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.

Let Dort Federal Help You Buy That Dream Home With:

- Low down payment
- Low interest rates
- Low mortgage insurance rates
- Flexible down payment sources
- Flexible student loan payment calculations

For information or to apply, call 888.845.0653

**Holiday Closings**

- Thanksgiving: Thursday, November 28th
- Christmas Eve: Tuesday, December 24th Close at 12:30
- Christmas: Wednesday, December 25th
- New Year’s Eve: Tuesday, December 31st Close at 12:30
- New Year’s Day: Wednesday, January 1st

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.
$1,000 Student Scholarship Program

The credit union movement was founded on the philosophy of “People Helping People.” In keeping with our philosophy, Dort Federal Credit Union has established a student scholarship program to help our members achieve their higher educational goals. We will award ten (10) scholarships this year in the amount of $1,000 each to graduating high school seniors or older students seeking to further their education after high school. Members who have been accepted as full-time students to an accredited institution of higher learning may apply by March 6, 2020.

HOW TO APPLY:

- Complete electronically or print and complete the Dort Federal Credit Union Scholarship Application and Media Authorization Release (if applicable) at dortonline.org/scholarship
- Include a copy of your official High School Transcripts and any post-high school transcripts, if applicable. Applicant must be a high school graduate in 2020 (or earlier) with a minimum GPA of 2.5 in high school (or a minimum GPA of 2.5 in one full year of post-high school education, if applicable).
- Include a copy of your Letter of Acceptance as a full-time student to an accredited institution: university, community college, trade school, vocational school, or employer-sponsored skilled trades apprenticeship program.
- Include two (2) Letters of Recommendation from influencing adults (for example: a teacher, coach, counselor, community leader, employer — may not be from a relative).
- Applicant must write an essay (150-200 word maximum) describing what “Being Financially Responsible” means to him/her.
- Application may be completed online and printed OR printed and completed in black or blue ink. Application and supporting documents may be emailed in one complete packet to: KDuval@dortfcu.org OR sent via U.S. Mail to: Dort Federal Credit Union Scholarship Committee, 9048 Holly Road, Grand Blanc, MI 48439 OR dropped off at any Dort Federal branch by close of business on March 6, 2020. Late or incomplete applications will be disqualified. If you have any questions please call 800.521.3796.

International Credit Union Day

Please join us in celebrating International Credit Union Day, October 17th with treats and surprises. Members are encouraged to visit their favorite Dort Federal Credit Union branch during regular hours for cookies and coffee. Be sure to keep a lookout on Dort Federal’s Facebook page, where members could win prizes throughout the week.
More is Better!

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 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$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.
**SHRED DAYS AT DORT FEDERAL**

While purging your personal documents is a good practice, be mindful of how you’re destroying documents that contain your personal information. Shredding the documents is the best way to ensure that your identity is protected. To prepare for the upcoming shred days, please keep in mind that Dort Federal members may shred up to four boxes* of items. Shredding of items over four boxes will result in a charge.

**DORT FEDERAL SHRED DAYS 2019 SCHEDULE**

- **Fenton Rd., Fenton**: Wednesday, Oct. 9th, 2:00 to 4:00pm
- **W. Hill Rd., Flint**: Thursday, Oct. 10th, 9:00 to 11:00am
- **Davison Rd., Flint**: Thursday, Oct. 10th, 12:00 to 2:00pm
- **W Pierson Rd., Flint**: Thursday, Oct. 10th, 3:00 to 5:00pm
- **DeMille Rd., Lapeer**: Thursday, Oct. 17th, 9:00 to 11:00am
- **E. Main St., Owosso**: Wednesday, Oct. 23rd, 9:00 to 11:00am
- **Morrish Rd., Swartz Creek**: Wednesday, Oct. 23rd, 12:00 to 2:00pm
- **Linden Rd., Clio**: Wednesday, Oct. 23rd, 3:00 to 5:00pm
- **Holly Rd., Grand Blanc**: Thursday, Oct. 24th, 10:00 to 12:00pm
- **State Rd., Davison**: Thursday, October 24th, 1:30 to 3:30pm

*For the purposes of the shred event, boxes are considered paper grocery bags and standard boxes sized 10” x 12” x 16”.

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**AMP UP YOUR SAVINGS!**

Introducing the Dort Federal Credit Union AMP Certificate!

What are your savings goals? Do you need money for a spring break trip, down payment for a car, or new technology? Plug in and turn up your savings with Dort Federal’s AMP Certificate. Get a 3–60 month certificate that you can add money to as you go. $100 gets you started!

**EARN UP TO 2.85% APY**

Learn more today by visiting a Dort Federal Credit Union branch or call 800.521.3796.

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**AMP up Your Savings!**

Insured by NCUA

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**Ready, Set, Shop!**

BE PREPARED FOR HOLIDAY SHOPPING WITH DORT FEDERAL’S

$1,000 SPECIAL 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.