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 OBSERVANCE OF

INDEPENDENCE DAY

Dort Financial offices will be closed on SATURDAY, JULY 4, 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.

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 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
1005 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

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When You Can’t Afford Your Minimum Payments

It’s scary to find yourself in a situation where you can’t afford your monthly debt payments. Whether that’s due to a sudden life change, like a job loss or illness, or if you’ve simply found yourself unable to keep up, there are steps you can take.

**TIME FOR ACTION** Though it may feel tempting to pretend like your loans or credit cards don’t exist, it’s unwise to hide from debt payments or avoid making them. Doing so makes it harder to get out from under the debt as interest, late fees, and penalties build up. The best thing to do is take action as soon as you find yourself beginning to fall behind. The sooner you make a plan, the sooner you can regain control over your financial situation. The emotional and financial relief that taking action can bring will make facing your debts worth the effort.

**MAKE THE CALL** One of the best things you can do to improve your situation is to call your lender. Chances are they’ll be willing to work with you if you’re struggling to make your payments. That’s especially true during a recession, natural disaster, or other large scale event with an economic impact. Beyond simply wanting to help, lenders have a financial incentive to do so. If your lender can’t get a hold of you to pay your debt or if you go too long between payments, they’re often forced to send the debt to a collection agency. So, often lenders are eager to help you make a plan to pay off your debt without involving collectors. Not only does this help you avoid the stressful collection process, but it can save you from negative impacts on your credit.

**PLAN IT OUT** If you’re not sure where to start, there are two approaches that may be effective in helping you get out of debt: a debt snowball or a debt avalanche. Taking the debt snowball approach means that you focus on paying off your smallest debt first, then roll the amount that you were paying into the next smallest, and so on until you’ve paid everything off. The debt avalanche method, on the other hand, is when you pay off the debt with the highest interest percentage rate first, and then work your way down, saving you more in interest rates.
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 Are Working to Help Keep You, Our Employees, and Our Community Safe!

As we gradually move closer to re-opening our branches for more in-person services we want to let you know we are committed to protecting our members and employees. We are continuing to offer extended hours in drive-thru lanes and encourage our members to use our drive-thrus and digital services when possible. For those members who require in-person services we are making personal appointments available. Please contact us if you have questions or would like to make an appointment.

Here are some of the steps we are taking to ensure everyone’s safety:

- When visiting our branch, we strongly recommend anyone who can medically tolerate it, cover their nose and mouth with a protective face covering such as a mask.
- In accordance with the CDC and local health officials we are following social distancing guidelines. Please use the floor markers when inside of our locations and please stay at least 6 feet away from other members.
- We ask that if you have been exposed to someone with COVID-19 or are showing symptoms please do not enter our branch lobbies and conduct your business through one of our drive-thru lanes.
- You can bank anytime, anywhere, using online banking, the Dort Financial Mobile app, or by visiting one of our conveniently located ATMs.
- Remember to always practice good health habits by staying home if you are not feeling well, reduce travel to essential activities and frequently wash your hands with soap and water.

Stay safe and stay healthy!

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.

Dort Financial Credit Union is prepared to assist our members during these trying times, including simple and easy to use remote and self service options. To learn more about these options please visit our website at dortonline.org

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.

Dort Digital Services Make Life Easier!

Make your life easier by taking advantage of our digital services! Enjoy the convenience of accessing your accounts from the comfort of your home. You can pay your bills, transfer money, review your transactions and more. Access your finances from anywhere, at any time of the day, from a web browser or download our mobile app on your smartphone.

Now more than ever, having quick access to your financial information is vital to your financial well-being and peace of mind. Most important is keeping your private information safe and secure. All our digital services provide you with secured online access that will guard your accounts against fraud. Safely transfer money, make payments and apply for a loan through our online banking and mobile apps.

For your convenience we have created an eServices brochure that will guide you through the many online services that we offer!
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.**

Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, and a minimum of $1500.00 Direct Deposit into 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!

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