

# MONEYLINE

The Quarterly Newsletter for  
Dominion Energy Credit Union Members



**Dominion Energy**  
Credit Union™

Summer 2018

## Announcing the 2018 College Scholarship Recipients

Dominion Energy Credit Union recently awarded ten \$2,000 scholarships to outstanding high school seniors. The scholarship recognizes students' dedication to academics, school activities, and community involvement. All applications received were of superior caliber, making the judging process extremely difficult. Since its inception, the program has awarded \$302,000 in scholarships.



**Madison Faye Archer**  
sister of Adam Archer  
North Anna-VA



**Aaron Lewis**  
son of Terri Lewis  
Richmond-VA



**Hayley Elizabeth Stallings**  
granddaughter of  
Thomas Stallings  
Surry-VA



**Idoa Dizon**  
daughter of Julius Dizon  
Richmond-VA



**Elizabeth Mulvaney**  
daughter of  
Gregory Mulvaney  
North Anna-VA



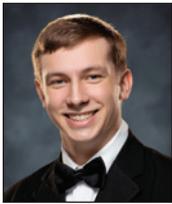
**Mahathi Venkatesh**  
daughter of  
Atheetha Venkatesh  
Cleveland-OH



**Samuel B. Haynes**  
son of Paul and  
Linda Haynes  
Richmond-VA



**Katharine T. Ryan**  
daughter of Timothy Ryan  
Millstone-CT



**Kevin Jurewicz**  
son of Kevin and  
Bonnie Jurewicz  
Surry-VA



**Rachel Sivits**  
daughter of  
Russell Sivits  
Mount Storm-WVA

### Traveling? Let us know before you go!

If you're traveling this summer, please remember to call **800-268-MYCU (6928)**, or log into your online banking account and send us a secure private message so we can put an alert on your ATM, debit, and credit cards. For your safety, we freeze your card if a purchase is made in a location unusual to your spending patterns, so make sure your vacation is hassle-free by giving us a heads-up before you go out of town!



## Rate Highlights

Current as of 7/1/18

Savings	APY*
<b>Wealth Maximizer Money Market Savings</b>	
\$100,000 and up.....	1.10
\$50,000 - 99,999.99 .....	0.90
<b>Wealth Builder Money Market Savings</b>	
\$25,000 and up .....	0.75

Savings Certificates	APY*
<b>TERM</b>	
5 years .....	2.20
1 year .....	1.25

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

Dividends were paid to accounts on record as of June 30, 2018.

Loans	APR**
<b>New &amp; Used Vehicles</b>	
36 months.....	2.49
60-66 months .....	2.75

\*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.

## Winner's Corner

- **Tavares Bolden** from Ohio won \$300 during our spring auto loan promotion.
- **Nick Germano** from Ohio won our quarterly new member drawing.
- **John Labons** from Virginia won \$100 during our getaway promotion.

## Mobile Deposit Changes

Due to recent regulatory change, please be sure to include the information provided below **on the back of all checks being deposited via our mobile deposit application**.

**"For Mobile Deposit Only"**  
**Account Number**  
**Member's Signature (your endorsement)**

This will help to make sure that your deposits are processed correctly and in a timely manner. Please contact Member Services at **800-268-MYCU (6928)** if you have any questions or concerns regarding this request.



Back Image of Check

ENDORSE CHECK HERE  
X Jane Doe  
for mobile deposit only  
Acct #: 12345  
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

## Maximize Rewards with a Cash Back Card

There are many ways to maximize your rewards with a cash back card. Studies show cashback cards have become more popular than airline or hotel rewards programs – plus they're a great way to earn cash from purchases that you would make anyway.



If you use your cash back card effectively, it can be a great option if you are able to keep your balances paid down. Here are a few tips to get started.

**Read the fine print.** Some cards have annual fees and higher interest rates and should be evaluated carefully to see if they're worth keeping.

**Run your spending through one card.** Make one card your primary rewards card to maximize the rewards program value and take full advantage of the rewards benefits.

**Use store credit to keep points.** If you return a purchase made with your cash back credit card, opt in for store credit for it rather than credit back to your card. This allows you to keep the points/cash earned on the purchase.

**Look for signup bonuses.** Try and find a card offering a signup bonus that you can earn using your regular spending habits. Just make sure that you're not overspending to reach the required number of points.

**Identify all recurring bills you can pay with a credit card.** These bills might include gas, electric, cable, and telephone bills. Enroll the cash back card for automatic payments to these bills.

Learn more about the benefits of a cash back card to help determine if it's the right card for you at **DominionEnergyCU.org**.

▶ **Earn 1.5% cash back and no annual fee with our Visa® Signature Cash Reward Card.**

**Member Service Center**  
804-771-4708  
800-268-MYCU (6928)  
Fax: 804-771-3768  
7 am – 5 pm, M-F

**24-Hour Private Teller**  
800-268-MYCU (6928)

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Richmond, VA 23261-6646

**Email:** mycu@dominionenergy.com

**DominionEnergyCU.org**



**Dominion Energy**  
Credit Union™

Federally Insured by NCUA



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