

MONEYLINE

The Quarterly Newsletter for
Dominion Energy Credit Union Members



Fall 2019

All Is Calm, All Is Bright With a Dominion Energy CU Credit Card!

Don't let those high-rate credit cards cut into your relaxation and 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 9.90% APR*
- No annual fees
- Sign up for fraud alert text messages and purchase alerts
- 24/7 online account access
- 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.



Keep Your Account Safe – Sign Up for Alerts

Get ahead of the game by signing up to receive text and email alerts on your account activity as soon as it occurs.

Receive notification via email or text when....

- A deposit has been made – get notified when your paycheck is deposited!
- A check has cleared
- Your balance drops below a specified amount
- A withdrawal exceeds a specified amount
- A loan payment is due
- Security events have occurred

To sign up, simply log into Online Banking, click “Settings,” then “Alerts,” then in the drop-down menu, select your alert(s) and follow the prompts.

We also offer **Card Fraud Text Alerts + Purchase Alerts**. Visit the card alerts page on our website for more details.

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 10/1/19

| Savings | APY* |
|----------------------------------------------|------|
| Wealth Maximizer Money Market Savings | |
| \$100,000 and up..... | 1.60 |
| \$50,000 - 99,999.99..... | 1.25 |
| Wealth Builder Money Market Savings | |
| \$25,000 and up | 1.10 |

| Savings Certificates | APY* |
|----------------------|------|
| TERM | |
| 5 years | 2.85 |
| 1 year | 2.10 |

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

Dividends were paid to accounts on record as of September 30, 2019.

| 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

- **Tim Sheehan** from Wyoming won \$100 in our quarterly new member drawing.
- **Margaret Hanckel** from Virginia won \$150 in our Summer BBQ with DECU drawing.

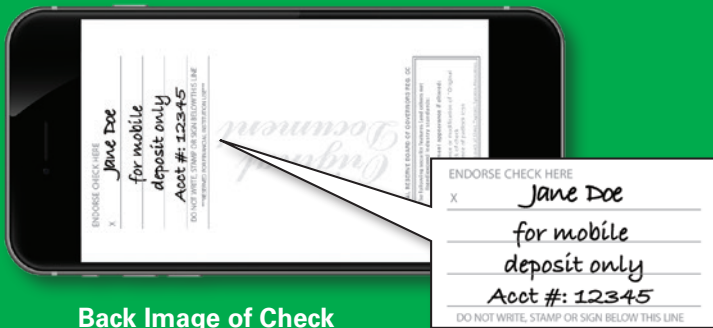
Did You Know

Deposit from Anywhere with Mobile Deposit

Deposit your checks on-the-go, day or night. Simply download our Mobile App and login to Mobile or Online Banking. Under "Settings" click "Mobile Deposit Enrollment". Then just click Mobile Deposit on the main menu and follow the prompts.

Be sure to endorse the back of the check and include that it is a Mobile Deposit:

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



Back Image of Check

Skip-A-Pay Reminder

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



Need to Send Funds to a Child at College? Want to Put a Little Extra Cash in Your Spouse's Account?

It's easy with Cross-Account Access.

When you set up for **Cross-Account Access**, you can transfer money quickly and easily into and out of joint Credit Union accounts using Online Banking or our Mobile App. **It's ideal for parents with children in college, for adults caring for their aging parents, or for the career couple who travels for work.** You can even set the transfers up to be recurring.

To sign up for **Cross-Account Access**, complete and return the Cross-Account sign up form located on our website.

Other easy ways to send money:

Use a Person 2 Person (P2P) digital service

- **Zelle:** Moves money between credit union/bank accounts for free and within minutes.
- **Venmo:** Lets you send money online and on its mobile app.
- **PopMoney:** All you need is a Dominion Energy CU Checking account and online Bill Payer. Register once and never exchange bank account numbers.

You can also consider:

- **Bill Payer:** If you have a DECU checking account and online Bill Payer, you can set an individual up as a "payee".

Learn more on our Life Empowered Blog at DominionEnergyCU.org.

Member Service Center
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DominionEnergyCU.org



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