$1,000 Student Scholarship Program

The credit union movement was founded on the philosophy of “People Helping People.” In keeping with our philosophy, Dort Federal Credit Union has established a student scholarship program to help our members achieve their higher educational goals. We will award ten (10) scholarships this year in the amount of $1,000 each to graduating high school seniors or older students seeking to further their education after high school. Members who have been accepted as full-time students to an accredited institution of higher learning may apply by March 1, 2019.

How to Apply:
- Print and complete the Dort Federal Credit Union Scholarship Application and Authorization Release form (if applicable).
- Include a copy of your official High School Transcripts and any post-high school transcripts, if applicable. Applicant must be a high school graduate in 2019 (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).
- Include a copy of your Letter of Acceptance as a full-time student to an accredited institution: university, community college, trade school, vocational school, or employer-sponsored skilled trades apprenticeship program.
- Include two (2) Letters of Recommendation from influencing adults (for example: a teacher, coach, counselor, community leader, employer — may not be from a relative).
- Applicant must write an essay (150-200 word maximum) describing what “Being Financially Responsible” means to him/her.
- Application must be postmarked or received at any Dort Federal Credit Union branch by close of business on Friday, March 1, 2019. Send completed application to: Dort Federal Credit Union, Scholarship Committee, 9048 Holly Rd., Grand Blanc MI 48439. If you have questions, please call (810) 767-8390.

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
1006 E. Main Street
Owosso

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

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
Our Owosso Branch is Now Open!

Dort Federal is excited to announce that our newest branch located at 1006 E. Main Street in Owosso is now open.

This is our first branch to offer Interactive Teller Machines and is a full service branch including Member Services, Commercial Banking, Investment Services and a 24 hour ATM.

Our Grand Opening was held on September 26, and we thank everyone who came out to celebrate this exciting event with us. We look forward to serving the Owosso community with the same great service our members enjoy at all of our locations.

New Call Center Hours Begin October 22, 2018
Monday-Friday 7:00am-7:00pm
Saturday 8:00am-3:00pm

HOLIDAY CLOSINGS
Thanksgiving, Thursday, November 22nd
Christmas Eve, Monday, December 24th Close at 12:30
Christmas, Tuesday, December 25th
New Years Eve, Monday, December 31st Close at 12:30
New Years Day, Tuesday, January 1st

HOLIDAY CLOSINGS
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Don't Miss Shred Days at Dort Federal

While purging your personal documents is a good practice, be mindful of how you’re destroying documents that contain your personal information. Shredding the documents is the best way to ensure that your identity is protected. To prepare for the upcoming shred days, please keep in mind that Dort Federal members may shred up to four boxes* of items. Shredding of items over four boxes will result in a charge.

Dort Federal Shred Days 2018 Schedule

<table>
<thead>
<tr>
<th>Location</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hill Rd., Flint</td>
<td>Wednesday, Oct 10, 9:00-11:00am</td>
<td></td>
</tr>
<tr>
<td>Davison Rd., Flint</td>
<td>Wednesday, Oct 10, 12:00-2:00pm</td>
<td></td>
</tr>
<tr>
<td>W. Pierson Rd., Flint</td>
<td>Wednesday, Oct 10, 3:00-5:00pm</td>
<td></td>
</tr>
<tr>
<td>Holly Rd., Grand Blanc</td>
<td>Thursday, Oct 11, 9:00-11:00am</td>
<td></td>
</tr>
<tr>
<td>DeMille Rd., Lapeer</td>
<td>Thursday, Oct 18, 9:00-11:00am</td>
<td></td>
</tr>
<tr>
<td>State Rd., Davison</td>
<td>Thursday, Oct 18, 1:30-3:30pm</td>
<td></td>
</tr>
<tr>
<td>E. Main St., Owosso</td>
<td>Tuesday, Oct 23, 9:00-11:00am</td>
<td></td>
</tr>
<tr>
<td>Morrish Rd., Swartz Creek</td>
<td>Tuesday, Oct 23, 12:00-2:00pm</td>
<td></td>
</tr>
<tr>
<td>Linden Rd., Clio</td>
<td>Tuesday, Oct 23, 3:00-5:00pm</td>
<td></td>
</tr>
<tr>
<td>Fenton Rd., Fenton</td>
<td>Thursday, Oct 25, 9:00-11:00am</td>
<td></td>
</tr>
</tbody>
</table>

*For the purposes of the shred event, boxes are considered paper grocery bags and standard boxes sized 10” x 12” x 16”.

It’s Easy to Book an Appointment Online

Dort Federal is making it easier for members to schedule appointments with us. All you need to do is click on the “Book Appointment” link on our website or the link under the “More” tab of our iPhone or Android apps.

When you’re making your appointment, you’ll be able to pick the branch you want and see the available times. You’ll also be able to let us know what kind of service you are looking for, so we can be prepared, and you can get an idea of how long the appointment will take.

Once your appointment is made you’ll get an email with all of the details and a link back to the service, so you can change or cancel the appointment if something changes.

Christmas Club Funds Transfer

Christmas Club funds will be transferred to your Dort Federal checking account on Wednesday, October 10th after business hours. If you do not have a Dort Federal checking account, your funds will be deposited into your savings account. Funds deposited into your Christmas Club account after October 10, 2018 will be credited for 2019. Save as little as $5.00 per week and you will have $250.00 to spend in 2019! Saving $10.00 per week will yield $500.00, plus dividends!

Earning Your 3% Is Easy

Boo$t is a simple and convenient, high-yield dividend rate checking account that pays up to 3% monthly on balances up to $10,000.00 when all required qualifications are met. With Boo$t there are no monthly service or per check fees, no minimum balance requirements and you can instantly receive your debit card.

Our Mobile Loan Application is Now Available

Great News! Less information needs to be entered into our new mobile loan application, not even your account number. Simply look for the fields with the asterisks(*) and only fill-in the required fields to submit your loan application. We recognize your time is valuable. If we need more information a credit union representative will contact you. Start using our easy mobile application today.

We have loans for just about anything!

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.

WRAP UP the holidays!
DORT FEDERAL CREDIT UNION’S SPECIAL LOAN! $1,000 LOAN
NO CREDIT CHECK • 12-MONTH PAYBACK

Holiday Shopping is Easy with a Dort Federal VISA Credit Card!

Dort Federal offers a Platinum VISA credit card to qualifying members with great benefits like:
- no annual fee
- no balance transfer fee
- no cash advance fee
- purchasing power with credit limits up to $35,000 for qualified members
- convenience of automatic payment options which make repayment simple
- much more

Earn while shopping with the Cash Back Flex Rewards VISA card. You can choose to redeem points for 1% CashBack Rewards, or you can use the points for merchandise, travel, or gift cards.

Always the Perfect Gift

Don’t know their size, no problem! Visa Gift Cards make a great holiday gift. As one of the world’s most recognizable and trusted brands, the Visa Gift Card is the perfect gift to give a friend or a loved one. They are more secure than cash and a convenient way to provide funds as a gift! Everyone has a picky person on their holiday gift list, don’t spend time worrying about what to give them. Visa Gift Cards can be used, wherever Visa is accepted, in the U.S. and District of Columbia. So gift it with confidence!

Purchase your Visa Gift Cards at any one of our branch locations today!

Double Scorecard Point Rewards Are Back!

Dort Federal’s Visa Platinum ScoreCard Point Rewards cardholders will be getting a little boost by earning DOUBLE ScoreCard Bonus Points on gas, restaurants, fast food, utilities and telecommunications purchases from October 1 through December 31, 2018. Simply use your Dort Federal Visa Platinum credit card when purchasing gas, dining out or paying bills.

Don’t Have a Dort Federal Visa Platinum Credit Card?

VISIT DORTONLINE.ORG TO APPLY

*Double ScoreCard Rewards are only earned on eligible gas, restaurants, fast food, utilities, and telecommunications purchases through December 31, 2018. Purchases made before and after the promotional dates will receive one ScoreCard Rewards point per dollar spent. For ScoreCard Rewards information, including redemption info and catalog, go to www.scorecardrewards.com.