option to save your money. These accounts allow you to keep your money at higher rates with lower risk. You are missing out on free money if your funds are earning little to nothing in a traditional bank. Credit Unions have a history of offering higher deposit rates. So, take advantage of these high-yield savings accounts by visiting NextMark Credit Union and selecting the best saving option for you. Click [here](#) to start.

### 3 Pay off high-interest debt.

Lastly, rising interest rates mean that credit card debt will become more expensive, which makes paying it off as soon as possible a savvy move. Debt payoff can be challenging when you're also paying more for everything. Consider contacting NextMark Credit Union and speaking with us regarding debt payoff. Our goal is to help our members survive in the world of money®. We will help you to take advantage of the rising rates instead of falling victim to them.



## VOLUNTEER AND COMMUNITY EVENTS

NextMarkers are **Passionate** about giving back. They are **Creative** in their work for the community. They value **Performance**, are always reliable, honest, and have high **Integrity**.



### VOLUNTEER AND MAKE AN IMPACT.

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.

If you feel you or someone you know have the skills and qualities to be a contributing member on any of the committees, please call us at **703-218-9900 ext. 1219**, and leave a message with your name and contact information. We look forward to hearing from you.

### MARK YOUR CALENDAR FOR OUR 2023 ANNUAL MEETING

Our annual meeting has been scheduled for 11am, on Tuesday, March 28th in the Jake Lay Training Room at our Fairfax Branch Location. More information to come.

### NEXTMARK MOURNS THE LOSS OF VALUED MEMBER

With great sadness, we announce the passing of Mrs. Mildred G. "Millie" Mundy, a valued member of NextMark's Supervisory Committee. Millie peacefully passed away on Saturday, July 23, 2022, at Novant Culpeper Hospital. Millie was a caring, compassionate, and loving individual. Her warmth and presence were undeniable. We are honored to have had Millie dedicate her time to serving NextMark and our members in the community. Our deepest condolences to her family and many close friends. She will be missed.



EXPLORE YOUR POSSIBLE®

# LET YOUR VOICE BE HEARD



## You have a voice, use it!

At NextMark, we pride ourselves on our community involvement and see it as our duty to encourage our members to participate in the electoral process. Please do your part and vote in the 2022 mid-term election. Your vote matters and makes a significant impact on the well-being of our community.

As elections are fast approaching, we would like to offer you some valuable resources to make voting as easy as possible.

If you need to determine your registration status, find a polling location, or identify options for early and absentee voting, we invite you to visit this [website](#), created specifically for credit union members across the country. Within seconds, you will get all the information you need and be prepared to make an impact on Election Day. Election officials have worked hard to offer various innovative options, so eligible voters can vote safely and securely.

## Your vote matters!

For complete details, visit [CreditUnionsVote.com](https://CreditUnionsVote.com).



# SAVE MORE EARN MORE

## Earn 3.56% APY\* for 12-Months with NextMark's Thrive 100 Certificate\*

- Open your certificate **online** or at a **branch**
- Rate effective with a minimum \$100,000 deposit
- Renew or close upon maturity during the grace period

### Looking to save less?

Deposit as little as \$2,500 and earn 3.25% APY\* with our 12-month Thrive Certificate



Explore all our savings products at [NextMarkCU.org/rates/](https://NextMarkCU.org/rates/)

# ACT NOW - THIS IS A LIMITED TIME OFFER!

\*APY=Annual Percentage Yield. Limited time offer. Membership required prior to opening certificate accounts. Penalty fees will be incurred for early withdrawals. Rates subject to change without notice. 12-month Thrive, Thrive25 and Thrive100 Certificate rates effective 11/03/2022. NextMark has the right to cancel the promotion at any time. Federally insured by NCUA.



LET'S ACCELERATE NEXT®



### Stay connected with us on social media.

Stay connected with us on social media @NextMarkCU or visit us on [NextMarkCU.org](http://NextMarkCU.org) for upcoming events and workshops!



LEAVE US A  
**Google**

★★★★★ REVIEW

We love feedback at NextMark and use it to celebrate wins and improve on opportunities. Reviews are important to us; our team strives to hit the mark and deliver a memorable experience with every interaction.

Please take a minute to submit a google review by clicking [HERE](#) or **scan the QR Code** above to get started.



### HOLIDAY CLOSURES

All NextMark Credit Union branches will be closed:

- **Veterans Day**  
Friday, November 11th
- **Thanksgiving**  
Thursday & Friday, November 24 & 25th
- **Christmas**  
Monday, December 26th
- **New Year's Day**  
Monday, January 2nd
- **Martin Luther King, Jr. Day**  
Monday, January 16th

**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.