Dort Federal is excited to be the official 2019 sponsor of the Genesee Valley Center “Santa and Friends” center court holiday display. Children of all ages will be in awe of the wonder and magic of the North Pole as Santa Claus and friends visit the Genesee Valley Center this upcoming season. Santa will be available to listen to children’s requests and photos of the moment will be available for purchase.

THANK YOU MEMBERS!

Dort Federal Credit Union is committed to improving the lives of our members and our communities through financial education, products and services created with you, our member in mind. We recently invited our membership to take part in the next stage of growth for our financial cooperative: the vote to convert from a federal to a state charter. We want to thank our members for voting in support of the charter change which will allow our credit union to continue to grow and ensure future sustainability. We’re excited about the path ahead, the new communities we will be able to serve, and appreciate your support!
$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: KDual@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.
Double Scorecard Point Rewards Are Back!

Dort Federal’s Visa Platinum ScoreCard Point Rewards cardholders will be getting a little boost by earning DOUBLE ScoreCard Bonus Points on gas, restaurants, fast food, utilities and telecommunications purchases from October 1 through December 31, 2019.

Don’t miss out! Simply use your Dort Federal Visa Platinum credit card when purchasing gas, dining out or paying bills.

WELCOME HOME TO GREAT LOW RATES

Use the equity in your home for things like home improvements, vacations, debt consolidation, college tuition, and more! Dort Federal’s HELOC loans help you make your dreams a reality.

- No closing costs**
- Minimum loan amount as low as $5,000

Other benefits of our Home Equity Line of Credit (HELOC) program include:

- You can advance by check, Dort by Phone, Dort Online, or in person at any of our convenient locations
- Competitive variable rates
- No minimum draw

*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%. 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). 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 canceled 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 through December 31, 2019. Consult your tax advisor about potential tax benefits.

Boost Checking

More is Better!

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

*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.

Insured by NCUA
Snowman Sales
November 4th-December 13th

You can put a smile on a snowman and help local families in need during Dort Federal’s Annual Snowman Sales from November 1st- December 7th! This year when you buy a snowman for $1.00, $5.00, $10.00, $25.00 or $50.00, the proceeds will go to Ennis Center for Children and The 100 Club of Genesee, Shiawassee and Lapeer Counties. Snowman Sales has benefited many worthy local charities in previous years thanks to our very generous members! In 2018, members contributed a total of $20,093.81 to the Old Newsboys of Flint and Ele’s Place. Charities who will be benefiting from the snowman sales:

Ennis Center for Children
Ennis Center for Children has been working with abused and/or neglected children for over 40 years with their services reaching over 6,000 Michigan children and families in crisis annually. On any given day, they help over 400 children in their foster care program alone. Ennis Center for Children serves all counties in Southeast Michigan with locations in Genesee, Livingston, Monroe, Oakland, St. Clair and Wayne County.

The 100 Club of Genesee, Shiawassee, and Lapeer Counties
When a law enforcement officer or a firefighter in Genesee, Shiawassee or Lapeer County dies in the line of duty, a representative from the Hundred Club delivers a $10,000 check to his/her dependents within 24 hours of the incident. This check is intended to ease the burden of immediate expenses.

Get Your Young Saver Started
Dort Federal’s AMP Certificate Makes a Great Holiday Gift!

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!

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

Ready, Set, Shop!

Put a SMILE on a SNOWMAN!

GIVE THE GIFT OF SAVINGS

BE PREPARED FOR HOLIDAY SHOPPING WITH DORT FEDERAL’S

$1,000 SPECIAL LOAN!

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.