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. Interactive 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.

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 customer service center or visit our local branch.
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.

Upcoming Community Events
- February 1: Hurley Foundation Annual Ball
- February 2: Goodrich HS Wounded Warrior Project
- February 3: McLaren Hospitality House “Night of Hope”
- February 10: Davison Optimist Club Camel Races
- March 9: Grand Blanc Parks & Recreation 38th Annual Hard Times Party
- March 14-17: 42nd Annual MARVAC RV & Camping Show
- March 23: Shiawassee-Owosso Kiwanis Camel Cup
- March 30-31: Spring Home & Garden Show
- April 1: Flint Institute of Arts Sponsor of Pablo Picasso’s Femme assise
- April 3: Hamady High School Financial Reality Fair
- April 6: Lapeer 4-H Spring Auction
- April 16: Annual Membership Meeting at Dort Federal Credit Union Administration Office
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.

Boost Checking

Boo$t is a simple and convenient, high-yield dividend rate checking account that pays up to 5% monthly on balances up to $10,000.00 when all required qualifications are met. With Boo$t there are no monthly service or per check fees, no minimum balance requirements and you can instantly receive your debit card.

**Qualifications**

- 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

Get More in Return

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.

Are You Using Mobile Deposit?

Mobile Deposit is a FREE and secure mobile service that allows you to deposit checks into eligible Dort Federal accounts using an iOS or Android device. Using the device, a photo is taken of the front and back of the endorsed check, so the images and associated deposit information are delivered electronically to Dort Federal!

**How do I enroll?**

- Open the Dort Federal app.
- Tap the Check Deposit feature.
- Click on “Enroll Now” and accept the Mobile Deposit Terms and Conditions.

Once you’re enrolled you can deposit checks from anywhere you have access to an iOS or Android device, with a camera and an internet connection.

**How does it work?**

- Install the latest Dort Federal app from the App Store.
- Open the Dort Federal app.
- Login to your Dort Federal online banking account.
- Select “Check Deposit” on the main menu.
- Select the account you wish to deposit funds to and enter the deposit amount of the check.
- Take pictures of the front and back of the check. Make sure the back of the check is endorsed with the signature of the payee and “For Mobile Deposit.”
- Review and approve the images of the check.
- Submit the images for deposit.

**It’s that simple!** This service is designed to be a user-friendly, self-service product. You can find out more information, view our online demo, and download the necessary apps online at www.dortonline.org/pages/Mobile-Deposit.
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.

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.

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 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)
- 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 18.00%. Minimum 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 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 82% 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.

Let the Equity You’ve Built into Your Home Work Harder for You!

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 with a debit card (no credit card) or electronically using your bank or credit union account information
- $1.00 fee per payment
- Same business day processing if the deposit is made before 5:00 pm EST
- Access through Dort Online Banking under the “Move Money” tab

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
- $1.00 fee per deposit
- Same business day processing if the deposit is made before 5:00 pm EST