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
What a year 2018 has been! We were fortunate enough to open not only one branch, but three new branches, one each in Owosso, Clio, and Swartz Creek. These locations allow increased member access to Dort Federal Credit Union, with our new Virtual Teller technology offering extended hours at the drive-thru lanes. Our Call Center offers the same extended hours to all members from 7 am–7 pm. We also introduced the ability to make appointments online, on your mobile device, and by telephone. These enhancements were made with the goal of delivering a new member experience giving greater access and convenience.

It was also an honor to be nominated and selected as a recipient of the Governor’s Service Award in Corporate Leadership for our volunteerism and commitment to serving local communities. With the help of our team members, we will continue donating to area causes and participating in community events offering our support in each of the communities we serve.

We would like to extend a “thank you” to all our members who have continued to support Dort Federal Credit Union since 1951. It is because of you that we are able to continue serving the Genesee, Lapeer, and Shiawassee Counties, and Deerfield and Tyrone townships in Livingston County. We greatly appreciate that you have helped us grow, enhance, and expand to become the credit union we are today and for the future.

In addition, we cannot forget to thank our team members, Board of Directors, volunteers, and business partners who have contributed to our credit union. We will forever be thankful to those who support the credit union movement and our mission to “open doors to our members by providing quality financial services”.

There is much to look forward to in 2019 with the upgrade of several of our existing drive-thru lanes and lobbies with our new Virtual Teller technology. We will continue to strive to deliver exceptional personal service through the best technology has to offer.

On behalf of Dort Federal Credit Union, we wish you a happy and healthy new year and once again thank you for your continued support.

Warmly,

Vicki Hawkins, President/CEO
Chairperson Diane Piercy, Harry Awdish, and Bruce Allan serve as the Dort Federal Credit Union Nominating Committee. Certain minimum standards in reviewing and making their nominations, such as:

- Being a member for at least three years prior to nomination and in good standing, defined as not having caused the credit union a loss and not delinquent or owing a negative balance on any account type within their membership(s) at the time of nomination;
- Having attained the age of 21 by the date of nomination;
- Exhibiting service to the credit union;
- Having relevant financial and business experience;
- Demonstrating a level of personal and financial responsibility worthy of service to the membership and fulfilling required fiduciary responsibilities;
- Illustrating an educational level sufficient to assure the confidence of the membership; and, understands and carries out the duties and responsibilities placed upon Boards of Directors or other committee members of federally insured depository institutions.

After careful consideration, the Nominating Committee nominates the following members for the Board of Directors. All have agreed to serve if elected.

**WAYNE NATZKE**

After joining the credit union movement 41 years ago while working at Country Fresh (McDonald Dairy), Wayne has served as Dort FCU Chairman, 1st Vice Chair, and Treasurer; and currently serves as 2nd Vice Chairman of the Board. He has served on the Supervisory Committee, Development Committee and Community Involvement Committee. Wayne majored in business at Mott CC and U of M Flint and has received numerous credit union educational awards. He has been married 42 years with two children.

**DANA STODDARD**

Dana currently serves as Secretary to the Board of Directors. In her 17 years as a Dort Federal volunteer, Dana has served on the Corporate Advisory Group, Supervisory Committee, Development Committee, Community Involvement Committee and Annual Meeting Committee. She has a Bachelor’s from U of M Flint and has received numerous credit union educational awards. Dana is employed as an Escrow Closer and Underwriter at Lapeer County Abstract and Title. Dana is married with two children.
Thank You for Putting a Smile on a Snowman

Dort Federal Credit Union would like to thank everyone who put a smile on a snowman to help local families in need. Members were able to buy a snowman for $1.00, $5.00, $10.00, $25.00 and $50.00. Your generosity helped us raise more than $15,000 for Old Newsboys of Flint and Elle’s Place. For more information on this years charities, please go to www.dortonline.org/snowmen.

OLD NEWSBOYS OF FLINT

“Let No Child Be Forgotten.” To live up to this motto, the Old Newsboys of Flint have established these basic concepts that include:
1. No toys or clothing will be distributed that members would not give their own children.
2. Any child from a family that meets Old Newsboys’ guidelines will not be denied help.
3. No needy child will be denied services regardless of the reason for difficulty, race, or religion.

The Old Newsboys of Flint truly believes that Christmas is for children and that enjoying Christmas like his or her playmates may help a child to grow up to be a good citizen.

ELE’S PLACE

The Mission: “A community based organization dedicated to creating awareness of and support for grieving children, teens, and their families.”

Ele’s Place is a healing center for grieving children and teens. Four branch locations support families throughout the Ann Arbor, Grand Rapids, Flint and Lansing areas and beyond. Each week, peer support group programs help hundreds of children and teens learn how to cope and begin to heal after the death of a parent, sibling or other loved one.

You Can Still Get What You Really Wanted

WITH 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.

STUDENT scholarships

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.