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.*

**DISCOUNTED 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>

*Tickets available in branches while supplies last.

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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.

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 your call center or visit your local branch.

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.

IN OBSERVANCE OF
MEMORIAL DAY
Dort Federal offices will be closed on MONDAY, MAY 27, 2019

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.

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.

Upcoming Community Events

- 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 6 Kearsley Hornet Races
- April 12 Dort Federal Credit Union Blood Drive
- April 12 Clio Chamber Awards Dinner
- April 16 Annual Membership Meeting at Dort Federal Credit Union Administration Office
- May 3 Habitat for Humanity Olympics
- May 10 Volley 4 Mollie
- May 10 Dentistry from the Heart
- May 10 Mt. Morris High School Reality Fair
- May 17 Hurley Bowl-A-Thon
- May 18 Grand Blanc Volleyball Golf Scramble
- May 18 Boys & Girls Club Dodging for Dollars Dodgeball
- May 18 Bailee Mantei Memorial Golf Scramble
- May 25 Freedom 4 Veterans Run
- May 31-June 2 Swartz Creek Hometown Days
- June 1 Swartz Creek Hometown Days Parade
- June 5-9 Davison Festival of Flags
- June 6-9 Owosso Curwood Festival
We recognize and thank our dedicated Dort Federal Credit Union Board of Directors for their tireless volunteer service throughout the years. Their guidance, governance and support has ensured that we always make our members’ best interests a top priority.

Dort Federal Credit Union stands out in excellent financial condition in 2018, standing up to the high professional standards adhered to by the Board of Directors, and operates in accordance with the National Credit Union Administration guidelines and regulations. Ensuring soundness and security is the sole mission of the Supervisory Committee which provides oversight of the credit union's financial activities to protect the assets of all our members. To assist the committee with the annual audit and provide fiscal advice, the services of Plante & Moran, PLLC, a Certified Public Accounting firm, were retained. All the members of the Supervisory Committee thank you for giving us the opportunity to serve you. We will continue to work hard on your behalf to maintain the financial strength and stability of Dort Federal Credit Union now and in the future.

“If you want to stand out, don’t be different – be outstanding!”

MEREDITH WEST
Professor of Psychology & Biology, University of North Carolina
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 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.

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.  

15 year draw period 
Credit available when you need it 
Minimum loan amount is $5,000 
Use the equity in your home for things like 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) 

LOVE My CREDIT UNION REWARDS

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

Sprint
TurboTax
CU Mutual
Allied

Start saving today at LoveMyCreditUnion.org

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.