



Point of Sale Financing Powered by Dort Federal Credit Union

The purpose of the Dort FCU Point-of-Sale Financing Program is to facilitate buying convenience for Dort Federal Credit Union members and those individuals that meet the credit union eligibility requirements and are willing to become Dort FCU members who are seeking to purchase consumer goods and services sold by a Provider (Retailer/Merchant/Medical) signed up with Dort FCU for the point-of-sale financing program.

Additional Eligibility Requirements of Retail/Medical Business:

- Dort FCU will make available retail lending to any retail business located in geographical charter area of Dort FCU or where the Dort FCU membership shops. However, POSF loans shall only be available to any member or those consumers eligible to become members as defined in Dort FCU's bylaws. The retail business has to be an active business, licensed to do business in the State of Michigan, and in good standing with the State of Michigan's Licensing and Regulatory Affairs Department (LARA). If a "Doing Business As" (DBA), the business must be filed and be in Good Standing at the County Clerk's Office of the county they are doing business in.

Eligibility of Membership:

Eligibility as stated by the National Credit Union Administration REGION IV Certificate of Approval of Amendment of Charter/Bylaws as dated 12/19/2002. Dort Federal Credit Union, Charter No. 07569:

Section 5 of the charter of the Dort Federal Credit Union shall hereby be designated as a Community common bond as follow: "The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Genesee County, or Lapeer County, or Shiawassee County, or Deerfield Township or Tyrone Township in Livingston County, Michigan; (12/19/02)
2. Members of record of this credit union as of December 19, 2002, the date of this community charter conversion amendment; (12/19/02)
3. Spouses of persons who died while within the field of membership of this credit union;
4. Employees of this credit union;
5. Volunteers in the community; (12/19/02)
6. Member of the immediate family or household; and (03/05/99)
7. Organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law.