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 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.
Great News on Dividend Payments!

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.

In observance of Independence Day

Dort Federal offices will be closed on THURSDAY ★ JULY 4, 2019

Cedar Point is a place like no other with 18 world-class roller coasters. The riding experience is so diverse, there’s a roller coaster for every thrill seeker. From pint-sized starters like Woodstock Express to the 120-mph Top Thrill Dragster — if you love roller coasters, this is the only place you need to be.

In 2018 Cedar Point introduced Steele Vengeance — the tallest, fastest and longest hybrid roller coaster in the world. Steele Vengeance should definitely be on your “must-do” list!

Dort Federal offers discounts on Good Any Day Tickets. Save time and money by purchasing your discounted tickets from any Dort Federal teller at any of our branches.*

Discount Rates:

<table>
<thead>
<tr>
<th>Ticket Type</th>
<th>Cedar Point Gate Price</th>
<th>DF Member Price</th>
<th>DF Members Save!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Any Day</td>
<td>$72</td>
<td>$33</td>
<td>$39</td>
</tr>
</tbody>
</table>

Remember, the Dort Federal mobile app, DortOnline.org, and Dort By Phone are available to make transfers, check balances or process a loan payment. Plus, your Dort One Card provides quick access to cash at nearly 30,000 surcharge-free ATMs, just look for the CO-OP Network logo.

FLINT CITY BUCKS!

Come on out and cheer your home team at Flint’s Historic Atwood Stadium for these upcoming showdowns.

June 12 vs Dayton Dutch Lions 7:00
June 27 vs FC United Chicago 7:00
July 6 vs West Virginia Alliance FC 7:00

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Plan for Your Future

Cetera Advisor Networks LLC Located at Dort Federal Credit Union!

Have questions regarding your financial future, or how to plan for retirement and other financial goals? Whether you’re starting to save for retirement, wondering what to do with a large settlement, or just curious about what investment opportunities may be available to you, our financial advisor can help! For an appointment with Amy, call 810-244-5432.

Securities and Advisory Service offered through Cetera Advisor Networks LLC, member FINRA/SPIC, a Broker/Dealer and a registered Investment Advisor. Dort Federal Credit Union is not an affiliate of Cetera Advisor Networks.

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 a 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.

Express Pay & Deposit

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 payment is made before 5:00 pm EST.
- $1.00 fee for up to 3 unassisted payment transactions
- 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

NEED AN IRA ROLLOVER? THINK DORT FIRST!

Our special term share certificate pays a quarterly dividend with an amazing rate. A minimum balance of $50,000.00 is required with no maximum. Step up your savings with this great promotional certificate!

HURRY, DON’T MISS THIS LIMITED TIME OFFER!

4% APY*

25 MONTH CERTIFICATE

*Annual Percentage Yield. Certificate term is 25 months, automatic renewal into 24 month certificate at maturity. $50,000 minimum balance is required with no maximum.

INSURED BY NCUA

CONGRATS!

Dort Federal Scholarship Winners

JENNIFER BLOCH
KAYLEE CZYZIO
GRANT FOREN
TRISTAN LOVASZ
JOE RECHSTEINER
CAITLIN WIENCEK
NICOLE NELSON
REESE RUHLMAN
ZA'TAIA SHELBY
BRYSON NUGENT
CAITLIN WIENCEK

The Dort Federal Credit Union Board of Directors has selected the recipients of the 2018-2019 Student Scholarship Award. These ten students were selected based on a variety of criteria. All applicants were asked to submit transcripts, letters of recommendation, and a brief essay describing what the credit union philosophy “Being Financially Responsible” means to them.

“We are pleased to honor the academic achievements of these students and show our support for continuing their education. We not only wish the ten 2019 scholarship recipients great success, but all the applicants in pursuing their education and future careers,” said Harry Awdish, Chairman of the Board.
Planning a Celebration?

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 origins. 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.

love My Credit Union Rewards

Members have saved over $1.4 billion with Love My Credit Union Rewards.

Call for details about credit cost and terms
888.837.4317 • DortOnline.org

1.99% Intro APR

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

Our HELOC loans help you make your dreams into reality. Features and benefits include:

- 15 year draw period
- Credit available when you need it
- Minimum loan amount is $5,000
- Use the equity in your home for home improvements, vacations, debt consolidation, college tuition, and more!

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). 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 $1,250. 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.

NMLS# 469349

Call for details about credit cost and terms
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