



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



Financial cents

A special-edition newsletter for employees of Dominion Energy

A Bright Financial Future Starts Here

DominionEnergyCU.org | 800-268-MYCU (6928) | 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 \$2,003 per household** per year as compared to bank customers.¹

Membership makes a difference.

We offer the same financial services 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

Get Started Today at: DominionEnergyCU.org



QUICK TIP

Save for a Rainy Day

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

Dominion Energy Credit Union members save on average **\$2,003 a year** over bank customers.¹

¹America's Credit Unions Membership Benefits Report. Based on averages for high-use households.



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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
- ▶ Benefit from an experience that **goes beyond expectations**



This is why I love my credit union.

...I still feel that 'take care of family' atmosphere!"

Cindy, VA, Member Since 1982

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 monthly service fees

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:

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

Available in NC, OH, SC and VA only.

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.

Membership is a lifetime benefit – even if you move, change jobs or retire. Family members can join too!

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

QUICK TIP

Pay Yourself First

Setting up automatic deposits from your paycheck to savings is a great way to save because the money will be deposited before you have a chance to spend it. Start with as little or as much as you want.



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

Simplify Your Life With Digital Banking

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

- ▶ Online Banking, Mobile App and Mobile Deposit
- ▶ Free Bill Payer[†] with eBill
- ▶ Online Credit Card Management
- ▶ Purchase and Account Alerts
- ▶ Mobile Wallet

[†]Excessive usage fee for more than 50 bills per month.

QUICK TIP

Your Credit Matters

Get a **FREE credit report from Credit Score and more** within Digital Banking. Having good credit means you'll get better rates on loans, which can **save you hundreds of dollars**.



The credit union made getting a car loan super quick and easy! The interest rate was really low, and they sent me papers to close. It was my first time, and I wasn't sure what to do – they were really helpful!"
Mariellen, VA, Member Since 2017



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

*APR = Annual Percentage Rate.



Join today to start enjoying your credit union benefits right away!



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. We believe credit cards shouldn't be a burden, but are a tool to build your credit history and great to have in case of emergencies.

0% APR*
for 18 months

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

*APR = 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. See website for current rates.

VISA CASH REWARDS

- ▶ 2% cash back on groceries, gas, travel, entertainment and dining
- ▶ 1.5% cash back on all other purchases
- ▶ Enjoy Visa® Signature Concierge Service and other perks

VISA PLATINUM REWARDS

- ▶ Earn one reward point for every \$1 spent on your credit card
- ▶ Easily redeem points online at curewards.com
- ▶ Redeem for gift cards, electronics and more

LOW-RATE VISA PLATINUM

- ▶ Save money by transferring balances from higher-interest credit cards
- ▶ Start building up your credit history
- ▶ ID theft protection and credit score assistance



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



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