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- No Down Payment Required*
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- Limited Closing Costs
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*Subject to county limit

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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
810.600.4093
866.388.7336
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

IN OBSERVANCE OF
LABOR DAY

Dort Financial offices will be closed on
MONDAY, SEPTEMBER 7, 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.

*Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend.

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Call today for a complimentary consultation
MEMBER APPRECIATION

MOVIE DAY 2020 CANCELED

After much consideration we are unable to proceed with Member Appreciation Movie Day 2020. Unfortunately, this will mark the first time in nearly 15 years that the event cannot be held; as large-scale events are not permitted at this time due to local, state and federal mandates.

Our top priority is the health and safety of our team members, our members and their families. As the COVID-19 pandemic continues to unfold, it’s become clear that we needed to make the tough decision to cancel Movie Day until next year. Our efforts are now focused on planning an even bigger and better member appreciation event in 2021. We look forward to providing an incredible experience next year!

While canceling this event was difficult, we know this is the right thing to do. We thank you for your understanding and we look forward to celebrating with you at Member Appreciation Movie Day 2021.

Make a Savings Plan.

Q: The last few months have been rough on my finances and I’ve used my savings to get by. My emergency fund and savings accounts have dropped to zero. With my financial situation improving, though, I’d like to start building these up again. Where do I begin?

A: Using emergency funds to survive prolonged unemployment, an unexpected large expense or a medical emergency is the best way to make it through a financial hardship. If your savings are depleted, though, it’s best to start rebuilding as soon as possible. Here’s how:

SET A GOAL Before getting started on saving up money, establish a tangible goal. You can try to recover the value of the savings lost, or start smaller, with a more attainable goal. Bear in mind that experts recommend having funds to cover three to six months’ worth of living expenses set aside in an emergency fund or savings account.

TRIM YOUR SPENDING A good place to start finding extra dollars for saving is by reviewing your spending for ways to cut back. Look for expenses that can make a difference in a monthly budget without dramatically affecting quality of life.

FIND A SIDE HUSTLE A great way to land extra funds is to find a side job that doesn’t require a major investment of time. Some options include taking surveys on sites like Swagbucks and doing gig work for companies like Uber and Rover.

MAKE A PLAN Once you have a goal in place and you’ve maximized monthly contributions toward savings, it’s time to create a plan. Map out a timeline of how long it’ll take to reach your goal when putting away as much as possible each month. Remember: The more aggressively you save now, the sooner you’ll reach your goal.

START SAVING The best way to ensure that putting money into savings each month actually happens is to make it automatic. You can set up an automatic monthly transfer from your Dort Financial Credit Union Checking Account to your Dort Financial Credit Union Savings Account on a designated day of the month. Give us a call at 800.521.3796 to discuss your options.

PUT UNEXPECTED WINDFALLS IN SAVINGS To speed up the process of rebuilding depleted savings, you may want to resolve to put unexpected windfalls into an emergency fund or savings account. This can include tax refunds, a work bonus and gift money. Rebuilding depleted savings isn’t easy, but the security of having a safety cushion to get you through a financial setback will make it well worth the effort.
The Dort Financial Credit Union Board of Directors has selected the recipients of the 2019-2020 $1000 Student Scholarship Award. These ten students were selected based on a variety of criteria. All applicants were asked to submit transcripts, letters of recommendation, and a brief essay describing what “Being Financially Responsible” means to them.

“We take a great amount of pride in helping these outstanding young people pursue their dreams. We are privileged to play a role in funding these students’ efforts towards scholastic advancement, at the same time, lessening the burden on families’ finances” said Harry Awdish Chairman of the Board.

ABIGAIL ARNES
AVERY BOOGREN
JACKSON BUSH
CRUZ-MALIK DUHART
KRYS廷AL GATES
ANGEL MANGHAM
MADELINE RASPBERRY
KAYLEE SHEPPARD
JACOB WINTER
ALLISON WURTZ

CONGRATULATIONS!
DORT FINANCIAL SCHOLARSHIP WINNERS

How To Save On Your First Set Of College Textbooks

Purchasing every textbook you need for class can take a big bite out of your budget. We’re talking huge amounts here. According to the National Association of College Stores, the average college student spends upward of $80 on each new textbook and can sometimes drop as much as $175 on one volume. No worries though; you can get your hands on all the books you need for class while also keeping your budget intact! Read on for 6 ways to save on textbooks this semester.

1. SKIP THE COLLEGE BOOKSTORE If you’re looking for an overpriced place to pick up your textbooks, be sure to hit the on-campus bookstore. Otherwise, stay as far away as possible. You’ll be paying through the nose just for the convenience of getting your books on campus.

2. SHOP FOR USED BOOKS ONLINE Anything new will always cost more, and unless you’re shopping for a math book with specific page numbers and examples, you can usually get away with an older, used edition of the textbook you need for class. Shop online for the best prices on the books you need, using popular platforms like Amazon, eBay, book.ly and Chegg to get the hottest deal.

3. RENT If you only need to use a textbook for a short amount of time, or you know you’re going to toss it after the course is over, look into renting instead of buying the book. You can save up to 90 percent off the cost of a new textbook this way, and 50 percent off what you’d pay if you’d purchase it used. Check out sites like Textbooks.com and CampusBooks.com to get started.

4. SHARE Are you and your roomie taking the same course? Why not buy one textbook and split the cost? This arrangement can work well if your prof doesn’t ask you to bring the textbook to class and you only need to occasionally reference it for homework and supplemental reading.

5. GO DIGITAL If you have an e-reader, you can save a tidy sum by choosing to download your textbooks in ebook format. You’ll find ebooks available for many works of fiction, historical texts or essays you might need for class. Just make sure the ebook you choose is easy to navigate or you might wind up regretting the purchase.

6. HIT THE LIBRARY Before spending a penny on textbooks, check out the school library to see what they have in stock. You might be pleasantly surprised at the broad selection of books available for students, especially works of fiction and non-fiction for liberal arts classes.

Don’t blow your budget on textbooks! Use our hacks to save a bundle on the books you need for college.
AMP up Your Savings!

With 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

Does Your Checking Account Pay 5% APY?

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.

*Introductory Annual Percentage Rate (APR) of 1.99% begins on date of closing and is effective after 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% to 8.25%. 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. 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.

Home Equity Support Specialist 888.837.4317

Does Your Checking Account Pay 5% APY?

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.

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Home Equity Support Specialist 888.837.4317

*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

* 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% to 8.25%. 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. 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. **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. 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.