

# MONEYLINE

The Quarterly Newsletter for  
Dominion Energy Credit Union Members



Winter 2019

## Decrease Your Debt in 2019 with a Dominion Energy CU Credit Card

Begin the New Year by improving your finances and reducing debt. With our credit cards you'll experience fewer fees, lower rates, and great rewards. Enjoy 0% APR\* on all transactions for the first 12 months – allowing you to save by transferring higher rate balances.



\*Annual percentage rate. 0% APR valid on all transactions for the first twelve months on new cards only. 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. View current rates and credit card agreement and disclosure at [DominionEnergyCU.org](http://DominionEnergyCU.org).



## Mobile Banking Security & Safety

It's a new year and a great time to start taking additional precautions to practice good mobile banking security habits. As mobile banking continues to become increasingly popular and convenient for all, added security is top priority to ensure safety of your personal information.

### Consider these tips to help you get started:

1. Get your mobile banking apps from only official sources like the Apple App Store and Google Play Store. Follow your bank's directions to ensure you are downloading their official app.
2. Keep your apps and devices up-to-date. If your device won't run the latest versions of Android or iOS, it's time to upgrade.
3. Run mobile security software on your devices.
4. If your bank offers additional login security, sign up for it. This is sometimes referred to as "additional tokens" or "two-factor authentication."
5. Enable your device's "remote wiping" feature and make regular backups. If you lose your device, you can use the "remote wiping" feature to ensure people can't use it to steal your money with it.
6. If possible, sign up for extra security with your cell phone carrier to ensure only you can access new phones on your account.



## College Scholarship Applications Available

The 2019 Scholarship Application will be available online mid-January. Dominion Energy Credit Union will award multiple \$2,000 scholarships for tuition and fees to full-time students enrolled in an accredited college or university for the 2019-2020 academic year.

For more information and to apply, visit [DominionEnergyCU.org](http://DominionEnergyCU.org). The deadline to apply is Wednesday, March 20, 2019 by 4 pm ET. Official transcripts and the online application must be received by that time.



## Rate Highlights

Current as of 1/1/19

Savings	APY*
<b>Wealth Maximizer Money Market Savings</b>	
\$100,000 and up.....	1.40
\$50,000 - 99,999.99 .....	1.05
<b>Wealth Builder Money Market Savings</b>	
\$25,000 and up .....	0.90

Savings Certificates	APY*
<b>TERM</b>	
5 years .....	2.75
1 year .....	1.80

Savings Account	APY**
\$1,000 and up .....	0.40

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

Loans	APR**
<b>New &amp; Used Vehicles</b>	
36 months.....	2.74
60-66 months .....	3.00

\*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.



Empower your finances.

## Winner's Corner

- **Jason Mauney** from Virginia won \$100 in our quarterly new member drawing.
- **Mary Flowers** from Virginia won \$300 in our fall credit card promotion.
- **Kathy McDaniel** from Virginia won \$100 in our fall savings promotion.

## Get Your Tax Refund Faster

United States Treasury Your tax refund should be issued 6-8 weeks after the IRS receives your accurate paper return, or 3-4 weeks when you e-file. But when you choose to direct deposit your refund, you'll receive it sooner than either of those options! Remember to include our routing number on your return: **251082644**. If you are depositing to "savings," fill in your Dominion Energy CU savings account number without a suffix. If you are depositing to "checking," use the 10-14 digit number found in the bottom center of your Dominion Energy CU checks.



## Board Nomination

The nominating committee is now accepting nominations for the Credit Union Board of Directors. Nominations may be made either upon recommendation of the Nominating Committee or by petition, as follows. Interested candidates should send the following information to the **Credit Union Board Secretary, OJRP – 15th Floor, by February 15:**



- A brief statement of qualifications and biographical data from the nominee(s).
- A signed statement from the nominee(s) stating they agree to the nomination and will serve if elected.
- A petition supporting the nomination signed by at least 350 Credit Union members.

The election will be held at the 2019 Annual Meeting.

## Keep Your Finances on Track in 2019 with Online Money Manager

Take control of your spending and improve your financial outlook with online Money Manager – you can easily create a budget, track your spending, and monitor your progress toward your goals! Just look for the Money Manager tab in Online Banking.

- Set Goals**
- Tag Spending**
- Email and Text Alerts**

Keep an eye out several times throughout the year – just by using our Online Money Manager tool during a promotion, you could win cash prizes! Visit our website to learn more.

## Did you know?

**Transfer Money To and From Your DECU Account – Pay friends and family the easy way!**

Quick-pay digital accounts such as Zelle and Venmo make it easy to transfer money to and from friends, family, and merchants. Simply add your DECU accounts as payment forms and you can quickly and securely make payments through the quick-pay apps.



Visit these websites to learn more:  
<https://www.zellepay.com/>  
<https://venmo.com/>

## Reminder

If you use tax preparation software, make sure to update any information that may have changed into the software so your refund does not get directed to the wrong account.



**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**



**Dominion Energy Credit Union**

Federally Insured by NCUA



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