

MONEYLINE

The Quarterly Newsletter for
Dominion Energy Credit Union Members



Spring 2019

Auto Promo

It's Rate Pulverizing Time!

Offer ends 4/30

Pulverize your high car loan rate and crush your payments until they're tiny.

- Rates as low as 2.49% APR* for new, used, and refinanced loans
- Teleport your first payment to June**
- You could win a \$300 deposit when you apply by 4/30**
- Get pre-approved for extra pulverizing power
- Already have a car loan somewhere else? Upgrade and save
- Apply online or by phone
- No prepayment penalties

*APR=Annual Percentage Rate. 2.49% is for a 36-month loan. Rate includes all discounts and is subject to credit qualifications. Promotion runs 3/1/19 – 4/30/19. Must close by 5/15/19. **First payment due June 2019. Interest begins accruing immediately. Existing 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
- Also available on larger loans

Available in VA, NC, OH and SC. Offer ends 5/31/19.



Skip-A-Payment

We know there are times that it's helpful to have a little extra money to pay for unexpected expenses or make special purchases. That's why we offer Skip-A-Payment on qualifying loans.

You will not be charged a fee for this service, and it won't hurt your credit score. Visit our website for details, restrictions and to apply.



Rate Highlights

Current as of 4/1/19

Savings

| | |
|--|------|
| Wealth Maximizer Money Market Savings | APY* |
| \$100,000 and up..... | 1.55 |
| \$50,000 - 99,999.99..... | 1.20 |

Wealth Builder Money Market Savings

| | |
|-----------------------|------|
| \$25,000 and up | 1.05 |
|-----------------------|------|

Savings Certificates

| | |
|---------------|------|
| TERM | APY* |
| 5 years | 2.80 |
| 1 year | 1.90 |

Savings Account

| | |
|----------------------|------|
| \$1,000 and up | 0.40 |
|----------------------|------|

Dividends were paid to accounts on record as of March 31, 2019.

Loans

| | |
|--------------------------------|-------|
| New & Used Vehicles | APR** |
| 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.





The Future is Yours

Picture it! Save for it! Share it!

Credit Union Youth Month

Your child could win a \$50 deposit!

- Age 10 and under: Enter our coloring page sweepstakes **4/1 – 4/15**
- Age 11-15: Enter our photo sweepstakes **4/16 – 4/30**

Show us you care about saving! Visit [facebook.com/DominionEnergyCU](https://www.facebook.com/DominionEnergyCU) for terms and to enter.

Winner's Corner

- **Sam Palazzolo** from Utah won \$100 in our quarterly new member drawing
- **Barbara Thompson** from West Virginia won \$100 in our "Love Our Members" campaign
- **Mary Whitlock** from Virginia won \$100 in our winter 2019 Money Manager campaign
- **Kristen Beckham** from South Carolina won \$300 in our 2019 membership campaign
- **Sean Dutrow** from Virginia won \$300 in our credit card campaign

Opening Your Child's Savings Account

Opening a Savings account for your child is a great way to start putting money aside early for them as they get older. Dominion Energy employees can even set a certain amount through payroll deduction to go into their children's accounts every paycheck. Here's how to open your child a savings account to start saving for the future today.

- Fill out our membership application with your child's information.
- You will also need to fax in or email a copy of their Social Security card. If you choose to email, please use our secure Zix Mail.
- At least one parent or guardian will need to be a joint holder on the child's account.
- Only a \$5 deposit to savings is required to open (can be made by payroll deduction)
- If the joint holder is not a current Dominion Energy employee, we will also need a copy of their driver's license, even if we have previous received a copy before to verify. This can also be sent via fax or Zix Mail.
- After he or she is 16 years old, they can also add on a Checking account.
- Please indicate any payroll deduction on the membership application.



Get your children in the habit of saving. Open an account for them at the credit union!

Q&A

Debit Cards and Car Rentals

Q: Why am I unable to use my debit card at a car rental company?

A: Many members of our credit union and other credit unions have experienced duplicate large dollar amount authorizations that impact the available amounts on their cards when using auto rental companies. These sometimes require days to reconcile. Due to this poor and recurring member experience, which is beyond our control, we have decided to block auto rental company transactions on our debit and contactless debit cards. We apologize for any inconvenience.



2019 Annual Meeting

Join us for fun, food, and prizes.

Time: 2:30 pm – 3:30 pm

When: June 5, 2019

Where: Dominion Energy – Roanoke Rapids, NC

For a copy of the 2018 Annual Report, visit [DominionEnergyCU.org](https://www.dominionenergy.com).



Member Service Center
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Fax: 804-771-3768
7 am – 5 pm, M-F

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DominionEnergyCU.org



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