State-of-the-Art Technology at State Road and Holly Road Branches

Dort Federal branches in Davison on State Road and in Grand Blanc on Holly Road now feature video tellers. Video Teller Machines (VTMs) are fast emerging as the financial industry transforms. The new technology will allow members to perform simple cash transactions or engage in deeper, more personalized banking activities with "live" interactive tellers. Members will be able to perform a number of different transactions, including:

- Cash Withdrawals
- Check Deposits
- Loan Payments
- Account Transfers
- Order Checks
- Home Equity Payments and Withdrawals
- ... and many more.

Members will simply touch the "live teller" button to get started and connect to a Dort Federal team member. This capability allows the members to communicate in real time, with a teller guiding the member through the transaction. By offering this technology, we are creating a personalized interaction that is very secure, extremely convenient and functional. Dort Federal is excited to bring this state-of-the-art new member experience to these locations.
EMV Debit Cards Are Here!

In our continuing efforts to update and improve our products and services for our members, Dort Federal Credit Union will be converting all existing magnetic stripe debit cards to the new Chip-Enabled Debit Cards (EMV). This technology provides greater security when using your debit card. Unlike magnetic-stripe cards, every time an EMV card is used for payment, the chip creates a unique transaction code that cannot be used again.

The EMV chip cards will be sent out when your current debit card expires or if you need a replacement card. If your current debit card expires and you are sent an EMV chip card, automatic debits associated with your current debit card may be transitioned to your new EMV card once it is activated.

We suggest you monitor your automatic payments to ensure the transition was successful. If you have any questions regarding this security upgrade please visit your local branch or speak to a call center representative.

Great News!

Dividend payments will now be made on the last day of the month instead of the first day of the following month. Due to the change you will receive one extra dividend payment in your June 2019 statement. If you have any questions please feel free to contact our call center or visit your local branch.

MEMBERSHIP meeting

TUESDAY, APRIL 16TH
at the Dort Federal Credit Union Administration Building
Doors Open at 6:00 pm

MEMBER APPRECIATION MOVIE DAY • MONDAY, AUGUST 5, 2019
At the Dort Federal Credit Union Event Center

YOU SPEAK, WE LISTEN, CHANGE HAPPENS

Here at Dort Federal Credit Union our members are always our number one priority. Every decision we make is member inspired, and member feedback inspires our innovation. When you speak, we listen and change takes place. Based on your feedback several improvements are in place to enhance your Member Appreciation Movie Day experience.

Let’s take a look at some of these improvements:

After compiling and sorting all of the feedback, the main concerns from the 2018 Member Appreciation Day were the long wait times and the line having to be outside in unpredictable weather. This year we will have three times as many computers. This should help reduce the line significantly. The line will begin to form inside of the main lobby and, if needed, will wrap around the concourse in the main arena.

The children’s area, activities, and snacks will all take place on the floor of the main arena. Elevator access will be available or you will be able to access the floor from the main arena concourse.

We are looking forward to a successful Movie Day in 2019. Please follow Dort Federal Credit Union on Facebook for updates and announcements.
Imagine it, you can do it with Dort Federal Credit Union. Talk it over with the family—and then talk it over with us. If you can debts under one umbrella, so they’re a whole lot easier to manage. Looking for an option to breathe easier about your home can give you the buying power to get started today. Not looking to remodel but wanting to make improvements, vacations, debt consolidation, college tuition, and more?

Here’s your window of opportunity to start that great remodeling project you’ve been dreaming about. Your home can give you the buying power to get started today. Not looking to remodel but looking for an option to breathe easier about debt? A Home Equity Line of Credit can also help consolidate several debts under one umbrella, so they’re a whole lot easier to manage. Talk it over with the family—and then talk it over with us. If you can imagine it, you can do it with Dort Federal Credit Union.

With a Home Equity Line of Credit, 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 modify or cancel the appointment if something changes.

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.”

**Home Equity Support Specialist** 888.837.4317

- 15-year draw period
- Credit available when you need it
- Minimum loan amount is $5,000
- Variable rates based on Prime plus or minus a margin (margin identified at time of application, is defined as the number of percentage points the lender subtracts or adds to the index rate to determine the annual percentage rate to be charged)
- Use the equity in your home for things like home improvements, vacations, debt consolidation, college tuition, and more!

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Dort Federal is excited to announce two new ways to pay your Dort Federal loan electronically. Express Pay and Express Deposit allows you to make a payment using funds from another financial institution.

**Express Pay**
- Pay your Dort Federal loan electronically using another bank or credit union account information.
- Payment processing will be same day if the deposit is made before 5:00 pm EST.
- No credit check
- Quick, 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.
- 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.

**Express Deposit**
- Advance money to your Dort Federal savings or checking account with a debit or credit card and then transfer the funds to your Dort Federal loan.
- No credit check
- Quick, 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.
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Members have saved over $1.4 billion with Love My Credit Union Rewards.

Start saving today at LoveMyCreditUnion.org