Coming in 2018 —
A Third New Location

Dort Federal Credit Union is excited to announce the location of its newest branch in Owosso.

Our first retail branch will be located in a strip mall at 1006 E. Main Street. To keep pace with the evolving financial industry, this facility will also bring a new member experience with state-of-the-art technology.

In December of 2017, we announced we will be opening a branch in Swartz Creek. This location will be at 4131 Morrish Road, in front of the Meijer. In January of 2018, we also announced we will be opening a branch in Clio. The address for the Clio location is 11411 N. Linden Road in front of the Walmart. These two locations are stand alone and will offer state-of-the-art technology as well.

Both the Swartz Creek and Clio branches are expected to open in Fall of 2018 while the branch in Owosso is expected to open in Summer of 2018. Dort Federal currently serves over 83,000 members. These three branches are in addition to the seven locations in and around the Greater Flint and Lapeer area.
Dort Federal introduces Apple Watch App

Nowadays, what you wear can say a lot about your finances — literally! Here at Dort Federal Credit Union we strive to give our members the best banking experience possible.

Now with Apple Watch you have a new way to stay close to your money. You’ll be able to:
- See account balances and transaction at a glance on your watch — with no need to log in.
- Locate nearby branches and ATMs
- Choose your personal account view settings.

It’s easy, it’s secure, and it’s just the beginning. We look forward to continuing to offer relevant, personal banking experiences for you using the most powerful technology available.

Enable this FREE Benefit in 3 EASY Steps:

1. Make sure your Apple Watch is paired with your iPhone
2. Download the latest version of the Dort Federal Credit Union Mobile Banking App via the iTunes store.
3. After logging in for the first time, go to settings > Apple Watch and enable.

That’s it! Now you can use your Mobile banking App from your watch to check your balance and more!

Please tell us what you think! Or, if you need help, contact us at 800.521.3796.
YouR Banking!

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.

Here’s how it works:
- Members get a $100 cash reward for every new line when you switch to Sprint.
- Current Sprint customers will receive a $50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a $50 loyalty cash reward every year for every line.
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Here’s how to sign up for Sprint cash rewards:
1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Federally Insured by NCUA
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.

Important Information about your Tax Refund

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

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.

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
- 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 4.00% to 13.75%. 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 offered 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 31, 2018. **Consult your tax advisor about potential tax benefits.