

MONEYLINE

The Quarterly Newsletter for
Dominion Energy Credit Union Members



FALL 2018

Credit Card Promo

'Tis the Season to Save with a Dominion Energy CU Credit Card

Don't let those high-rate credit cards cut into your fun this holiday season – save money on your shopping by opening a DECU Credit Card! We offer **three** low credit card rates you can depend on.

- 12-month introductory rate of 0% APR* on purchases, balance transfers and cash advances, after that variable rates as low as 9.65% APR*
- No annual fees
- Option to sign up for fraud alert text messages and purchase alerts
- Rewards and Cash Rewards card options – earn while you shop!



*Annual percentage rate. 0% APR valid on all transactions for the first twelve months. The introductory rate is not valid on existing Dominion Energy CU balances. After the introductory period, the rate will return to the variable rate for which you qualify. See website for current rates and credit card agreement and disclosure for details. Cash advances, credit card checks, and balance transfers are excluded from earning cash rewards.

Purchase Alerts Now Available

Along with Card Fraud Text Alerts, we now offer a new option that members can sign up for, Purchase Alerts. This feature allows you to sign up to receive emails or text messages for transactions on your Dominion Energy CU debit or credit card for any amount that you specify. Once enrolled with an email address and password you can also add all of your cards under one account. Alerts show up quickly, allowing you to worry less.

To learn more and sign up visit DominionEnergyCU.org and search "purchase alerts."



Christmas Club

Christmas Club checks should begin arriving around November 11. If you are signed up for automatic deposit, the money will be in your Dominion Energy CU checking account even sooner, on November 1.



Rate Highlights

Current as of 10/1/18

Savings	APY*
Wealth Maximizer Money Market Savings	
\$100,000 and up.....	1.25
\$50,000 - 99,999.99	0.95
Wealth Builder Money Market Savings	
\$25,000 and up	0.80

Savings Certificates	TERM	APY*
5 years		2.40
1 year		1.45

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

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

Loans	APR**
New & Used Vehicles	
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

- **Christopher Driskill** from Richmond won \$100 in our quarterly new member drawing.
- **Michael Kopchu** from Ohio won \$150 our Summer BBQ with DECU drawing.

Traveling Overseas

If you plan to travel overseas, it's never too early to start thinking about what forms of payment you want to use. It's not always a bad idea to keep some cash on hand, but it's also not safe to travel with too much cash, due to the risk of it getting lost or stolen. Credit cards are a great option to consider – but there are a few things you may want to do before pulling your card out of your wallet abroad.



- If you plan to use your card abroad, notify all financial institutions you will be using your cards before leaving on your trip.
- Try to carry at least two credit cards on your trip. Many cards also come with a travel insurance feature, consider using a card that offers that extra coverage.
- Bring a debit card with you too that has pin capabilities, in case you need to quickly get cash out of an ATM. If you use a credit card to get cash out, it would be considered a cash advance and fees will apply.
- Always keep a copy of your card issuers contact information with you, in case your card gets lost or stolen during your trip.
- Create a budget ahead of time and learn the current currency where you are traveling so you can keep up with your travel expenses. Also, keep in mind the foreign transaction fees associated with using your card overseas.

Read more on our Life Empowered Blog at DominionEnergyCU.org. Safe travels!

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)

Address
One James River Plaza, P.O. Box 26646
Richmond, VA 23261-6646

Email: mycu@dominionenergy.com

DominionEnergyCU.org



How-To Tip

External Account Transfers

Move money anywhere, anytime between your Dominion Energy CU Checking account and those at other financial institutions. It's quick, easy and secure. All you need is a **Dominion Energy CU Checking** account and **Online Banking** with **Bill Payer** to connect your money.

Simply log into Online Banking, click BillPayer, and after following steps to Add an Account (may take 2-3 days for initial setup), select "Transfer Money Now".

Did You Know?

You can get a jump start on the holiday season by redeeming your CUREwards Points for Gift Cards or switching to our Cash Rewards card to get 1.5% cash back on all your purchases.

Platinum Rewards cardholders can redeem rewards points for gift cards at over 50 retailers. This gives cardholders another way to enjoy their rewards points in addition to merchandise and travel; this makes a great gift for loved ones, or for you!

Dominion Energy CU members have the option to switch to a Cash Rewards card and start earning cash back on all purchases. Get a little extra spending money for the holidays with a \$100 Cash Rewards Bonus* when you spend \$1,500 within the first 90 days using your Cash Rewards card. Plus redeem your cash rewards anytime.

*Cash reward bonus of \$100 when you make in \$1,500 net purchases within first 90 days on new accounts only.

Skip-A-Pay Reminder

Skip-A-Payment deadline to apply is **November 30**. See website for details.



Dominion Energy
Credit Union®

Federally Insured by NCUA



DOM-137318