

# MONEYLINE

The Quarterly Newsletter for  
Dominion Energy Credit Union Members



**Dominion Energy**  
Credit Union®

Winter 2020



## Pay Down Your Debt Faster With Lower Rates

Celebrate the start of a new year by reducing your debt with a Dominion Energy CU credit card. You'll enjoy fewer fees, lower rates, and great rewards. With **0% APR\*** on all transactions for the first 12 months – you can 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, currently 9.40% APR - 20.40% APR. Balance transfer and cash advance fees of 2% each apply. Rates effective 12/3/19. View current rates and credit card agreement and disclosure at [DominionEnergyCU.org](http://DominionEnergyCU.org).



## How To Revive Your Finances Post-Holiday Spending

If you were a hit this holiday season with your gracious gift-giving, don't worry- Dominion Energy CU is here for you! These four tips can help you get back on your feet after the rush has died down.

- 1 Pay off your credit card debt as best as you possibly can (a low interest Dominion Energy CU Credit Card can help)
- 2 Review and tighten your post-holiday budget
- 3 Start planning ahead for next year (a Christmas Club account is a great way to start)
- 4 Get financially fit by rebuilding healthy habits, and think big picture goals when it comes to your money

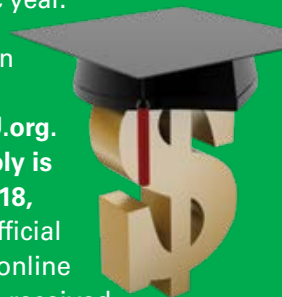
Learn more at our Life Empowered Blog on [DominionEnergyCU.org](http://DominionEnergyCU.org) and find out how to be a savvy saver, both pre and post-holiday.



## College Scholarship Applications Available

The **2020 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 2020-2021 academic year.

For more information and to apply, visit [DominionEnergyCU.org](http://DominionEnergyCU.org). The deadline to apply is **Wednesday, March 18, 2020 by 4 pm ET**. Official transcripts and the online application must be received by that time.



## Rate Highlights

Current as of 1/1/20

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

Savings Certificates	APY*
<b>TERM</b>	
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 December 31, 2019.

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.

## Winner's Corner

- **Candace Frick** in *South Carolina* won \$100 in our Quarterly New Member Drawing.
- **Joshua Seigler** in *Connecticut* won \$100 in our fall football savings promotions.
- **Antonio King** in *South Carolina* won \$300 in our fall credit card promotion.
- **Meagan Pillow** in *Virginia* won the auto loan drawing for the first payment on us, up to \$500.
- **Cameron Moody** in *Virginia*, and **Rose Boswell** in *Virginia* both won a \$250 Visa Gift Card in our 600 Canal Branch Grand Opening Drawing.

## Get Your Tax Refund Faster



Per the 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, VA-Credit Union Operations-Boulders, by February 14:**



- 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 2020 Annual Meeting.

**Member Service Center**  
804-521-2525  
800-268-MYCU (6928)  
Fax: 804-521-2510  
8 am – 6 pm, M-F

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

**Address**  
P.O. Box 26646  
Richmond, VA 23261

**Email:** mycu@dominionenergy.com

**DominionEnergyCU.org**

## TIP: Make your money work as hard as you do.

Be sure to stash your cash in an account that offers the highest dividends for the balance you keep. Two common options are Money Market Savings and Savings Certificates:

### Money Market Savings

High dividends without tying up your funds.

- High rates and flexibility
- Automatic and mobile deposits to fuel growth
- No monthly or minimum balance fees

### Savings Certificates

Lock in an even higher rate for a fixed term.

- Flexible terms from 6 to 60 months
- Minimum deposit of \$1,000
- One-time rate adjustment option with 36-month bump certificate

Open yours today. Visit **DominionEnergyCU.org**.

Federally insured by the NCUA

## New! Use your Debit Card on Car Rentals

Members are now able to use their debit card to pay for car rentals.



**Dominion Energy**  
Credit Union®

Federally Insured by NCUA



DOM-135709