$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.
Swartz Creek and Clio Branches Opening Soon!

We will be celebrating our two newest branches with a Grand Opening event from noon until 6pm in Clio on Wednesday, November 14, 2018 and in Swartz Creek on Tuesday, November 20, 2018. You deserve excellent personal service and you can now find it at our three new locations in Owosso, Clio and Swartz Creek. Our new branches are equipped with Virtual Teller Machines, the latest technology, providing you a new member experience through one-on-one video transaction with our employees. These branches still offer full-services with Commercial Banking, Investment Services, Member Service Representatives and a 24-hour ATM. Extended drive-thru hours are available at these three locations from 7am to 7pm Monday through Friday and 8am to 3 pm on Saturdays. Lobby services will be from 9am to 6pm Monday through Friday and 9:00am to 12:30pm on Saturdays.

Thank you to everyone who celebrated with us at our Owosso Grand Opening on September 26th. We look forward to serving the Owosso, Swartz Creek, and Clio communities with the same great service our members enjoy at all our locations.

JOIN US FOR OUR GRAND OPENINGS

**Clio**
11411 N. Linden Road
Wednesday, Nov. 14
Noon-6pm

**Swartz Creek**
4131 Morrish Road
Tuesday, Nov. 20
Noon-6pm

**Ray C’s Buck Pole**

Dort Federal is proud to sponsor the 14th annual Ray C’s Buck Pole. Hunters will be waking up at the crack of dawn on November 15 to see if they can bag the big buck. The Buck Pole will be held on November 15, 2018 and runs from dusk until dawn. The event is held at Ray C’s Harley-Davidson

1491 S. Lapeer Road • Lapeer, MI 48446 • 810-664-9800

**Upcoming Community Events**

- **October 1** Grand Blanc Police Association Annual Golf Dinner Sponsor
- **October 12-13** 5th Annual Owosso Oktoberfest
- **October 12-13** Davison Pumpkin Festival
- **October 13** First Responders Night at Flint Firebirds
- **October 17** 18th Annual Suits & Sauce Dinner and Silent Auction for the Boys & Girls Clubs of Greater Flint
- **October 27** Flint Firebirds Trick or Treat at the Rink
- **October 29** Michigan Credit Union League KeKe Challenge
- **October 29** Children’s Miracle Network

**HOLIDAY CLOSINGS**

- **Thanksgiving**, Thursday, November 22nd
- **Christmas Eve**, Monday, December 24th Close at 12:30
- **Christmas**, Tuesday, December 25th
- **New Year’s Eve**, Monday, December 31st Close at 12:30
- **New Year’s Day**, Tuesday, January 1st

**Ray C’s Harley-Davidson**

Presented by Dort Federal Credit Union

**UPCOMING HOME FIREBIRDS GAMES & PROMOTIONS**

- **November 3** Ottawa 67’s – Youth Sports Night
- **November 7** Sarnia Sting – School Day Game (11 AM)
- **November 9** Sault Ste. Marie Greyhounds – Military Appreciation Night
- **November 10** Mississauga Steelheads – Harry Potter Night
- **November 14** Saginaw Spirit – Winning Wednesday
- **November 21** Kitchener Rangers – Stuff the Truck
- **November 23** Windsor Spitfires – Video Game Night
- **December 1** Erie Otters – Teddy Bear Toss
- **December 2** Sault Ste. Marie Greyhounds – Family Sunday FUNday

**Suicide Awareness Walk**

**Upcoming Home Firebirds Games & Promotions**

- **Ray C’s Buck Pole Sponsor**
- **Ray C’s Harley-Davidson**

**Ymca Santa Run**

The YMCA Santa Run is a combination of 5K Fun Run/Walk and 1-Mile Walk around Downtown Flint for families and the casual walker/runner. This is a fun charity event and is not timed. A 5-piece Santa Suit is included in your registration fee that each participant will wear on the day of the event. Dort Federal is excited to announce that all Dort members can save $5.00 on their registration. When registering use the code DORT to receive the $5.00 discount.

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**Upcoming Community Events**

- **November 2** Lapeer Family Literacy Center 26th Annual Dinner
- **November 3** Owosso and Corunna 300 Club Sports Party & Raffle
- **November 9** Fenton Chamber of Commerce Annual Awards Dinner, Table Sponsor
- **November 10** Motherly Intercession Annual Dinner
- **November 10** Living Grace Community Church Thanksgiving Dinner
- **November 15** through December Genesee Valley Mall Santa Sponsor
- **November 15** Ray C’s Buck Pole Sponsor
- **November 30** Department of Health and Human Services Operation Angel Tree
- **December 1-25** NBC 25, Fox 66 and Catholic Charities 25 Days of Giving
- **December 1** YMCA Santa Run Medal Sponsor
- **December 4** Grand Blanc Chamber Annual Meeting
- **December 5** Old Newsboys of Flint Blue Christmas at Luigi’s
- **December 7** Clio CandleLite Horse Drawn Carriage Sponsor
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.

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$t Checking by calling 800. 521.3796 or by going to 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

SANTA CLAUS IS COMING TO TOWN

Dort Federal is excited to be the official 2018 sponsor of the Genesee Valley Center “Santa and Friends” center court holiday display. Children of all ages will be in awe of the wonder and magic of the North Pole as Santa Claus and friends visit the Genesee Valley Center this upcoming season. Santa will be available to listen to children’s requests and photos of the moment will be available for purchase.
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.

Double ScoreCard Point Rewards Are Back!

Dort Federal’s Visa Platinum ScoreCard Point Rewards and Cash Back Flex 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.

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 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.

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

VISIT DORTONLINE.ORG TO APPLY