

MONEYLINE

The Quarterly Newsletter for
Dominion Energy Credit Union Members



Spring 2018

Auto Promo

Knock Out Bloated Car Payments

Offer ends 4/30

Shrink your car payments and get more car for your money with our super-low auto loan rates!

- Rates as low as 2.24% APR* for new, used, and refinanced loans
- Push your first payment to June**
- You could win a \$300 when you apply by 4/30*
- Get pre-approved for extra negotiating power
- Already have a car loan somewhere else? Upgrade and save

Get in the game and pummel those pesky payments before they take a bite out of your budget! Apply online or by phone.

*APR=Annual Percentage Rate. 2.24% is for a 36-month loan. Promotion runs 3/1/18 – 4/30/18. Must close by 5/15/18. **First payment due June 2018. Interest begins accruing immediately. Existing DECU loans excluded. Visit DominionEnergyCU.org for details, restrictions, and Alternate Method of Entry.



Rate Buster

Take Advantage of Our Discounted Mortgage Rates

We make buying a home more affordable!

For a limited time, we're offering special member-only rates on our conventional, fixed-rate loans. You could save thousands on your mortgage loan!

- With a lower rate, you may qualify for more
- Monthly payments will be more affordable
- Our settlement agents can come to you
- Apply now, close later

Now available on larger loans

Available in VA, NC, and OH. Offer ends 5/31/18.



We've got you covered!

Skip-A-Payment

The Skip-A-Payment program allows you to have extra funds to shop, catch up on your bills, plan a vacation or anything else you need.

Available on select loan types.

Apply online.



Rate Highlights

Current as of 4/1/18

| Savings | APY* |
|----------------------------------------------|------|
| Wealth Maximizer Money Market Savings | |
| \$100,000 and up..... | 1.05 |
| \$50,000 - 99,999.99 | 0.90 |
| Wealth Builder Money Market Savings | |
| \$25,000 and up | 0.65 |

| Savings Certificates | APY* |
|----------------------|------|
| TERM | |
| 5 years | 2.15 |
| 1 year | 1.25 |

| Savings Account | APY** |
|----------------------|-------|
| \$1,000 and up | 0.30 |

Dividends were paid to accounts on record as of March 31, 2018.

| Loans | APR** |
|--------------------------------|-------|
| New & Used Vehicles | |
| 36 months..... | 2.24 |
| 60-66 months | 2.50 |

*Annual Percentage Yield. Rates subject to change. Visit website for details.
**Annual percentage rate includes all discounts and is subject to credit qualifications. Rates subject to change.

Credit Union Youth Month

Your child could win a \$50 deposit!

- Kids 10 and under: Enter our coloring page sweeps **4/1 – 4/11**
- Kids 11–15: Enter our photo sweeps **4/13 – 4/25**



Show us you care about saving!

Visit [facebook.com/DominionEnergyCU](https://www.facebook.com/DominionEnergyCU) for terms and to enter.

Winner's Corner

- **Elijah Vereen** from the Chesterfield PS won our quarterly new member SaveWithDECU.com drawing.
- **Edward Perry** from Virginia won our Winter Credit Card Balance Transfer Campaign drawing.
- **Robin Settle** from Virginia won our February "We Love Our Members" drawing.
- **Greg Blaha** from Virginia won our Winter Money Manager Usage Campaign drawing.

Keep Spending on Track and Your Financial Health in Order

Creating a budget is a great way to keep spending on track and get your financial health in order. However, many of us often have trouble sticking to our budget. If you're ready to make the commitment, here are a few ideas to get started:

1. Make a long-term goal and make it stick

Your long-term goal will depend on how and what you choose to spend your money on. Be specific and track your progress.

2. Look back and examine how much you spend monthly and identify splurges

Make it a habit to look back at transactions and understand your spending habits.

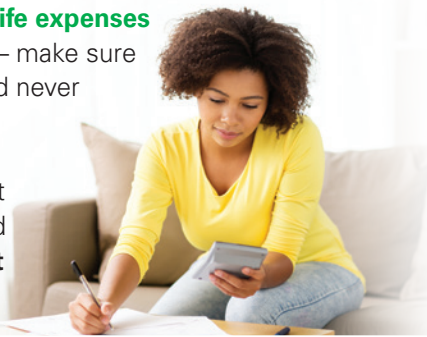
3. Consider cutting back on the little things

Small changes like making coffee and packing lunch from home can make a difference in the long-run and help you save. An occasional small treat is OK, but doing it every day adds up quickly!

4. Adjust your budget for real life expenses

Always plan for the unexpected – make sure to set up an emergency fund and never give up!

Visit our Life Empowered Blog at DominionEnergyCU.org to read more and access a great **budget worksheet** to get started!



Don't Forget!

You Can Get Help Quickly and Securely in Online Banking

Send us a secure private message through online banking. Simply log into your online banking account > **services** > **messages**, and you will be able to message Member Services about lost/stolen cards, get help with online banking, add travel notes to your account, and more.

*Dominion Energy employees can also use their @dominionenergy.com email to send us an email directly.

2018 Annual Meeting

Join us for fun, food, and prizes.

Time: 11:00 am – 1:00 pm

When: June 7, 2018

Where: Dominion Energy – Cove Point, MD



For a copy of the 2017 Annual Report, visit DominionEnergyCU.org.

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DominionEnergyCU.org



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