



Dominion Energy
Credit Union®

Financial cents

A special edition newsletter for employees of Dominion Energy

DominionEnergyCU.org | 800-268-MYCU (6928) | fax 804-521-2510 | mycu@dominionenergy.com

We Make It Easy To Save.

As a Dominion Energy employee, membership with Dominion Energy Credit Union is a free benefit for you and your family. If you're not yet taking advantage of membership, you may be surprised by all it has to offer and how quickly the savings can add up. In fact, studies show that Dominion Energy Credit Union **members save on average \$1,402 per household*** per year as compared to bank customers.⁽¹⁾

Membership makes a difference.

We offer the same financial services that the big banks do, but with a big difference; when a bank makes a profit, it goes to their stockholders. When we make a profit, it goes to you—in the form of **better rates, fewer fees and higher levels of service.**

[Read more on page 2](#)

Dominion Energy CU members save on average
\$1,402 a year over bank customers⁽¹⁾

(1) CUNA Membership Benefits Report. Based on averages for high-use households.

“You guys always go above and beyond to make a difference in people’s lives, and THAT matters... I feel lucky and honored to be a member.”

— Rafael, NC, Member Since 2009

▶ Get Started Today
Application Inside!

QUICK TIPS

Save For A Rainy Day

Experts recommend having **three months’ salary** in a liquid savings account for emergencies.



Continued from page 1

See what it's like to never be "just a customer" again

Dominion Energy Credit Union was created for the sole purpose of serving Dominion Energy employees, so everything we do, we do with your best interest in mind. We can help **reduce your debt, build your savings, accomplish your goals** and get you to where you want to go in life.

- ▶ Sign up for automatic deposits from your paycheck and **make saving easy**
- ▶ Refinance higher rate loans from elsewhere – you could **save thousands**
- ▶ Make your **money grow faster** with our high-yield savings options
- ▶ Experience **personal attention** unlike anywhere else

Tired of paying unnecessary fees for checking?

Enjoy FREE Checking with eStatements!

- ▶ **No** deposit required to open
- ▶ **No** minimum balance
- ▶ **FREE** overdraft protection from savings
- ▶ **No** check writing limits

Use our online switch kit and start saving today!

Buying a new home? We make it easy!

We offer lots of flexible, money-saving options:

- ▶ Great rates on conventional fixed loans and FHA loans
- ▶ Low down payment options, including a 5/5 ARM option with just 10% down and no PMI
- ▶ Easy online application with instant approval

We'll walk you through the process, and our settlement agents can even come to you.

Available in NC, OH, SC and VA only.

"This is why I love my credit union...I still feel that "take care of family" atmosphere!"

— Cindy, Richmond VA, Member Since 1982

We invite you and your family to experience the Dominion Energy Credit Union difference.

QUICK TIPS

Pay Yourself First

Payroll deduction, depositing a set dollar amount automatically from your paycheck, is a great way to save because the money will be deposited before you have a chance to spend it. Start with as little as \$5 or \$10.



Studies show that switching to automatic deposits helps boost savings balances by **\$90 per month.**

(Source: NACHA, The Electronic Payments Association)

Simplify Your Life with Digital Banking

Manage your accounts anytime, anywhere. It's quick, easy, and secure.

- ▶ **Online Banking, Mobile Banking, and Mobile Deposit**
- ▶ **Free Bill Payer† with eBill**
- ▶ **eStatements**
- ▶ **Purchase and Account alerts**
- ▶ **Mobile Wallets**

†Excessive usage fee for more than 50 bills/month

QUICK TIPS

Credit Matters

Get a free copy of your credit report from each credit bureau once a year by visiting www.annualcreditreport.com. Having good credit means you'll get better rates on loans which can **save you hundreds of dollars.**



We make it easy to manage your money and get cash anytime, anywhere.

No matter where you are, we're never far away. Get cash and avoid surcharges at ATMs worldwide, and use shared branches located throughout the U.S.

Thinking of buying your next car? Here are some tips to remember

- 1 Know your credit score in advance
- 2 Get pre-approved for financing
- 3 Unbundle the deal – price, financing, and trade-in value should be negotiated separately

Ride with Dominion Energy CU!

- ▶ Same low rates on new, used, and refinanced cars
- ▶ .25% APR discount for automatic repayment
- ▶ Fast approval and quick turnaround
- ▶ Pre-approval for negotiating power

“...I appreciate the exceptional service and treatment that I have received from the CU staff... they represent a part of what the Dominion Energy name stands for – ‘excellence.’”

— Sheri, WV
Member since 2001

Consider this: Financing a \$30,000 new car for 60 months at Dominion Energy CU will **save you on average \$1,335 over the life of your loan** compared to a bank.

Source: CUNA Membership Benefits report



▶ New Member Application Start enjoying your credit union benefits right away!

First Name	M.I.	Last Name	SSN/TIN	Driver's Lic. No.
Birth Date	Street Address		City	State, Zip
Email Address			Home Phone	
Employee Work Location		Work Phone	Mobile Phone	
Mother's Maiden Name			Verbal Password	

Savings with Payroll Deduction

****No deposit required to join if doing payroll deduction****

(Otherwise \$5 deposit required to join)

Savings ATM card

Payroll Deduction: Monthly Bi-Weekly

Amt. \$ _____ per paycheck

Free Checking with eStatements

Checking and Debit Card – Includes a free set of checks and overdraft protection

Payroll Deduction: Monthly Bi-Weekly

Amt. \$ _____ per paycheck

For Direct Deposit - use My SAP Workspace or contact HR

†Bill Payer payments in excess of 50 per month will incur a \$0.50 per transaction fee.

24-Hour Account Access

Sign up online for FREE Online Banking, FREE Bill Payert and FREE eStatements at dominionenergycu.org.

Christmas Club

Christmas Club/Amt. \$ _____ per paycheck

Issue check Deposit to checking

Save more, earn more!

Ask about our low interest loans, high-yield certificates, and money market savings.

Switch and save today!

CONTINUED ON BACK ▶

Call 800.268.6928 or visit DominionEnergyCU.org to apply for additional services or add a joint owner.

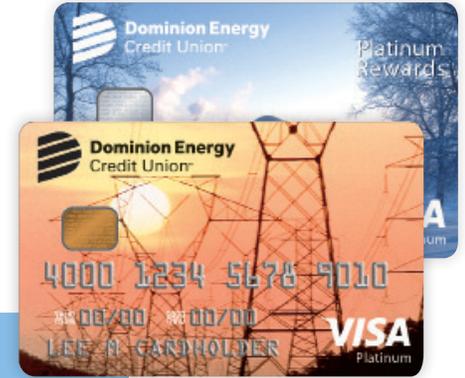
Detach and mail, or fax to 804.521.2510 | U.S. Mail: PO Box 26646, Richmond, VA 23261- 6646

A Credit Card You Can Trust

You're probably noticing a lot of changes to your credit cards: higher interest rates, more fees, etc. At Dominion Energy CU, our cards are just what you would expect from your credit union.

Enjoy having low rates, rewards and no annual fees at Dominion Energy CU!

We offer **0% APR*** for 18 months on our Platinum, Platinum Rewards, and Cash Rewards cards.



ABC Bank Credit Card		Dominion Energy CU Platinum VISA®	
Airline Ticket Credit card rate Payment	\$800 21.49%** APR Minimum \$25 per month	Airline Ticket Credit card rate Payment	\$800 7.90%** APR Minimum \$25 per month
It will take you 49 months (over 4 years!) to pay off. Interest will cost you \$423.74.		It will take you 37 months to pay off. Interest will cost you \$108.30 You save \$315.44!	

Ask about our

► **Cash Rewards card** - Earn 2% cash back on groceries, gas and more, and unlimited 1.5% cash back on all other purchases. See website for details!



EQUAL HOUSING OPPORTUNITY

NMLS #443043

Federally insured by NCUA

*Annual percentage rate. 0% APR valid on all transactions for the first 18 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. Current as of 9/3/20. See web for current rates.

**Example rates only. Actual annual percentage rates may vary based on terms and your credit qualifications.

► New Member Application

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for the number to be issued), and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, (c) the IRS has notified me that I am no longer subject to backup withholding, and

3. I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under

the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations Section 301.7701-7).

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions. Check the box for item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. By checking this box, this serves to strike out the language related to underreporting. Complete a W-8 BEN if you are not a U.S. person. If a W-8 is completed, your signature does not serve to certify this section.

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

SIGNATURES - Please read before signing

By signing below, you certify that the information on this Account Card is complete, true, and submitted for purpose of obtaining the accounts and services requested. You agree (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Account Card for the purpose of extending credit or services to you or reviewing or collecting a credit account of your; (b) that the Credit Union can tell others about its credit experience with you and obtain information from others about your credit history and performance. By signing below, you agree to terms of the following Agreements applicable to the Accounts and Services requested. You acknowledge receipt and agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement if applicable, and to any amendment the Credit Union makes. Proof of Identification may be required by the Credit Union.

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you —When you open an account, we will ask for

your name, street address, date of birth and other information that will allow us to positively identify you. We may also ask to see your driver's license or other identifying documents.

X _____
Signature (Owner) Date



FOR CREDIT UNION USE ONLY

Account Number (internal use) _____ ATM/Debit Card _____
 Check Verify _____ Opened/App'd by _____
 Date of Membership _____ Online Banking _____
 Private Teller _____ CP on Debit Confirm Sent _____ Email Services: _____