Are You Using Mobile Deposit?

Mobile Deposit is a FREE and secure mobile service that allows you to deposit checks into eligible Dort Federal accounts using an iOS or Android device. Using the device, a photo is taken of the front and back of the endorsed check, so the images and associated deposit information are delivered electronically to Dort Federal!

**HOW DO I ENROLL?**

- Open the Dort Federal app.
- Tap the Deposit Checks feature.
- Click on “Enroll Now” and accept the Mobile Deposit Terms and Conditions.

Once you’re enrolled you can deposit checks from anywhere you have access to an iOS or Android device, with a camera and an internet connection.

**HOW DOES IT WORK?**

- Install the latest Dort Federal app from the App Store.
- Open the Dort Federal app.
- Login to your Dort Federal online banking account.
- Select “Deposit Checks” on the main menu.
- Select the account you wish to deposit funds to and enter the deposit amount of the check.
- Take pictures of the front and back of the check. Make sure the back of the check is endorsed with the signature of the payee and “For Mobile Deposit.”
- Review and approve the images of the check.
- Submit the images for deposit.

It’s that simple! This service is designed to be a user-friendly, self-service product. You can find out more information, view our online demo, and download the necessary apps online at www.dortonline.org/pages/Mobile-Deposit.
Don’t Miss These Flint Firebirds Promos
Tickets are now on sale!

March 3
Gordie Howe Tribute Night/ Overage Night

March 10
Fire/ Host Family
Appreciation/ Whaley’s Night

March 14
“Talk Today”/ College Night/
Credit Union Night
$2 Beers & Dogs
$2 off College Student
Ticket with valid ID

Please bring a new or gently used book!

Credit Union members will receive 'BUY ONE GET ONE FREE’ Silver Level Reserved Ticket pricing at the Dort Federal Event Center Box Office or online with the ticketmaster promo code: CUNITE

Upcoming Events

41st Annual Flint Camper & RV Show
March 15-18
$1.00 off an Adult Ticket

Spring Home and Garden Show
April 7-8
FREE for Dort Federal Members
MUST SHOW PROOF OF MEMBERSHIP FOR DISCOUNT.

Upcoming Community Events

March 3 Hurley Ball
March 6 Financial Reality Fair at Northwestern High School
March 10 Flint Firebirds Firefighters Appreciation Night
Sponsored by Dort Federal Credit Union
March 14 Flint Firebirds Credit Union Night
March 15-18 41st Annual Flint Camper & RV Show at Dort Federal Credit Union Event Center
March 16 St. Paddy’s Day .5k Run at the Flint Farmers’ Market
March 24 Kearsley Hornet Races Fundraiser

66th Annual Membership Meeting
Tuesday, April 17th
at the Dort Federal Credit Union
Administration Building
Doors Open at 6:00 pm
INTRODUCING BOO$T 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 DORTONLINE.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

Let the Equity You’ve Built into Your Home Work Harder for You!

Our HELOC loans help you make your dreams into reality. Some of the features and benefits include:

▷ 15 year draw period
▷ Credit available when you need it
▷ Minimum loan amount is $5,000
▷ Variable rates based on Prime plus a margin (margin identified at time of application, is defined as the number of percentage points the lender adds to the index rate to determine the annual percentage rate to be charged)
▷ Competitive rates

APPLY THROUGH MAY 30, 2018

Intro APR for First 12 Months!* 1.99%

*Current APRs range from 4%-13.75%

*Introductory Annual Percentage Rate (APR) of 1.99% begins on date of closing and is effective for 12 months. After the 12 month period, the variable rate APR as disclosed in your Home Equity Line of Credit Account Credit Agreement and Disclosure Statement will apply. Current APRs range from 6.00% to 13.75%. Maximum APR that may apply is 18.00%. Minimum loan amount of $5,000. Closing costs typically include appraisal, title insurance, recording fee and range from $350 to $1,200. These costs are initially waived by the credit union. Repayment of waived costs will be required if the HELOC is closed and cancelled within 24 months of origination. Property insurance required. Monthly payments based on a 20 year amortization with a minimum monthly payment of $50.00. Programs, rates, terms and conditions are subject to change without notice. Introductory APR offer on new Dort Federal HELOCs. Members who currently have a Home Equity Line of Credit through Dort Federal are not eligible. Offer valid on owner occupied property only where collateral loan to value is 80% or less and excludes all loans already financed at the credit union. Proof of income required, subject to normal underwriting guidelines. Other restrictions may apply. Introductory APR offer good March 1, 2018 through May 30, 2018. **Consult your tax advisor about potential tax benefits.

*Annual Percentage Yield (APY)*

Your Banking!
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 outstanding special loans per member with a maximum combined balance of $1,700. A minimum period of four months is required between special loan originations. 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.

Have Us Call You!
Dort Federal Credit Union is excited to announce our new Call Back feature! We know your time is extremely valuable, so we encourage you to use our convenient Call Back feature. Once you remain on hold for approximately two (2) minutes, you will be offered to “Request a Call Back” during our regular business hours (8am-6pm Monday-Friday, 9am-12:30pm Saturday). Now you can continue your day without having to sit on hold.

SAFE DEPOSIT BOX FEE
Do you have a Safe Deposit Box? If so, please remember that the fee will automatically deduct from your account on March 15th, 2018. Please be sure the funds are available to avoid any overdraft fees on the account.

Important Tax Refund Information
Per the IRS, any income tax refunds being deposited via Direct Deposit (ACH) must be deposited into an account bearing the name on the income tax refund. It is also important to remember that you will need to provide the IRS with your SDC number and not your member number. You can obtain this number by looking at the bottom of your checks, calling the Dort Federal Call Center, or by visiting any Dort Federal Credit Union branch. Please remember all individuals on the check must sign the check, present identification and all individuals on the check must be on the membership. Thank you for your assistance and cooperation.

Make a spring break escape!
With the SPECIAL LOAN from Dort Federal Credit Union
$1,000 Loan NO CREDIT CHECK 12-MONTH PAYBACK

Home Improvement Financing Workshop
Join us at the Spring Home and Garden Show on Saturday, April 7th and Sunday, April 8th for the Home Improvement Financing Workshop. The Spring Home and Garden Show is FREE for Dort Federal Credit Union Members. (Must show proof of membership for discount)

Topics to be covered are:
- Refinance your first Mortgage – Cash Out
- Home Equity Line of Credit (HELOC)
- FHA Title I Home Improvement Loan
- Fixed Rate Home Equity Loan
- Construction Loan

CLICK HERE TO RSVP

LOVE MY CREDIT UNION REWARDS
Members have saved over $1.4 billion with Love My Credit Union Rewards.

Start saving today at LoveMyCreditUnion.org