SANTA CLAUS is Coming to Town

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.

25 Days of Giving

Dort Federal Credit Union is partnering with NBC 25, FOX 66, and Catholic Charities of Shiawassee and Genesee Counties again this year for the 25 Days of Giving. Throughout the month of December, Dort Federal Credit Union will be collecting non-perishable food items and personal need items, as well as hats, gloves and mittens, to help those in need during the holidays. These items will be given to individuals and families in both Genesee and Shiawassee counties. Starting December 1st through the 24th, you can drop items off at any Dort Federal Credit Union branch location during business hours.

Holiday Closings

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.

IN PERSON

2845 Davison Road
East of Dort Hwy.
5091 W. Pierson Road
West of Linden Road
1091 W. Hill Road
West of Fenton Road
1441 S. State Road
South of I-69
9050 Holly Road
East of I-75
14265 Fenton Road
North of S. Long Lake Road
1724 DeMille Road
West of Main Street Lapeer
1006 E. Main Street
Owosso
4131 Morrish Road
Swartz Creek
11411 N. Linden Road
Clio

BUSINESS SERVICES

business@dortfcu.org

TELEPHONE

810.767.8390
800.521.3796
DORT BY PHONE

810.600.4093
866.368.7336
LOST/STOLEN VISA

800.543.5073

INTERNET

www.DortOnline.org
feedback@dortfcu.org

MAIL

P.O. Box 1635
Flint, MI 48501-1635

MORTGAGE OFFICES

Lapeer Mortgage Office 700 S. Main Street, Suite 102B Lapeer MI 48446 810.244.3910
Flint Mortgage Office 5405 Gateway Center, Suite C Flint, MI 48507 810.244.2595
$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.

Upcoming Community Events
- November 1 Lapeer Family Literacy Center 26th Annual Dinner
- November 1 Food Bank of Eastern Michigan, Red, White & Brews
- November 2 Owosso & Corunna 300 Club Sports Party & Raffle
- November 8 Fenton and Linden Regional Chamber of Commerce Annual Dinner
- November 9 Motherly Intercension Annual Dinner
- November 9 Friends of Berston Gala Sponsor
- November 9 Burton VFW Annual Anniversary Dinner
- November 11 Living Grace Community Church Thanksgiving Dinner
- November 15 Ray C’s Buck Pole Sponsor
- November 21 - December Genesee Valley Mall Santa Sponsor
- November - December Light Up Lapeer

10th Annual YMCA Santa Run
Sponsored by Dort Federal Credit Union!

The YMCA Santa Run is a combination of 5K Fun Run/Walk and 1-Mile Walk around Downtown Flint for families and the casual walker/runner. This is a fun charity event and is not timed. A 5-piece Santa Suit is included in your registration fee that each participant will wear on the day of the event.

Dort Federal is excited to announce that all Dort members can save $5.00 on their registration. When registering use the code DORT to receive the $5.00 discount.
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.

Double It Up October Through December!

Don’t Have a Dort Federal Visa Platinum ScoreCard?

Spruce Up Your Holiday with a Great Rate Auto Loan from Dort Federal Credit Union!

Qualifying borrowers can purchase a new or used vehicle, 2015 model year and newer, for the low rate of 2.24% APR* for terms up to 60 months! Lower your rate to 1.99% APR* when you also open a Dort Federal checking account and sign up for direct deposit and elect auto pay!

Members who currently have direct deposit into a Dort Federal checking account and elect auto pay also qualify for the 1.99% APR.*

Hurry limited time offer! Apply on or before December 31, 2019 and loan must close by January 17, 2020.

Boo$t Checking

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.

Insured by NCUA
Snowman Sales

November 1st-December 7th

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!

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.

Dort Federal’s AMP Certificate

INSURED BY NCUA

*Annual Percentage Yield advertised is for a 60-month term. AMP Certificate offers terms from 3 to 60 months with current APY’s ranging between 1.05% and 2.85% based on selected term. Rate is subject to change. Minimum balance of $500 is required to open with a $50,000 maximum deposit limit. Deposits may be made to the certificate up to the $50,000 maximum deposit limit throughout the term. Available for a limited time only. Certificates may be subject to penalty for early withdrawal.