

# \$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

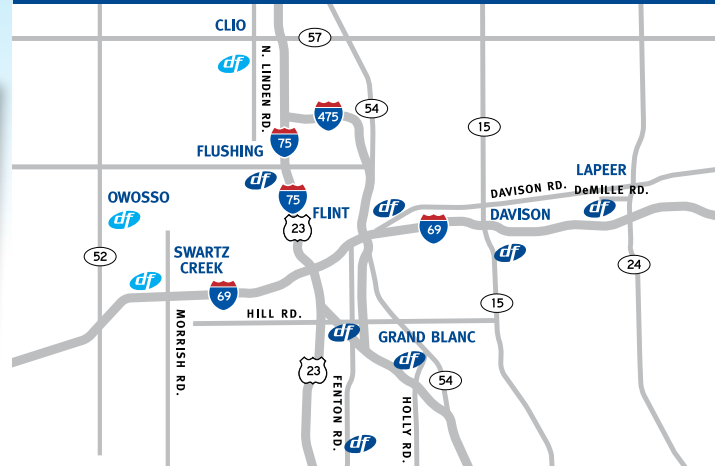


student scholarship program to help our members achieve their higher educational goals. We will award ten (10) scholarships this year in the amount of \$1,000 each to graduating high school seniors or older students seeking to further their education after high school. Members who have been accepted 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.

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
- 1006 E. Main Street**  
Owosso

### COMING SOON

- 4131 Morrish Road**  
Swartz Creek
- 11411 N. Linden Road**  
Clio



### 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](mailto: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](http://www.DortOnline.org)  
[feedback@dortfcu.org](mailto:feedback@dortfcu.org)



### MAIL

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

Dort **df** Federal  
CREDIT UNION

Federally Insured by  
NCUA  
[WWW.DORTONLINE.ORG](http://WWW.DORTONLINE.ORG)



shared interest

**df**  
**Dort Federal**  
CREDIT UNION

**2018**  
OCTOBER

# FIRST RESPONDERS NIGHT



**TICKETS  
ON SALE  
NOW!**



VS



SATURDAY

**SATURDAY, OCTOBER 13, 2018**

**7:00 PM**

PRESENTED BY



## UPCOMING HOME FIREBIRDS GAMES & PROMOTIONS

- OCTOBER 3** Saginaw Spirit • Winning Wednesday
- OCTOBER 6** Guelph Storm • Hot Wing's Birthday
- OCTOBER 12** North Bay Battalion • 810 Night
- OCTOBER 13** Kitchener Rangers • First Responders Night
- OCTOBER 21** Barrie Colts • Family Sunday Funday
- OCTOBER 27** Erie Otters • Pink Out The Rink
- OCTOBER 28** Niagara Icedogs • Trick-or-Treat at the Rink
- NOVEMBER 3** Ottawa 67's • Youth Sports Night

## International Credit Union Day

Please join us in celebrating **International Credit Union Day**, October 18th with treats and surprises. Members are encouraged to visit their favorite Dort Federal Credit Union branch during regular hours for cookies and coffee. Be sure to keep a lookout on Dort Federal's Facebook page, where members could win prizes throughout the week.



# 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

# DORT FEDERAL IN THE Community



Blood Drive with Michigan Blood

- ♥ **September 8-9** "The Apple of your Eye" Mueller's Orchard Car Showcase for Cystic Fibrosis
- ♥ **September 10** Hurley Golf Classic
- ♥ **September 10-16** Ally Challenge Hole Sponsorship
- ♥ **September 11** Taste of Grand Blanc Tent Sponsor
- ♥ **September 11** Shiawassee Chamber Golf Outing Sponsor
- ♥ **September 12** Flint Firebirds Fan Fest
- ♥ **September 16** Snuggle Sack "Hope for the Homeless" Charity Golf Outing
- ♥ **September 21** Blood Drive with Michigan Blood
- ♥ **September 22** The Child Advocacy of Lapeer County Hole Sponsor
- ♥ **September 22** Benefit For Kenny Woods
- ♥ **September 27-30** McCurdy Festival Sponsor
- ♥ **September 29** Opening Night, Flint Firebirds
- ♥ **September 29** Flushing Chamber Harvest Festival Sponsor
- ♥ **October 1** Grand Blanc Police Association Annual Golf Dinner Sponsor

## Upcoming Community Events

- ♥ **October 12-13** 5th Annual Owosso Oktoberfest
- ♥ **October 13** First Responders Night at Flint Firebirds
- ♥ **October 17** 16th Annual Suits & Sauce Dinner and Silent Auction for the Boys & Girls Clubs of Greater Flint
- ♥ **November 2** Lapeer Family Literacy Center 26th Annual Dinner
- ♥ **November 10** Motherly Intercession Annual Dinner





## 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

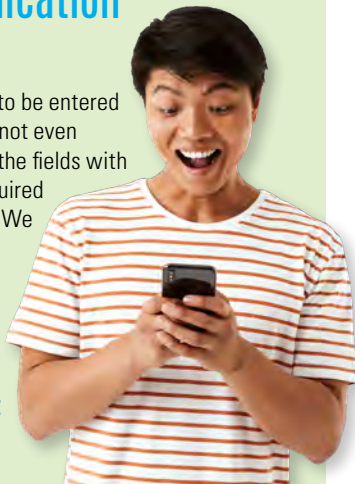
Hill Rd., Flint	Wednesday, October 10, 9:00-11:00am
Davison Rd., Flint	Wednesday, October 10, 12:00-2:00pm
W. Pierson Rd., Flint	Wednesday, October 10, 3:00-5:00pm
Holly Rd., Grand Blanc	Thursday, October 11, 9:00-11:00am
DeMille Rd., Lapeer	Thursday, October 18, 9:00-11:00am
State Rd., Davison	Thursday, October 18, 1:30-3:30pm
E. Main St., Owosso	Tuesday, October 23, 9:00-11:00am
Morrish Rd., Swartz Creek	Tuesday, October 23, 12:00-2:00pm
Linden Rd., Clio	Tuesday, October 23, 3:00-5:00pm
Fenton Rd., Fenton	Thursday, October 25, 9:00-11:00am

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

## 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!**



## 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\$ 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\$ there are no monthly service or per check fees, no minimum balance requirements and you can instantly receive your debit card.

**EARN YOUR 3% APY\***  
\*Annual Percentage Yield up to 3%. Requirements apply to earn a dividend.

### QUALIFICATIONS ARE SIMPLE

- ▶ Direct Deposit of at least \$900 into membership account per month
- ▶ Enrollment in e-statements
- ▶ Twenty-five (25) posted debit card transactions to the account per month. ATM transactions do not count.

**You can learn more about Boo\$ Checking by calling 800. 521.3796 or by going to [dortonline.org/boost](http://dortonline.org/boost)**

**\*Zero Percent (0.00%) APY** will apply in the months when all qualifications 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.

**Insured by NCUA**



# WRAP UP the holidays!

DORT FEDERAL CREDIT UNION'S  
**SPECIAL LOAN! \$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.



## 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?

\*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](http://www.scorecardrewards.com).