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/SIPC, a Broker/Dealer and a registered Investment Advisor. Dort Federal Credit Union is not an affiliate of Cetera Advisor Networks.


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Join your fellow members at Dort Federal Credit Union Event Center on August 5, 2019. This exciting event will be held from 11:00 a.m.-7:00 p.m. We are thrilled to announce we have added new technology to help make the lines faster and your experience the best possible. Below is everything you need to know to get your vouchers.

**HERE’S HOW IT WORKS:**

- Present your State issued ID and one of the following Dort Federal cards: ATM, Debit, Visa Platinum, membership, or a recent account statement.
- Each member will receive a MAXIMUM of 4 FREE vouchers to see a movie at any NCG Cinema location and 4 FREE vouchers to a 2019 Flint Firebirds game.* This event is intended for each member and their guests to see a movie and attend a Flint Firebirds game.
- Qualifying members MUST be present at the time vouchers are issued.

* Limited number of vouchers will be available and will be distributed on a first-come, first-serve basis.

**HIGHLIGHTS**

This year’s Annual Member Appreciation Movie Day is going to be the best yet! The Flint Firebirds and Hot Wing will be on hand signing autographs and giving tours of the locker room. Dort Federal Credit Union will be giving away free popcorn, cotton candy, ice cream and water. There will also be bounce houses, face painting and balloon twisting for the kids. Be sure to stop by and meet our special guests: Black Panther, Belle, Spider-Man and Moana. Below is a list of times the special events will be taking place:

**CHARACTERS:**
Black Panther, Belle, Spider-Man and Moana will be present from 4:00-7:00 p.m.

**FACE PAINTING AND BALLOON TWISTING**
2:00-7:00 p.m.

**APPEARANCE BY HOTWING:**
3:00-7:00 p.m.

**COMMUNITY Events**

- June 1 Swartz Creek Hometown Days Parade
- June 5-9 Davison Festival of Flags
- June 6-9 Owosso Curwood Festival
- June 6-9 Grand Blanc Summer Fest
- June 8 Bentley Football Golf Scramble
- June 8 Swartz Creek Booster Golf Scramble
- June 14 First Tee of Eastern Michigan
- June 15 Brad Stone Scholarship Golf Outing
- June 17 Genesee County Bar Association Golf Outing
- June 19 81st Annual Clio Firemen’s Homecoming Carnival & Parade
- June 19-23 Flushing Chamber Summer Festival
- June 22 Clio Can Do 5k
- June 22 Flint Pride in the Park
- June 22-23 Gus Macker Tournament in Linden
- June 24 Grand Blanc Football Golf Outing
- June 26-August 14 Flushing Concert in the Park
- June 28 ‘80s In The Hole
- July 3 Corunna’s 150th Celebration
- July 4 Lapeer Fireworks
- July 4 Clio Fireworks
- July 4 Fenton Fireworks
- July 13 Genesee County Habitat for Humanity Bastille Day Race
- July 15 Ascension Genesys Foundation 27th Annual Charity Golf Classic
- July 16 DJ Miracle Picnic for Hurley Children’s Hospital
- July 20 Flint Jr. Firebirds Golf Outing
- July 25 London Strong 2nd Annual 5k Run/Walk
- August 3 Good Time in Goodrich Festival
- August 5 Dort Federal Credit Union Annual Member Appreciation Day
- August 7 Taste in Fenton
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 place you need to be.

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.

**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!**

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. Available for a limited time only. No rate increase for jumbo deposits. Certificate may be subject to a penalty for early withdrawal. Offer ends July 31.

**OUR SPECIAL 4% APY CERTIFICATE!**

MAKE IT HAPPEN WITH DORT FEDERALS 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.
Hello Summer!
Make the most of it with the Dort Federal Visa Platinum Credit Card!

At Dort Federal, you choose the Visa Platinum Credit Card option that suits you and your lifestyle. Choose from our ScoreCard Bonus Points, which allows you to earn one point towards gifts and travel for each dollar you spend. Or, enjoy CashBack Flex Rewards, which offers you the option to redeem points for 1% CashBack Rewards, or you can use the points for merchandise, travel or gift cards.

If the rewards options aren’t for you, try the lower interest rate on our No Rewards plan.

No matter what option you choose, Dort Federal Visa Platinum Credit Card holders receive cash advances and balance transfers without any additional fees, and the annual percentage rate remains the same.

For more information about Dort Federal’s Visa Platinum Credit Card, log on to dortonline.org or call us at 810.767.8390.

VISA Gift Cards Make Great Gifts!
From graduations to weddings, your perfect gift is right here at Dort Federal! Gift cards can be purchased in amounts over $25. Pick up your gift cards today at any Dort Federal location.*

* A $5 service fee applies to cards purchased at Dort Federal Credit Union.

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).

1.99% for First 12 Months!* CURRENT APRs RANGE FROM 5%-10.5% APPLY THROUGH 12/31/19

Call for details about credit cost and terms 888.837.4317 • DORTONLINE.ORG

*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.