The credit union movement was founded on the philosophy of “People Helping People.” In keeping with our philosophy, Dort Financial 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 Financial 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 Financial Credit Union Scholarship Committee, 9048 Holly Road, Grand Blanc, MI 48439 OR dropped off at any Dort Financial 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.
RENATE YOUR HOME OR YOUR DEBT WITH A HOME EQUITY LINE OF CREDIT FROM DORT FINANCIAL

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 Financial 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

*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 4.00% to 9.75%. Maximum APR that may apply is 18.00%. Minimum loan amount of $5,000. Introductory APR offer good January 1, 2020 through March 31, 2020. Consult your tax advisor about potential tax benefits.

Home Equity Lines of Credit are subject to change without notice. Introductory APR offered on new Dort Financial HELOCs. Members who currently have a Home Equity Line of Credit through Dort Financial 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.

Please visit the following links to access our online services:
DORT ONLINE - ATM LOCATIONS - MOBILE APP
Dear Members:

We are thinking about our future together as we embrace the promise and potential of 2020! This year marks an important milestone for our credit union as we expand our charter from a federal to a state-chartered credit union. This conversion removes membership barriers and provides opportunity for future growth and sustainability as we are now able to serve anyone who lives, works, attends school, or worships in the State of Michigan. With this also comes a new name which better reflects the wide range of financial services we offer; we are now Dort Financial Credit Union.

In late 2018, we opened 3 new branch locations, expanding our reach to the communities of Owosso, Swartz Creek, and Clio. In 2019 we continued our efforts to offer new opportunities to members as we introduced new technology, remodeled branches and extended hours to provide members improved experiences. We now have some of the latest technology available in the financial services industry providing the option of booking a branch appointment online and having control of card management via our mobile app. Video Teller Machines (VTMs) have been introduced to provide more efficient transactions both in the drive-up lanes and in the lobby of several of our branches. In addition, the VTM drive-thru lanes and our call center hours have been expanded to 7:00 a.m. – 7:00 p.m. Monday through Friday, and 9:00 a.m. – 3:00 p.m. on Saturdays.

Our loan products and E-lending options made it easier for you our members to meet your home, auto and personal financial needs. We continue to offer exciting new savings products with opportunities for higher interest rates, including up to 5% APY on Boo$t Checking and numerous certificate specials.

Community support continued in 2019, where we proudly supported over 200 community organizations increasing our participation with large and small nonprofit organizations including Whaley Children’s Center, the United Way of Genesee & Shiawassee Counties, the Food Bank of Eastern Michigan, the Ennis Center, Hurley Children’s Hospital, the YMCA of Greater Flint, Boys and Girls Club of Greater Flint, and the Old Newsboys. As champions of our community, we continued our involvement with the Flint Firebirds and became the presenting sponsor of the Flint City Bucks USL2 Soccer team. We would like to congratulate the FC Bucks, in their inaugural season at Attwood Stadium, on becoming the USL2 League National Champions in 2019!

As we continue to expand membership, products, services, and community support, we graciously thank you for standing with us for the past 69 years as your financial institution of choice. We are looking forward to a bright future and want to personally thank you for your support. Although we’ve updated our name, almost everything else about Dort Financial Credit Union will remain the same. We are continuously thinking about you – our members – first and hope you’ll continue to Think Dort First for all your financial needs.

On behalf of Dort Financial Credit Union, we wish you and yours a happy, healthy, and prosperous new year!

Wendy Hawley
President
Dort Financial Credit Union

The Promise and Potential of 2020

GET A FRESH START IN THE NEW YEAR WITH DORT’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 Financial 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 Financial Member Service Representative for details. Rates, terms and conditions may vary and are subject to change at any time without notice.
Thank You for Putting a Smile on a Snowman

Dort Financial Credit Union would like to thank everyone who put a smile on a snowman to help local families in need. Members were able to buy a snowman for $1.00, $5.00, $10.00, $25.00 and $50.00. Your generosity helped us raise more than $10,000 for Ennis Center for Children and The 100 Club of Genesee, Shiawassee, and Lapeer Counties. For more information on this year’s charities, please go to www.dortonline.org/snowmen.

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.

Boost 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 Boost 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.

Get the details by calling 800.521.3796 or by visiting dortonline.org/boost.

*AMP Certificate offers terms from 3 to 60 months to meet your savings needs. Minimum balance of $100 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.

Insured by NCUA

*Zero Percent (0.00%) Annual Percentage Yield (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. Subject to change. Business accounts do not qualify. INSURED BY NCUA