

NEXTMARK NEWS

EXPLORE YOUR POSSIBLE

Spring 2020 Edition

Next
Mark
CREDIT UNION

WE'RE IN THIS TOGETHER

As we continue to navigate the **COVID-19 pandemic**, our number one priority is the health and safety of our members, our employees, and the community we serve. At the same time, we understand that members in our community have been financially impacted. If you, or someone in your economic household has been affected, these NextMark Financial Relief Products may be able to help.

NextMark Financial Relief Products

1 0% ANNUAL PERCENTAGE RATE NEXTMARK RELIEF LOAN¹

Borrow \$500-\$1,000 for a 3-month term at 0%. Email us at MemberSolutions@NextMarkCU.org or call us at **703-218-9900** to get started. Please do not include personal financial information in your email.



2 DEFER A LOAN PAYMENT

Defer up to two loan payments on eligible loans. Get started by completing the Defer a Loan Payment form. Find the form here: NextMarkCU.org/tools-advice/forms. **Please note:** Co-borrowers are required to sign the form, and documentation of income reduction will be requested.

3 1ST MORTGAGE LOAN ASSISTANCE

If you are concerned about paying your mortgage, please contact our Mortgage Department at **800-231-8855** or find out more about how we can help at CUMortgage.net.

4 CONSUMER COUNSELING

If you are experiencing budget or credit concerns, you may speak with one of our Certified Credit Union Financial Counselors by calling us at **703-218-9900**. GreenPath, our financial counseling partner, has created dedicated resources for helping members through the COVID-19 emergency. Please visit NextMarkCU.org/tools-advice/financial-wellness for assistance.

5 NON-NEXTMARK ATM USAGE FEES BEING WAVED

ATM fees charged by NextMark have been eliminated.²

6 CERTIFICATE EARLY WITHDRAWAL PENALTIES WAIVED

Need extra cash flow? Withdraw a designated amount from your NextMark Certificate and we'll waive the early withdrawal penalty. Whatever you don't withdraw will continue earning interest at the Annual Percentage Yield (APY) when the certificate was opened.³

Need some financial hardship guidance? Our staff is here to help.

Please email MemberSolutions@NextMarkCU.org* or call us at **703-218-9900.**

¹Must have been a member in good standing of NextMark Credit Union for at least 6 months. One loan per member. We will require your most recent paystub and proof that your income has been impacted by COVID-19, as well as other information. This is a limited time offer and is subject to change without notice. Approval subject to underwriting guidelines. ²Non-NextMark ATM owners may impose a surcharge. *Please don't include personal financial info in emails. (account numbers, SSNs, etc.)

³Effective as of 4/7/2020. Limited time offer. Subject to change without notice.



WE ARE HERE TO HELP

We're still open. Just doing things a little differently.

WE CONTINUE TO SERVE MEMBERS AT DRIVE-THRUS AND ATMS.

Night drop services will remain open at our Fairfax location.

ONLINE AND MOBILE BANKING IS THE WAY TO GO

We encourage you to use Online and Mobile Banking to perform transactions in the comfort and safety of home.

You can enroll in Online Banking by clicking the "**LOG IN**" button on our homepage. Once the menu expands, click "Enroll in Online Banking Here" to get started. Please have your personal information handy prior to starting. To access Mobile Banking we invite you to download our NextMark Mobile Banking app.*

FOR FASTER SERVICE:

Print and complete your **Deposit Slip** ahead of time. No worries if you don't, we have slips available for you at our Drive-Thrus. You can find the deposit slip here: NextMarkCU.org/tools-advice/forms.

PAY YOUR BILLS ONLINE:

With NextMark's Bill Pay, you can log in and pay all your bills from home. No checkbooks, no stamps, and no trips around town. Log in to Online Banking or contact us to find out more.

REMOTE DEPOSIT CAPTURE:

Stay home and stay safe by depositing your check with your phone or tablet. Get started by downloading the **NextMark Mobile App** from your App Store, then go to Transactions > Deposit Check and follow the instructions to take a picture and deposit your check right into your account. It's that easy.

WE WELCOME APPOINTMENTS

If you require assistance with transactions that can't be made at our Drive-Thrus, please call Member Services at **703-218-9900** to schedule an appointment.

*Please note, you must be enrolled in Online Banking in order to log into the mobile app.



DRIVE-THRU LOCATIONS

FAIRFAX BRANCH

4201 Members Way,
Fairfax, VA 22030

Hours: M,T,W,F: 9am-5pm;
TH: 9:30am-5pm; SAT: 9am-1pm

SPRINGFIELD BRANCH

6506 Loisdale Road, Suite 100,
Springfield, VA 22150

Hours: M,T,W,F: 9am-5pm;
TH:10am-5pm; SAT: 9am-1pm

For the most up-to-date hours
and branch closures, please
visit: NextMarkCU.org.

OUR GOVERNMENT CENTER AND HERRITY BRANCHES REMAIN CLOSED.

Helping Our Community While Staying Safe

Our first County Payday during the Covid-19 pandemic was a reaffirming day for everyone at the credit union. Both branches were set up to use a "Chick-Fil-A" approach at the drive thru to help the lines move faster. Our dedicated staff focused on what was important by continuing to adapt during these turbulent times.



HOLIDAY CLOSURES

All branches of NextMark Credit Union will be closed:

- **Memorial Day**
Monday, May 25, 2020
- **Independence Day**
Saturday, July 4, 2020

Remodel your home office so you can work remotely in peace.

With a Home Equity Line of Credit (HELOC), you can borrow against the value of your home and free up cash to remodel your home office.

HOW DOES IT WORK?

A HELOC is like an open-ended loan. You can access funds as you need them, simply by writing a check or by making a transfer directly into your checking account. It's that easy.

DO I HAVE EQUITY IN MY HOME?

How do you know? If your mortgage balance is lower than the value of our home, you've got equity.

**APPLY FOR A HELOC TODAY AT
NEXTMARKCU.ORG**

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 are variable. Rates and terms subject to change without notice. Fees range from \$380 to \$2000. Loan approval subject to credit evaluation. Equal Housing Lender. NMLS# 401513



What's so great about a NextMark HELOC?



- Super low rates
- Affordable payments
- Borrow up to 95% of your home's value
- Only pay interest on funds used

LOVE US? REFER US AND SHARE YOUR POSSIBLE

Give your friends the boost they need to thrive.

WHAT CAN YOU DO? IT'S EASY:

- 1 Share how much you love NextMark with your friends and family.
- 2 Tell them about our Checking accounts, VISA Platinum Cards, and Share Certificates with great rates and benefits.
- 3 Invite them to check out NextMarkCU.org and learn all about your favorite products and services.
- 4 Encourage them to open an account online.



It's not just a referral. It's an invitation to help-me-help-you thrive.





Work From Home Tips

Whether you are adapting to a work-from-home lifestyle, or it's what you've always done, here are some tips to make it a little easier and more productive:

FIND A PERMANENT WORKSPACE AND HAVE COMFORTABLE "OFFICE" FURNITURE

It's often difficult to transition from your office to home when it comes to your work space. Find a location in your house that works best, and then make sure you are comfortable. Find the right chair, the right lighting, and the best Wi-Fi location.

SET "REAL" WORK HOURS, MAKE TO-DO LISTS, AND USE A PLANNER

To avoid the pitfalls of working without the structure of the office workday, use a planner to commit to a set schedule. Work the same hours each day, and complete the to-do list you write in your planner. Update the planner daily, remembering to carry over incomplete tasks from the day before. You can always use your online calendar or note tool if you prefer.

CREATE A MORNING ROUTINE AND SET GROUND RULES FOR FAMILY

Use a similar routine every day. Set an alarm, get dressed, and make breakfast - just like you were leaving for work. Make sure your family knows where and when you are working. Use the traffic light method (green, yellow, red) and post colored paper at your workstation to let them know when it's ok to approach without interrupting.



MARK YOUR CALENDARS FOR OUR VIRTUAL ANNUAL MEETING

In light of COVID-19, we will hold our Annual Meeting virtually at 11am on May 26. If you are interested in attending online, please email us at Marketing@NextMarkCU.org or call 703-218-9900 ext. 1219 to reserve a spot.



INVEST IN QUALITY TECHNOLOGY

Without the right tools, working from home can be a headache. Make sure you have the tools you need to be as efficient as possible. Things like webcams, headsets, and Wi-Fi routers can seriously improve your home office experience.



SCHEDULE BREAKS, EAT, AND GET OUT OF THE HOUSE

Finally, it's important to take care of yourself when working from home. Don't lose sight of the fact that you still need breaks. Schedule time away from the computer or phone for food, rest, and exercise. To feel more social, spend time with your family by taking a walk, having a chat over coffee, or playing with your pets.

BRANCHES & HOURS

FAIRFAX BRANCH

4201 Members Way
Fairfax, VA 22030

M, T, W, F: 9am - 5pm
Th: 9:30am - 5pm
Sat: 9am - 1pm
Sun: Closed
Drive Thru Only

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Suite 100
Springfield, VA 22150

M, T, W, F: 9am - 5pm
Th: 10am - 5pm
Sat: 9am - 1pm
Sun: Closed
Drive Thru Only

HERRITY BRANCH

12055 Government
Center Parkway
Suite 102
Fairfax, VA 22035
**Closed until further
notice due to Covid-19**

GOV. CENTER BRANCH

12000 Government
Center Parkway
Suite 266
Fairfax, VA 22035
**Closed until further
notice due to Covid-19**

DOWNLOAD THE NEXTMARK APP



Federally Insured
by NCUA

