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

*If you have remaining entitlement for your VA-backed home loan, find out the current county loan limits and how they may affect the amount of money you can borrow without a down payment.

CALL TODAY FOR A COMPLIMENTARY CONSULTATION 877.330.0009

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

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
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
810.690.4093
866.388.7336

MAIL
P.O. Box 1635
Flint, MI 48501-1635

INTERNET
www.DortOnline.org
feedback@dortfcu.org

MOBILE
Available in the App Store and Google Play

ALWAYS AVAILABLE

UPCOMING Holiday Closings

Veterans Day Wednesday, November 11
Thanksgiving Thursday, November 26
Christmas Eve Thursday, December 24
Christmas Close at 12:30
New Year’s Eve Thursday, December 31
New Year’s Day Friday, January 1

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.
Are Credit And Debit Cards a Smart Way to Pay Monthly Bills?

Choosing to pay a bill with a card can have a significant impact on your general financial wellness — for better or for worse. It’s important to consider the many variables of this decision before going ahead with it. Let’s take a closer look at the pros and cons.

**Advantages:**
- Automate monthly payments so they’re always on time.
- Build credit with a consistent monthly payment.
- Earn rewards for money that needs to be spent anyway.
- Enjoy consumer protection, like zero or minimal fraud liability, guaranteed returns and more.
- Pay your bills quickly without the hassle of writing out checks and using snail mail.
- Budget easily with payments that can always be tracked.
- Payments post promptly.

**Disadvantages:**
- There may be fees for paying the bill with a debit or credit card.
- For consumers who are already carrying high debt, it can make a difficult financial situation worse. Similarly, it isn’t responsible to set up an automatic monthly payment through a debit card that is linked to an account that may not have enough money to cover the charge.
- Credit utilization may cross the threshold to an undesirable rate.
- Interest may accrue for consumers who cannot pay their entire credit card bill each month.

**Which bills can I pay with a credit or debit card?**

You will likely not be able to pay the following monthly bills with a credit or debit card:
- Mortgage
- Rent
- Car payments

These monthly bills can usually be paid with a credit card, but you may need to pay a fee to do so:
- Car insurance
- Home insurance
- Health insurance
- Taxes

The following monthly bills usually allow you to pay with a credit card or debit card without a fee:
- Subscription services
- Phone bills
- Internet providers
- Cable providers
- Utility bills

Before deciding whether to pay a specific bill with a credit or debit card, it’s best to check with your provider to find out if this is a viable option and if there will be a fee attached for paying with plastic.

The bottom line — sometimes, paying bills with a credit card or debit card makes perfect sense, but it sometimes does not. Before deciding which way to go, consider all relevant factors detailed above to be sure you’re making the responsible choice.

**Christmas Club Funds Transfer**

Christmas Club funds will be transferred to your Dort Financial checking account on **Wednesday, October 7** after business hours. If you do not have a Dort Financial checking account, your funds will be deposited into your savings account. Funds deposited into your Christmas Club account after **October 7, 2020** will be credited for 2021. Save as little as $5.00 per week and you will have $250.00 to spend in 2021! Saving $10.00 per week will yield $500.00, plus dividends!

**International Credit Union Day**

Please join us in celebrating **International Credit Union Day**, October 15th with more than 260 million members worldwide! We encourage you to visit your favorite Dort Financial Credit Union branch during regular hours for a free 2021 pocket calendar and other giveaways. Be sure to keep a lookout on Dort Financial’s Facebook page, where you could have a chance to win prizes throughout the week.

**Upcoming Community Events**

- **October 3** Whaley’s Tux & Tennis
- **October 5** Grand Blanc Police Association Annual Golf Outing
- **October 8-9** Hurley Radiothon
- **October 17** Clio Can Do Virtual 5k Walk/Run
- **October 17** Adopt-A-Pet Fenton Halloween Event
- **October 31** Fenton Chamber Halloween Flushing Chamber Fall Community Activities
- **November 7** Motherly Intercession Steals and Deals Virtual Silent Auction
- **November 14** Big Brothers Big Sisters Virtual Award Auction
**Dort Financial’s $1,000 Student Scholarship Program**

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 5, 2021.

**HOW TO APPLY:**
Complete and submit the scholarship application along with the following:
1. High school transcripts and any post-high school transcripts, if applicable.
2. 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.
3. Essay (150-200 words) explaining what “being financially responsible” means to you.
4. Two (2) letters of recommendation from influencing adults (for example: teacher, coach, counselor, community leader, employer — may not be from a relative).

**APPLICATION DEADLINE: MARCH 5, 2021.**
Application may be completed online and printed OR printed and completed in blue or black ink. Application and all supporting documents may be submitted in one of three ways:
- Via email (in one complete packet) pdf format preferred to: kduval@dortfcu.org
- Sent via U.S. Mail to: Dort Financial Credit Union, Scholarship Committee, 9048 Holly Road, Grand Blanc MI 48439
- Dropped off at any Dort Financial Branch by close of business on March 5, 2021

Application must be received or postmarked no later than March 5, 2021. Late or incomplete applications will be disqualified. Scholarship checks will be made payable to the recipient and the educational institution at the discretion of Dort Financial Credit Union. Under no circumstances will checks be made payable to the student alone. All application information will be kept strictly confidential. Scholarships will be awarded by July 31, 2021.

All complete applications will be reviewed by volunteer members of Dort Financial Credit Union’s Board of Directors and awards will be determined in a fair and consistent manner. Dort Financial Credit Union does not discriminate on the basis of age, gender, marital status, race, religion, national origin, sexual orientation or disability. Employees and volunteers of Dort Financial Credit Union and their family members are eligible to apply.

If you have questions, please call 810.767.8390.

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**Shred Days at Dort Financial**

While purging your personal documents is a good practice, be mindful of how you’re destroying documents that contain your personal information. Shredding the documents is the best way to ensure that your identity is protected. To prepare for the upcoming shred days, please keep in mind that Dort Financial members may shred up to four boxes* of items. Shredding of items over four boxes will result in a charge.

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fenton</td>
<td>Wednesday, October 7 2:00 to 4:00pm</td>
</tr>
<tr>
<td>W. Hill Rd</td>
<td>Friday, October 9 9:00 to 11:00am</td>
</tr>
<tr>
<td>Davison Rd</td>
<td>Friday, October 9 12:00 to 2:00pm</td>
</tr>
<tr>
<td>W. Pierson Rd</td>
<td>Friday, October 9 3:00 to 5:00pm</td>
</tr>
<tr>
<td>Owosso</td>
<td>Tuesday, October 13 9:00 to 11:00am</td>
</tr>
<tr>
<td>Swartz Creek</td>
<td>Tuesday, October 13 12:00 to 2:00pm</td>
</tr>
<tr>
<td>Clio</td>
<td>Tuesday, October 13 3:00 to 5:00pm</td>
</tr>
<tr>
<td>Lapeer</td>
<td>Thursday, October 15 9:00 to 11:00am</td>
</tr>
<tr>
<td>Grand Blanc</td>
<td>Thursday, October 22 10:00am to 12:00pm</td>
</tr>
<tr>
<td>Davison</td>
<td>Thursday, October 22 1:30 to 3:30pm</td>
</tr>
</tbody>
</table>

*For the purposes of the shred event, boxes are considered paper grocery bags and standard boxes sized 10” x 12” x 16”.

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**The Only Credit Card You’ll Ever Need**

We know you have options for credit cards, but there’s only one you need — The Dort Financial Visa Signature Credit Card, which gives you the purchasing power you deserve and the benefits you want. Along with a great low rate our Visa Signature Credit Card will earn 2% for every dollar you spend with the ScoreCard Flex Rewards program. All of our VISA programs also include:

- No Balance Transfer Fee
- No Annual Fee
- Low Monthly Payments
- Same Great Rate on Purchases & Cash Advances
- Online Accessibility
- FREE Fraud Monitoring Service

Start saving and earn more today! Call us at 800.521.3796 or apply online at dortonline.org/signature-visa.
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.

DOUBLE IT UP!
October Through December

Double Scorecard Point Rewards Are Back!
Dort Financial’s Visa Platinum ScoreCard Point Rewards cardholders will earn DOUBLE ScoreCard Bonus Points on all purchases from October 1 through December 31, 2020.

Don’t miss out! Simply use your Dort Financial Visa Platinum credit card when purchasing gifts, buying gas, travel, dining out or entertaining this holiday season.

Give yourself a little holiday cheer by earning double points on all purchases!

EARN
2 POINTS
FOR EVERY
DOLLAR SPENT!

Don’t Have a Dort Financial Visa Platinum ScoreCard?
Call 800.521.3796 to learn how you can start saving.

*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.

LIMITED TIME OFFER!
INTEREST RATES
AS LOW AS
1.99%* APR

DOES YOUR CHECKING ACCOUNT PAY 5% APY?

SHOPPING FOR A NEW VEHICLE?
THINK DORT first

Get a Great Rate Auto Loan from Dort Financial Credit Union

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.*

*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. Business loans do not qualify. Programs, rates, terms and conditions are subject to change without notice.

DOUBLE SCORECARD POINT REWARDS ARE BACK!

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