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.
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 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. Closing costs typically include appraisal, title insurance, recording fee and range from $350 to $3,300. These costs are initially waived by the credit union. Repayment of waived costs will be required if the HELOC is closed and cancelled 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 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. Introductory APR offer good January 1, 2020 through December 31, 2020. Consult your tax advisor about potential tax benefits.

**Current APRs range from 4% - 9.75% APPLY THROUGH DECEMBER 31, 2020**
The Stock Market Game

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.

Important Tax Refund Information

Per the IRS, any income tax refunds being deposited via Direct Deposit (ACH) must be deposited into an account bearing the name on the income tax refund. It is also important to remember that you will need to provide the IRS with your checking account number and not your member number. You can obtain this number by looking at the bottom of your checks, or in online/mobile banking, under “Show Details,” listed as your “ACH number.” We understand that filing out tax forms can be confusing. Please contact us if you need assistance. We are here to help!

Safe Deposit Box Fee Reminder

Do you have a Safe Deposit Box? If so, please remember that the fee will automatically deduct from your account on March 15th, 2020. Please be sure the funds are available to avoid any overdraft fees on the account.

Update Your Contact Info

Many members change their address, phone number or email and forget to contact us. Please make sure your contact information is current. This includes your email, address and your phone number. Remember, it is extremely easy to make these changes through our Online Banking: Login then go to:

MY SETTINGS           EDIT

If you are not enrolled in Online Banking, please update your personal information at any branch.

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 Financial Government Agency.

QUESTIONS ABOUT THE MARKET?
To review your current allocation, and discuss your long-term goals and risk tolerance, contact
Drew Goodrich at 810.244.2608
Amy Vanderpool at 810.244.3684

Dort df Financial Credit Union

NO CREDIT CHECK • 12-MONTH PAYBACK

$1,000 SPECIAL LOAN!

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.
Choose a Car with Your Heart,
Choose a Loan with Your Head.

As a valued member of Dort Financial, you have the best rates on lending at your fingertips. If you’re in the market to purchase a car, truck, or RV — come see us first.

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 Financial checking account and sign up for direct deposit and elect auto pay!

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

Hurry limited time offer!
Apply on or before March 31, 2020 and loan must close by April 15, 2020.

*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, and a minimum of $1500.00 Direct Deposit with AutoPay set up from a Dort Financial Credit Union checking account. Approximate monthly payment would be $17.53 per $1,000 borrowed at 1.99% APR for 60 months or $17.64 per $1,000 borrowed at 2.24% APR for 60 months.

INTRODUCING THE DORT FINANCIAL 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 Financial’s AMP Certificate. Get a 3–60 month certificate that you can add money to as you go. $100 gets you started!

$100 GETS YOU STARTED
Learn more today by visiting a Dort Financial Credit Union branch or call 800.521.3796.

*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

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
n Direct Deposit of at least $900 into membership account per month
n Enrollment in e-statements
n 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.

* 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