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
1691 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
866.388.7336
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 102B
Lapeer MI 48446
810.244.3910

PAYING A HIGHER RATE on your Auto, Boat or RV Loan at another financial institution?

Refinance with us! Give us a call to see if we can beat your rate or lower your monthly payment!

IN OBSERVANCE OF MEMORIAL DAY
Dort Financial offices will be closed on MONDAY, MAY 25, 2020

Remember, the Dort Financial 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.

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5 Ways to Help Local Small Businesses Survive the Coronavirus Crisis

1. **Shop your local stores online.** Most retailers are offering their products through online purchasing, even if they hadn’t been doing so before the coronavirus pandemic. Continue supporting local businesses by choosing to order through their websites until they reopen their brick-and-mortar locations.

2. **Buy gift cards.** Service businesses like spas and theaters that don’t sell products, are hit particularly hard by the coronavirus shutdowns. Help them continue to turn a profit by purchasing gift cards now for later use.

3. **Order in.** Dining out is a luxury that most of the world will have to do without for now, but you can still enjoy your favorite takeout food at home. Most restaurants and fast-food chains are taking precautions to prepare their food within hygienic conditions to meet the CDC guidelines. You can safely order through a food delivery service, like UberEats or Postmates, or use the restaurant’s drive-thru or curbside pickup service.

4. **Tip extra.** Whether you’re ordering dinner in or just having your groceries delivered because you can’t leave your home, you can help local businesses make it through this economic crisis by tipping a little bit more than you normally would. You can usually add your tip to the total being charged on your card to avoid physical contact with the delivery person.

5. **Take advantage of discounts.** In an effort to boost their sales, many small businesses are offering steep discounts on their products at this time. Take advantage by purchasing larger than normal quantities of the sale items to help the business stay afloat.

**DO:** Trim your spending

The thriving economy the country has enjoyed for a while has prompted a gradual lifestyle inflation for many people. As the economy heads toward a probable recession, this can be a good time to get that inflation in check. Work bonuses, raises and promotions are not handed out as freely during a recession as they were in recent years. Some people may even find themselves without a job as companies are forced to lay off workers in an effort to stay solvent. Trimming discretionary spending now can be good practice for making it through the month on a smaller income. It’s also a good idea to squirrel away some of that money for a rainy day.

**DON’T:** Panic by selling all your investments

Both seasoned investors with robust portfolios and those simply worried about their retirement accounts can find it nerve-racking to see their investments drop in value by as much as 10 percent a day. It may seem like a smart idea to sell out just to spare investments from further loss, but financial experts say otherwise. According to The Motley Fool, most sectors of the economy will recover quickly as soon as the outbreak clears. For example, consumers may not be purchasing shoes or cruise tickets now, but they will likely do so when it is safe to shop and travel again. While the global and national economy may not bounce back for a while, experts are hopeful that individual business sectors will recover quickly.

**DO:** Consider a refinance

The silver lining of an economic environment like this is falling interest rates. As of March 17, the average interest rate on a 30-year fixed-rate mortgage is 3.3%, down from approximately 4.5% of a year ago. Refinancing an existing mortgage at this lower rate can potentially save homeowners several hundreds of dollars a month. That extra breathing room in a budget can be a real boon in case of salary cuts or even a layoff during a recession. Be sure to work out the numbers carefully before considering this move since a refinance isn’t cost-free. (You can speak to an MSRP at Dort Financial Credit Union to learn about your options.)

**DON’T:** Consider a cash-out refinance

While the rate is low, it may not be worth cashing out equity in your home to refinance. A cash-out refinance requires a new mortgage and the new amount is more than the current balance. This can create a new debt burden that might be difficult to manage. In some cases, a cash-out refinance could cause you to pay more interest than you would have if you had stayed with your current mortgage.

**DON’T:** Consider a no-cash-out refinance

A no-cash-out refinance is a good option if you want to reduce your monthly mortgage payments. However, if you want to cash out your home equity, you should consider a cash-out refinance instead.
MEMBER APPRECIATION
MOVIE DAY MONDAY • AUGUST 3, 2020
(Date subject to change)

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 July 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.

BUY NOW AND PAY LATER

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:

MY SETTINGS → EDIT

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.
Looking to purchase a Vehicle? We are here to help!

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.*

Not looking to purchase a new or used vehicle? Are you paying a higher rate at another financial institution? Give us a call to see if we can beat your current rate.

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

*Rates subject to change without notice. All rates are subject to be changed at the discretion of Dort Financial Credit Union. Program, rates, terms and conditions are subject to change without notice.

1.99% APR for 60 months or $17.64 per $1,000 borrowed at 2.24%

Approximate monthly payment would be $17.53 per $1,000 borrowed with AutoPay set up from a Dort Financial Credit Union checking account. 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.

AMP Certificate

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.

*Rates subject to change without notice. All rates are subject to be changed at the discretion of Dort Financial Credit Union. Program, rates, terms and conditions are subject to change without notice.

AMP Certificate offers terms from 3 to 60 months to meet your savings needs. Minimum balance of $100 is required to open with a $5,000 maximum deposit limit. Deposits may be made to the certificate up to the $5,000 maximum deposit limit throughout the term. Available for a limited time only. Certificates may be subject to penalty for early withdrawal.

AMP up your savings! 1.99% APR for First 12 Months!* *Current APRs range from 4% to 9.75% APPLY THROUGH DECEMBER 31, 2020

1.99% Intro APR for First 12 Months!* *Current APRs range from 4%–9.75%

INTRODUCTORY RATES AS LOW AS 1.99% APR

RENOVATE 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 4.25% 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 is $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. 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 offered good through December 31, 2020. Consult your tax advisor about potential tax benefits.