



INTRODUCING BOOST CHECKING FROM DORT FEDERAL CREDIT UNION

Caffeinate your cash flow with the Boo\$t Checking Account from Dort Federal Credit Union. Boo\$t is a simple and convenient, high yield dividend rate

checking account that pays up to 3% monthly on balances up to \$10,000.00 when all required qualifications are met.

THE PERKS ARE PLENTY

- ▶ High yield dividend rate checking
- ▶ No monthly service or per check fees
- ▶ No minimum balance requirements
- ▶ Eligible for our overdraft programs

Wake up and smell a freshly brewed new checking account. Learn more about Boo\$t Checking from Dort Federal Credit Union by calling 800.521.3796 or log onto dortononline.org/boost

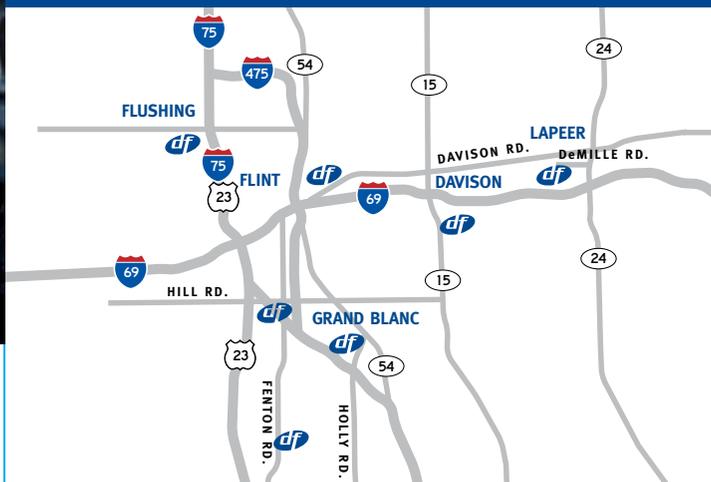
Requirements include direct deposit (ACH credit) of at least \$900 into membership account per month. Enrollment in e-statements. Minimum of three (3) bill payment transactions per month. Twenty-five (25) posted debit card transactions to the account per month. ATM transactions do not count. **Zero Percent (0.00%) APY** will apply in the months when all requirements are not met and on balances over \$10,000. Limit one (1) checking account per membership. Dividend rates subject to change. Business accounts do not qualify.

Federally Insured by NCUA

EARN YOUR **3%** APY*

*Annual Percentage Yield up to 3%. Requirements apply to earn a dividend.

Always AVAILABLE



IN PERSON

2845 Davison Road
East of Dort Hwy.

5091 W. Pierson Road
West of Linden Road

1091 W. Hill Road
West of Fenton Road

1441 S. State Road
South of I-69

9050 Holly Road
East of I-75

14265 Fenton Road
North of S. Long Lake Road

1724 DeMille Road
West of Main Street Lapeer



MORTGAGE OFFICES

Lapeer Mortgage Office
700 S. Main Street, Suite 102B
Lapeer MI 48446
810.244.3910

Flint Mortgage Office
5405 Gateway Center, Suite C
Flint, MI 48507
810.244.2595



BUSINESS SERVICES

business@dortfcu.org



TELEPHONE

810.767.8390
800.521.3796

DORT BY PHONE

810.600.4093
866.388.7336

LOST/STOLEN VISA

800.543.5073



INTERNET

www.DortOnline.org
feedback@dortfcu.org



MAIL

P.O. Box 1635
Flint, MI 48501-1635

Dort **df** Federal
CREDIT UNION



Federally Insured by NCUA

WWW.DORTONLINE.ORG



df
Dort Federal
CREDIT UNION

2018
JANUARY

**Don't Miss These
Flint Firebirds Promos**
Tickets are now on sale!



January 6
Firebirds Fight Hunger

January 17
Firebirds Fight Hunger/
College Night

January 20
Firebirds Fight Hunger

January 27
Firebirds Fight Hunger

January 28
Firebirds Fight Hunger/
Family Night

January 31
Firebirds Fight Hunger/
College Night

2017 UPCOMING EVENTS



Flint Shrine Circus

JANUARY 11-15

\$5.00 off Adult General Admission Seating
\$10.00 off Adult Reserved Seating



Chrome and Ice Car Show presented by Back to the Bricks and Buick

FEBRUARY 9-10

\$3.00 off an Adult Ticket

MUST SHOW PROOF OF MEMBERSHIP FOR DISCOUNT.

HOLIDAY CLOSING

Dort Federal Credit Union
offices will be closed for

MARTIN LUTHER KING, JR. DAY

Monday, January 15th

Please visit the following links to access our online services:

Happy New Year!

As we close out 2017 and 2018 begins to dawn, it is a great time to express appreciation and reflect not only on what we've accomplished but the journey we've taken to get there.

Thank you to our engaged members for your continued support and for the confidence that you have placed in us. We attribute our success, to you, our loyal members and to our trusted Dort Federal Credit Union brand. We believe nothing speaks louder than our members' referrals and we appreciate the recommendations you give others. We understand you have choices when it comes to financial institutions and we thank you for choosing Dort Federal.

Dort Federal Credit Union is committed to serving our hometown with a broad range of financial products and services. We continue to listen to what you need and require from your credit union. 2017 proved to be a successful year and we continued to grow on all fronts allowing us to reach milestones for membership, deposits, and loans. We worked actively to lend and we did so at a record pace which was all made possible by working as a team for our members. The experience we deliver, the strength of our institution, and the dedication of our employees drive this success. This growth would not be possible without the hard work and dedication from every one of these individuals here at Dort Federal. Thank you to our phenomenal team.

The Board of Directors has adopted many new strategic initiatives to ensure that Dort Federal remains competitive and is successful in achieving our mission and goals. They continuously support our growth and commitment to the local communities; the same communities that we live, work and worship in, since 1951. As a result, we are looking forward to expanding in the future to better meet our communities' needs. Their focus is our members and giving you more reasons to turn to Dort Federal for all of your financial needs. Thank you volunteers for your time and dedication.

A simple "thank you" is not nearly enough to express the total sense of gratitude we feel at Dort Federal Credit Union. To truly demonstrate our thanks, we will strive to do more to continually earn your membership and business. As always, we remain dedicated to our mission of "opening doors to our members by providing quality financial services."

From all of us at Dort Federal Credit Union we extend to you our best wishes for a prosperous and healthy 2018. Thank you for your continued support and we look forward to serving you in 2018 and for generations to come.

Warmly,

Vicki Hawkins, President/CEO

DORT FEDERAL IN THE Community



The Dort Team at the YMCA Santa Run

- ♥ **November 28th thru December 19th** Vote for Miracles.
- ♥ **December 1st thru December 23rd** "25 Days of Giving" with NBC 25, FOX 66 and Catholic Charities.
- ♥ **December 2nd** YMCA Santa Run Medal Sponsor
- ♥ **December 2nd** Jinglefest – JingleJam Entertainment Tent Sponsor
- ♥ **December 9th** Santa Coloring Contest at the Genesee Valley Mall
- ♥ **December 16th** Grand Blanc Culvers Coloring Contest
- ♥ **December 19th** Ground Breaking for Swartz Creek Branch

Upcoming Community Events

- ♥ **January 1st thru January 31st** Flint Firebirds Fight Hunger
- ♥ **January 11th thru 15th** Flint Shrine Circus at the Dort Federal Credit Union Event Center
- ♥ **February 9th and 10th** Chrome and Ice Car Show at the Dort Federal Credit Union Event Center
- ♥ **April 17th Annual Meeting** at Dort Federal Credit Union Administration Office

Nominating Committee Prepares for 2018 Election

66TH ANNUAL MEMBERSHIP MEETING

Tuesday, April 17, 2018 at 6:30 PM at
the Dort Federal Administration Building
DOORS OPEN AT 6:00 PM

Chairperson Dana Stoddard, Beverly Kittle, and Wayne Natzke serve as the Dort Federal Credit Union Nominating Committee. The committee considers certain minimum standards in reviewing and making their nominations, such as:

- Being a member for at least three years prior to nomination and in good standing, defined as not having caused the credit union a loss and not delinquent or owing a negative balance on any account type within their membership(s) at the time of nomination;
- Having attained the age of 21 by the date of nomination;
- Exhibiting service to the credit union;
- Having relevant financial and business experience;
- Demonstrating a level of personal and financial responsibility worthy of service to the membership and fulfilling required fiduciary responsibilities;
- Illustrating an educational level sufficient to assure the confidence of the membership; and, understands and carries out the duties and responsibilities placed upon Boards of Directors or other committee members of federally insured depository institutions.

After careful consideration, the Nominating Committee nominates the following members for the Board of Directors. All have agreed to serve if elected.

BRUCE ALLAN began his volunteer service at Dort Federal Credit Union in 1991. Currently he serves as Board Treasurer and on the Community Involvement Committee. In his 27 years as a volunteer, Bruce has chaired the member-elected Credit Committee as well as the Education, Nominating, Personnel, and Legislative Committees at Dort Federal Credit Union. A Dort Federal member for 44 years, Bruce has received numerous educational awards through CUNA's Volunteer Achievement Program.



HARRY AWDISH Currently First Vice Chair, Harry Awdish served as Board Chairman from 2004-2014. Over the last 27 years, Harry has served as Board Chairman, Treasurer, Secretary and as Chairman of the Supervisory Committee. He was named Volunteer of the Year by the Combined Council of Automotive Credit Unions in September 2008. Harry has a Master's Degree in American Culture through the University of Michigan, Flint. He has earned many educational awards through the Credit Union National Association's Volunteer Achievement Program.

DIANE PIERCY currently serves as Chairperson of the Supervisory Committee for Dort Federal Credit Union. She has volunteered since 2006 and has served as a Board Director since 2012. She has received numerous educational awards through CUNA's Volunteer Achievement Program, including the Filene, Raiffeissen, and Bergengren Awards, plus the prestigious Supervisory Committee Award. A 41-year resident of Genesee County, Diane is married with six children.



NOMINATION BY PETITION

Nominations may also be made by petition within the following criteria:

- Members may be nominated by petition signed by at least 1% of the members eligible to vote or 500 members.
- Only petitions approved by the Board of Directors may be used (including photocopies of approved petitions). Petitions may be picked up from the Executive Assistant at Dort Federal's Administration Office on or after February 6, 2018.
- All petitions must be returned, in person, by March 7, 2018, to the Executive Assistant at the Administration Office between 4:00 and 5:00 PM.
- Petitions must be accompanied by a certificate signed by the petitioner that he or she is agreeable to nomination and, if elected, will serve. In addition, a statement of qualifications and biographical data in a format consistent with the requirements set forth in the Dort Federal Credit Union Election Policy must also accompany the petitions.

Elections shall be by plurality vote and shall be by mail ballot except where there is only one nominee for each position to be filled.



DIDN'T GET WHAT YOU WANTED FOR THE HOLIDAYS?

Apply for the Dort Federal Special Loan!

\$1,000 Loan

**NO CREDIT CHECK
QUICK, 12-MONTH PAYBACK**

Loan subject to having a minimum direct deposit equaling \$1,500 or more per month into your Dort Federal Credit Union account for the past three months. Loan is based on **17.9%** annual percentage rate and a 12-month term with payments of \$95.00 per month. Maximum of two "Special" loans per member with a maximum balance of \$1,700 total. If you have more than one "Special" loan outstanding, proceeds from this new loan will be used to pay off one of the existing loans. Approval is based on no anticipated changes to financial status for the next 12 months. Members currently in bankruptcy are not eligible. Other restrictions may apply. See a Dort Federal Member Service Representative for details. Rates, terms and conditions may vary and are subject to change at any time without notice.



Thank You for Putting a Smile on a Snowman

Dort Federal Credit Union would like to thank everyone who put a smile on a snowman to help local families in need. Members were able to buy a snowman for \$1.00, \$5.00, \$10.00, \$25.00 and \$50.00. Your generosity helped us raise more than \$16,000 for Whaley Children's Center and The Hospitality House at McLaren. For more information on this year's charities, go to www.dortonline.org/snowmen.



Whaley Children's Center The Whaley Foundation was incorporated January 26, 1924 with a mission of providing care for "homeless and neglected children." Whaley Children's Center has remained aware of the changing needs in the area of child welfare. In 1977, Whaley was one of the first agencies to offer a Treatment Foster Care Program providing children the opportunity to live with a specially trained family. Currently, Whaley Children's Center provides shelter, hope and healing to nearly 90 children each year who are survivors of horrific abuse and neglect. Through an intense treatment process provided by qualified and dedicated staff, children are taught the skills necessary to thrive in life as well as given strategies to cope with their past and press on to greater futures. Visit www.whaleychildren.org to learn more.

Hospitality House at McLaren McLaren has long realized that addressing the needs of cancer patients goes well beyond providing the latest technology and treatment. It also includes a focus on providing support and resources to address the emotional, spiritual and extended physical needs of patients and their caregivers. The Hospitality House provides easy access for treatment, support services and other medical needs. It also provides activities, programs, quiet spaces and amenities to support healing and hope. Further, by relieving the financial burden associated with housing during this challenging time, the Hospitality House enables patients and their caregivers to focus solely on physical and emotional healing. Visit www.mclaren.org/flint/patient-hospitality-house.aspx to learn more.

Student Scholarships Available for Members

We are awarding seven scholarships in the amount of \$1,000 each to graduating high school seniors or current students enrolled full-time in a college or university. If selected, the scholarship winners will have the opportunity to submit a video describing what the scholarship means to them.

- Applicants must be a member in good standing of Dort Federal Credit Union for a minimum of one year. (Students must be primary account holder and account must have been opened on or before March, 2nd 2017.)
- Applicant must be a high school graduate in 2018 (or earlier) with a minimum GPA of 2.5 in high school, or a minimum GPA of 2.5 in one full year of post-high school education, if applicable.
- **Application must be postmarked by or received at any Dort Federal Credit Union branch by close of business day on Friday, March 2nd 2018.**

