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.
Community Events

February 1
- Metro Community Development’s Show Me The Money event

February 7
- Fenton Education Foundation Winter Blues

February 7-9
- Chrome and Ice brought to you by Dort Financial Credit Union

February 15
- Special Olympics Frosty Invitational Golf Outing

February 22
- YMCA of Greater Flint’s “Out of this World” party

February 22
- American Advertising Federation of Greater Flint Awards Dinner

February 21
- Big Brothers Big Sisters Bowling for Kids’ Sake

February 22
- St. Pius X Catholic Schools Annual School Auction

February 29
- Ascension Genesys Hero Games 2020

March 7
- Hurley Foundation Annual Ball

March 7
- Davison Optimist Club Camel Races

March 11
- Westwood/Hamady Reality Fair

March 20-22
- MARVAC 43rd Annual Flint RV & Camper Show

April 2-3
- Children’s Miracle Network Hurley Radiothon

April 4-5
- Spring Home and Garden Show at Dort Financial Credit Union Event Center

May 19
- Annual Membership Meeting at Dort Financial Credit Union Administration Office

Upcoming Home Firebirds Games & Promotions

March 4
- Oshawa Generals / Winning Wednesday

March 7
- Windsor Spitfires

March 14
- Erie Otters / Whaley Superhero Night

March 18
- Saginaw Spirit / Fan Appreciation Night

Home Equity

RENOVATE YOUR HOME OR YOUR DEBT WITH A 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 4.25% 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 $250 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. 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 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.

MUST SHOW PROOF OF MEMBERSHIP FOR DISCOUNT.

Home Equity Support Specialist 888.837.4317

For First 12 Months!* 1.99% intro APR for First 12 Months!

*Current APRs range from 4% - 9.75% APR applied through December 31, 2020.

CLICK for COUPON

43rd Annual
Flint Camper & RV Show
M A R C H 1 9 - 2 2

2020 Spring Home & Garden Show
A P R I L 4 - 5

Free with proof of Dort Financial Membership

43rd Annual
MARVAC RV & Camping Show
M A R C H 2 0 - 2 2

Caring

COMMUNITY
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 filling 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.

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
Dort Financial Credit Union
Administration Building
9048 Holly Road
Grand Blanc, MI 48439
Refreshments Served
Please RSVP to: RSVP@DORTFCU.ORG

Important Notice:
Have you heard the news?
Dort Financial Credit Union is now offering VA Home Loan financing! Are you or do you know a veteran, reservist, active-duty personnel or surviving spouse of a veteran? You can now apply for a Veteran’s Administration Loan with Dort, a qualified VA Lender and Servicer. VA Home Loans offer no down payment (subject to county limit), reduced interest rates, up to a 30-year term, fixed rates, no mortgage insurance, limited closing costs and no prepayment penalties. Borrower must provide a certificate of eligibility at application to begin the process. So, spread the word — Dort’s Mortgage Loan Originators are awaiting the calls! Call 877-330-0009 to learn more about qualifying for a VA Home Loan.

Have you heard the news?
Breakaway From Your Everyday!
NO CREDIT CHECK • 12-MONTH PAYBACK
PLAN YOUR SPRING BREAK GETAWAY WITH DORT FINANCIAL’S $1,000 SPECIAL LOAN!

Unlock the Door to Your New Home
First-Time Homebuyer Seminar
Tuesday, April 21, 2020 • 6-8pm
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Refreshments Served
Please RSVP to: RSVP@DORTFCU.ORG

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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.

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.

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 select auto pay!

Members who currently have direct deposit into a Dort Financial checking account and select 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.

*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 $17.64 per $1,000 borrowed at 2.24% APR for 60 months or $17.75 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.