

## Record Snowman Sales!

For more than 20 years Dort Federal has conducted the Annual Snowman Sales campaign through donations received from members during the Holiday Season. In addition, employees and the Board of Directors contributed more than \$7,500 to the campaign. "Every year we are humbled by the generosity of our members and staff. We are reminded that people are still committed to helping their fellow citizens and have a deep willingness to give back to the community. Our 2018 campaign ran from November 2nd through December 14th and raised over \$23,000," said Deana Turcott, Director of Human Resources for Dort Federal. Dort Federal presented checks to The Old News Boys of Flint and Ele's Place in the amount of \$11,589.25. Thank you to our amazing members for your generosity!



## Dort Federal Employees Participate in United Way's Comfort Care Bags

On Monday, January 21, 2019 Dort Federal Credit Union employees came together to participate in the United Way of Genesee County's Comfort Care Bags program. Dort Federal Credit Union believes we have an obligation to help the communities we serve. "Credit unions were founded on the philosophy of 'people helping people' and Dort Federal stands behind the principles that promote social responsibility" said Vicki Hawkins CEO and President of Dort Federal Credit Union. "Our employees always love a good reason to come together, contribute to a good cause, and to support our mission. While we focus our efforts on improving the financial well-being of our members, it is important we focus on other ways to help people in need that are living in our community". Employees made Comfort Care Bags that contained homemade tie blankets and stuffed animals, crayons, a coloring book and a dental care kit. First Responders will give the kits to children involved in an emergency.



**United Way**  
of Genesee County  
*Serving Genesee & Shiawassee Counties*

## 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  
**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



*shared interest*

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

**2019**  
FEBRUARY

# Don't Miss These Flint Firebirds Promos

TICKETS ARE NOW ON SALE!



**FEBRUARY 15**  
Credit Union Night

**FEBRUARY 16**  
Tropics Night

**FEBRUARY 23**  
UAW/United Way

## 2019 UPCOMING EVENTS



### Chrome and Ice Car Show

presented by Back to the Bricks and General Motors

**FEBRUARY 8-10**

**\$3.00 off an Adult Ticket**

Brought to you by Dort Federal Credit Union



### 42nd Annual Flint Camper & RV Show

**MARCH 14-17**



### Flint Spring Home & Garden Show

**MARCH 30 AND 31**

Free with proof of Dort Federal Membership

MUST SHOW PROOF OF MEMBERSHIP FOR DISCOUNT.

# MEMBERSHIP *meeting*

**TUESDAY, APRIL 16TH**

at the Dort Federal Credit Union Administration Building

Doors Open at 6:00 pm

## Important Tax Refund Information



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 checking account number and not your member number. You can obtain this number by looking at the bottom of your checks, or in online/mobile banking, under "Show Details," listed as your "ACH number." We understand that filling out tax forms can be confusing. Please contact us if you need assistance. We are here to help!

## SAFE DEPOSIT BOX FEE

Do you have a Safe Deposit Box? If so, please remember that the fee will automatically deduct from your account on March 15th, 2019. Please be sure the funds are available to avoid any overdraft fees on the account.

## We'll Call You Back!

We are excited to introduce our new Call Back feature! 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 (7am-7pm Monday-Friday, 8am-3pm Saturday). Now you can continue your day without having to sit on hold.



# COMMUNITY *caring*



"Vote For Miracles" contest check presentation.

- ♥ **January 2, 5, 6, 11, 12, 30** Firebirds Fight Hunger Night
- ♥ **January 21** United Way Comfort Care Kits Employee Service Project
- ♥ **January 21** Snowman Sales Check Presentation with Ele's Place
- ♥ **January 22** "Vote For Miracles" Contest Check Celebration at Hurley Children's Hospital
- ♥ **January 23** Snowman Sales Check Presentation with Old Newsboys of Flint

## Upcoming Community Events

- ♥ **February 1** Fenton Education Foundation Winter Blues
- ♥ **February 2** Genesee District Library-Early Literacy
- ♥ **February 7** Hurley Children's Hospital Radiothon
- ♥ **February 8** Children's Champion Breakfast
- ♥ **February 8-10** Chrome & Ice Car Show brought to you by Dort Federal Credit Union
- ♥ **February 15** Credit Union Night with the Flint Firebirds
- ♥ **February 16** LakeVille Athletic Booster Deer Camp Dinner
- ♥ **February 22** The American Advertising Federation of Greater Flint Awards Dinner
- ♥ **February 23** YMCA of Greater Flint's Pineapples & Palm Trees Party
- ♥ **February 23** Genesee County Community Action Resource Department 2019 Walk for Warmth
- ♥ **March 2** Hurley Foundation Annual Ball
- ♥ **March 9** Grand Blanc Parks & Rec 38th Annual Hard Times Party
- ♥ **April 16** Annual Membership Meeting at Dort Federal Credit Union Administration Office

0.1325	0.68%	30.400	200	22.61
1.250	0.21%	N/A	0	30.480
0.340	1.50%	N/A	0	N/A
0.340	2.03%	N/A	0	N/A
0.412	0.87%	16.310	600	N/A
1.300	0.65%	38.900	3400	16.380

## Navigating Market Volatility

There's no question that periods of increased market volatility can be unsettling for investors. However, the decisions you make now—choosing to stay the course or move to the sidelines—can have long-lasting implications. In fact, making emotionally-based decisions in regard to short-term market events is one of the fastest ways to derail your long-term investment strategy.

That's because it's impossible to accurately time the financial markets. As a result, investors tend to opt out at the worst time, when markets are falling, and buy back in at higher prices when markets begin to rise. On the other hand, those who remain invested and focused on their long-term investment goals, have an opportunity to buy additional shares at lower prices when stock prices drop, which helps to generate long-term portfolio growth.

A time-tested approach to managing investments through periods of uncertainty is to focus on asset allocation:

- ▶ An appropriate asset allocation, aligned with your goals, timeframe, and tolerance for risk allows you to concentrate on your long-term objectives instead of getting sidetracked by short-term market fluctuations.
- ▶ Helps eliminate the potential for emotional decision-making that could have an adverse impact on your long-term investment strategy.

Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification. Asset allocation does not guarantee profit or protect against loss.

Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other names entity. Investments are: NOT NCUSIF Insured. May lose value. Not Financial Institution Guaranteed. Not a deposit. Not insured by any Federal Government Agency.

### QUESTIONS ABOUT THE MARKET?

Contact **Drew Goodrich** at **810.244.2608** to review your current allocation, and discuss your long-term goals and risk tolerance.



## Update Your Contact Info

Many members change their address, phone number or email and forget to contact us. Please make sure your contact information is current. This includes your email, address and your phone number. Remember, it is extremely easy to make these changes through our Online Banking: Login then go to:

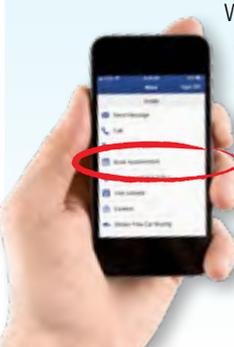
**MY SETTINGS > EDIT**

If you are not enrolled in Online Banking, please update your personal information at any branch.



## Book Your Appointment Online!

We are 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.



# Boo\$ YOUR BANKING!

## Get More in Return

Boo\$ is a simple and convenient, high-yield dividend rate checking account that pays up to 5% 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 5% APY\***

~~3%~~

**NOW 5%**

\*Annual Percentage Yield up to 5%. 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**

\*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



## Ready for a Spring Break Getaway?

MAKE IT HAPPEN WITH DORT FEDERAL'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.



## Let the Equity You've Built into Your Home **Work Harder** for You!



**1.99%** Intro APR  
**for First 12 Months!\***

\*Current APRs range from  
**5%-10.5%**  
 APPLY THROUGH  
 DEC. 31, 2019

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

HOME EQUITY SUPPORT SPECIALIST **888.837.4317**

\*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 5.00% to 10.50%**. Maximum APR that may apply is 18.00%. 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 February 1, 2019 through December 31, 2019. Consult your tax advisor about potential tax benefits.



# 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.