



## How to Maximize Your Holiday Shopping & Purchases

You may be part of the 43% who have started shopping or the other half that waits a bit longer. No matter where you are in your journey, there are key points to maximize and make your holiday purchasing more joyful and even fruitful!



### Do not wait too long

This season is unlike no other. The big reason to get a jump on your gift-buying is concerns over inventory, since COVID has disrupted the supply chain. Items will be difficult to find unless you do it early including toys and video consoles.

### Buy online and pick up at stores/curbside

Take advantage of buying a product online and then picking it up at the store. Many small businesses even offer this service. Online prices are usually better, you will save on shipping fees, and avoid the crowds.



### Check out special deals during these days

In addition to Black Friday, retailers commonly offer steep discounts throughout the holiday season. These days include:

- **Cyber Monday:** The Monday following Black Friday focused on online deals
- **Small Business Saturday:** The Saturday following Thanksgiving focused on supporting local retailers
- **Green Monday:** The second Monday in December and a major online shopping day

## Use the right credit and debit cards this season

One of the most important things you can do this holiday season is simple: use the right credit card and debit card for your purchases. Some financial institutions will reward you with bonuses for making purchases using their cards. It can be in the form of cash back, extra rewards, sweepstakes, and other opportunities. You might as well use your holiday shopping to work toward earning a bonus!

## Current Nymeo Specials to Save and Give Back



### Shop Local Using the Nymeo Debit Card & Win!

Shopping locally not only helps small businesses but builds the entire community. To make local shopping extra fulfilling, Nymeo is sponsoring a sweepstakes! With every in-person purchase made at a small business in Maryland using your Nymeo Visa® Debit Card, you will be automatically entered to win a cash prize up to \$1,000! \*

[More information here.](#)

### Swipe Your Debit Card and Give Back

Did you know that each time you swipe the Nymeo Visa® Debit Card, we donate one cent to the Maryland Food Bank? The donation directly benefits the School Pantry Program that feeds students and their families in our communities.

[More information here.](#)



### Use your Visa Credit Card & Earn Extra Rewards

Members who own a Nymeo Visa® Credit Card until November 30th, 2021, will earn 3.5X reward points for every \$1 spent online.\* Rewards continue into December when credit card users will earn double the points.

[More information here.](#)

### Earn Without Thinking!

Make shopping online even easier! Simply add your Nymeo Visa® Credit Card to your Digital Wallet and select apple pay or google pay when making online purchases (with participating merchants.)

[More information here.](#)

Happy shopping!

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