Your entry into the Golf Classic includes breakfast, lunch, and dinner.

To register or for more information please contact Brian Silpoch at 810-240-8488

$5 Off Ticket Price for Dort Federal members!

Open Weekends & Labor Day
August 17th—September 29th
Festival Friday, September 27
10am–7pm Rain or Shine

Use promo code Dort2019 for discount

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.
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! 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, Moana and of course, Hot Wing. 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.

**WANT MORE INFO? CLICK HERE FOR OUR FAQ**
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>
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<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.

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

**QUALIFICATIONS ARE SIMPLE**

- 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$ Checking by calling 800.521.3796 or by going to dortonline.org/boost

*Annual Percentage Yield up to 5%. Requirements apply to earn a dividend.

**HOME EQUITY SUPPORT SPECIALIST 888.837.4317**

Renovate Your Home Or Your Debt! 1.99% intro APR for First 12 Months!*

†Current APRs range from 5%-10.5% APPLY THROUGH DEC. 31, 2019

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)

**HOME EQUITY SUPPORT SPECIALIST 888.837.4317**

Start saving today at LoveMyCreditUnion.org

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

Insured by NCUA
Navigating Market Volatility

There’s no question that periods of increased market volatility can be unsettling for investors. However, the decisions you make now—choosing to stay the course or move to the sidelines—can have long-lasting implications. In fact, making emotionally-based decisions in regard to short-term market events is one of the fastest ways to derail your long-term investment strategy.

That’s because it’s impossible to accurately time the financial markets. As a result, investors tend to opt out at the worst time, when markets are falling, and buy back in at higher prices when markets begin to rise. On the other hand, those who remain invested and focused on their long-term investment goals, have an opportunity to buy additional shares at lower prices when stock prices drop, which helps to generate long-term portfolio growth.

A time-tested approach to managing investments through periods of uncertainty is to focus on asset allocation:

- An appropriate asset allocation, aligned with your goals, timeframe, and tolerance for risk allows you to concentrate on your long-term objectives instead of getting sidetracked by short-term market fluctuations.
- Helps eliminate the potential for emotional decision-making that could have an adverse impact on your long-term investment strategy.

Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification. Asset allocation does not guarantee profit or protect against loss.

Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other names entity. Investments are: NOT NCUSIF Insured. May lose value. Not Financial Institution Guaranteed. Not a deposit. Not insured by any Federal Government Agency.

CONCERNED ABOUT MARKET CONDITIONS?
Contact Drew Goodrich or Amy Vanderpool at 810.244.6709 to review your current allocation, and discuss your long-term goals and risk tolerance.

New Extended Hours at our Drive-thru Video Tellers

Video tellers are available in our drive-thru’s at our Clio, Swartz Creek, Grand Blanc, Davison, Fenton branches and coming soon to Lapeer! These Video Tellers offer the best of technology with personalized service via two-way video.

“The Video Tellers enable members to see and talk with a teller by using two-way video technology,” said Dan Gatfield, Director of Operations. “At the touch of a screen an employee at our Member Service Center responds. The video interaction occurs in real time. This technology allows us to extend hours, making banking more convenient for our members. Video Teller drive-thru hours at our Clio, Swartz Creek, Grand Blanc, Davison, Fenton and Lapeer locations will be extended from 7:00 a.m.-7:00 p.m. Monday through Friday and from 8:00 a.m.-3:00 p.m. on Saturdays.”

When you use Video Tellers in the lobby or drive-thru lanes you receive two-way video assistance for basic transactions such as deposits and withdrawals as well as transactions that are too complex for a standard ATM, including cash advances, loan payments and transaction research.

Plus, you can get immediate answers to account related questions. All our locations will still have a standard ATM available 24 hours a day.

2019 YMCA Santa Run Medal Design Contest

Sponsored by Dort Federal!

Let your creativity flow and show us your unique design for the 10th Annual Santa Run official medal!

Entries accepted Monday July 15th, 2019 through August 23rd, 2019 at 6:00 p.m. Entries submitted after this date and time will not be accepted.

Official medal designs must follow these guidelines:

- All submissions must be the entrant’s original, unpublished, and previously unproduced work.
- The border of the design must be three inches in diameter, in the shape of a circle.
- A “running Santa” must be included in the design along with the words “2019 Santa Run”.
- To celebrate the 10th Anniversary of the Santa Run the number “10” must be included in the design.
- The “Dort Federal Credit Union logo” must be included in the design.

Prize: One winner will be chosen to receive the Grand Prize of a family 4-pack registration in the 2019 YMCA Santa Run, four (4) NCG movie ticket vouchers and two (2) Flint Firebirds Platinum/VIP ticket vouchers.

Submit Your Design by August 23, 2019 6:00 p.m.

CLICK HERE FOR OFFICIAL RULES