Unlock the Door to Your New Home
Ask about our NEW First Time Homebuyer Program
First-Time Homebuyer Seminar
Tuesday, April 21, 2020 • 6-8pm
(Date subject to change)
Dort Financial Credit Union Administration Building
9048 Holly Road • Grand Blanc, MI 48439
Refreshments Served
Please RSVP to:
rsvp@dortfcu.org

Seminar attendees receive a closing cost coupon worth up to $400

MEBERSHIP meeting
TUESDAY, MAY 19TH
at the Dort Financial Credit Union Administration Building
Doors Open at 6:00pm

Please RSVP to: RSVP@dortonline.org

YOU CAN BUY A HOME WITH NO DOWN PAYMENT!
VA LOAN ADVANTAGES:
› No Down Payment Required*
› Reduced Interest Rates
› 30 & 15 Year Fixed Loans
› No Mortgage Insurance Premium
› Limited Closing Costs
› No Prepayment Penalty

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
9950 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
Swarth Creek
11411 N. Linden Road
Clio

BUSINESS SERVICES
business@dortfcu.org

TELEPHONE
810.767.8390
800.521.3796
DORT BY PHONE
810.600.4093
866.388.7336
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 1028
Lapeer MI 48446
810.244.3910

* For qualified Veterans and eligible non-VA Homebuyers.
Chairperson Diane Piercy, Wayne Natzke, and Bruce Allan serve as the Dort Financial Credit Union Nominating Committee. The committee considers certain minimum standards in reviewing and making their nominations, such as:

- Being a member for at least three years prior to nomination and in good standing, defined as not having caused the credit union a loss and not delinquent or owing a negative balance on any account type within their membership(s) at the time of nomination;
- Having attained the age of 21 by the date of nomination;
- Exhibiting service to the credit union;
- Having relevant financial and business experience;
- Demonstrating a level of personal and financial responsibility worthy of service to the membership and fulfilling required fiduciary responsibilities;
- Illustrating an educational level sufficient to assure the confidence of the membership; and, understands and carries out the duties and responsibilities placed upon Boards of Directors or other committee members of federally insured depository institutions.

After careful consideration, the Nominating Committee nominates the following members for the Board of Directors. All have agreed to serve if elected.

**DOUGLAS KIDD** Incumbent
Douglas has served on the Board of Directors as volunteer and director for 19 years currently serving as 2nd Vice Chair. He has served on numerous committees and as Chairperson of the Board and the Supervisory Committee and received several educational awards from the Credit Union National Association (CUNA) for leadership and contributions. Douglas has a master’s in engineering and currently employed by General Motors. He is married with two children.

**BEVERLY KITTLE** Incumbent
Beverly has served on the Board of Directors as volunteer and director for 12 years currently holding the Chairperson position of the Community Involvement Committee. She has received several educational awards from the Credit Union National Association (CUNA) including the prestigious Roy F. Bergengren Award for individuals that exemplify credit union movement leadership. Beverly is retired from Genesys Regional Medical Center where she was the Family Medicine Residency Program Manager. She is married with 2 children and 5 grandchildren.
MEMBER APPRECIATION

MOVIE DAY MONDAY • AUGUST 3, 2020
(Date subject to change)

Dort Financial CREDIT UNION
EVENT CENTER

BUY NOW AND PAY LATER

MEMBER
APPRECIATION
MOVIE DAY MONDAY • AUGUST 3, 2020
(Date subject to change)

Dort Financial CREDIT UNION
EVENT CENTER

We are here for you! Take advantage of our great rates and our 90 day no payment offer. We can get you into the car, truck, RV, or boat of your dreams without making a payment for the first 3 months! Not looking to buy? Refinance your loan with Dort Financial and don’t start paying for 3 months! Give us a call today and see how we can help and give you a lending hand. Hurry limited time offer! Apply on or before May 31, 2020.

*All loans subject to credit approval. Rate may vary based on credit, term, and value. If the 90 day payment deferral option is chosen, interest will continue to accrue during the deferral period and will be collected from your first loan payment. Limited time offer.

Online and Mobile Tools to Help You!

We offer online and mobile banking features, so you can do your banking from almost anywhere 24 hours a day, 7 days a week. We have online and mobile tools to help you:

Mobile Banking:
- check balances and transactions
- transfer money between accounts
- deposit a check with remote deposit capture
- pay bills, apply for a loan, make a loan payment, debit/credit card management services (report lost/stolen and turn controls on or off),
- ExpressPay for external loan payments and deposits

Online Banking:
- all of the same services as Mobile Banking
- with the exception of remote deposit capture and the additional following services:
  - Statements – view your account and tax statements online
  - Text Message Banking – set text alerts for low or high balances, withdrawal and deposit alerts, and more
  - Bill Pay – pay bills easily, quickly and always on time

ATMs:
- available at all branch locations, along with over 30,000 CO-OP Network ATMs across the nation – visit dortonline.org/atm for a list

VTMs:
- available at select branches – visit dortonline.org/atm for a list

Direct Deposit:
- arrange with your employer to have your paycheck automatically deposited

e-Sign:
- use DocuSign to close a loan or open an account electronically

For those members who prefer to use telephone based remote services we have:

Dort by Phone:
- transfer funds, hear account balances, track deposits, verify cleared checks, lending and saving rates, make a loan payment and process a cash advance

Update Your Contact Info

If you change your address, phone number, or email please contact us. It is important to make sure your contact information is current. Remember, it is extremely easy to make these changes through our online banking. Please login then go to:

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

Book Your Appointment Online!

We are making it easier for members to schedule appointments with us. All you need to do is click on the “Book Appointment” link on our website or the link under the “More” tab of our iPhone or Android apps.

When you’re making your appointment, you’ll be able to pick the branch you want to visit and see the available times. You’ll also be able to let us know what kind of service you are looking for, so we can be prepared, this will give you an idea of how long the appointment will take.

Once your appointment is made you’ll receive an email with all of the details and a link back to the scheduling software, so you can change or cancel the appointment if needed.
AMP up Your Savings!

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!

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

INSURED BY NCUA

Hurry limited time offer!
Apply on or before April 30, 2020 and loan must close by May 15, 2020.

*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.

**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 4.25% to 9.75%. 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 $2,000. 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. Programs, rates, terms and conditions are subject to change without notice. Introductory APR offered on new and existing Dort Financial HELOCs. Members who have already received the introductory rate of 1.99% APR in the last 12 months do not qualify to extend their promotional period. Offer valid on owner occupied property only where collateral loan to value is 80% or less. Proof of income required, subject to normal underwriting guidelines. Other restrictions may apply. Introductory APR offer good through December 31, 2020. Consult your tax advisor about potential tax benefits.

1.99% Intro APR
for First 12 Months!*

*Current APRs range from 4%–9.75%
APPLY THROUGH DECEMBER 31, 2020

HOME EQUITY SUPPORT SPECIALIST 888.837.4317

*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.

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 April 30, 2020 and loan must close by May 15, 2020.

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

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.

HOMERENOVATE YOUR HOME OR YOUR DEBT WITH A LINE OF CREDIT FROM DORT FINANCIAL

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