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

*Subject to county limit

CALL TODAY FOR A COMPLIMENTARY CONSULTATION
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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
810.600.4093
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

IN OBSERVANCE OF
LITERIOUR 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.

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Grand Raffle Tickets Available at all Dort Financial Branches!

Together, we can help ensure that credit unions are represented and our stories are told on Capitol Hill. The Grand Raffle is one of the largest fundraising events in the entire credit union movement. For a $5.00 contribution to support the Michigan Credit Union League you could be the winner of:

First Prize: $20,000 CASH* OR $20,000 toward the price of a 2020 Ford Mustang OR a 2020 GMC Sierra!

Second Prize: $5,000 and there are 10 third place prizes of $1,000

Tickets will be available for purchase beginning September 8th, 2020 at any Dort Financial Credit Union branch. Act fast as there is a limited number of tickets at each branch.

*For official rules and information, please visit www.mcul.org

How Can I Protect Myself from Payment App Scams?

There are several variations of the mobile payment app scam, most of which involve scammers hijacking the victim’s linked checking account or credit card and using it to pay for their own purchases. Now, though, with the COVID-19 pandemic changing people’s attitudes toward money, there is another, more nefarious scam being played out through mobile payment apps.

In this trending scam, a payment app user participates in a contest on Twitter or another social media platform. The contest host is giving away a bundle of cash to one lucky winner to help them through COVID-19. After entering the contest, the victim receives a message informing them they’ve won the giveaway — but they need to pay a small fee to verify themselves and receive their cash prize. The victim pays the fee and waits for their big payday. Unfortunately, though, it never lands in their account, and they won’t see the funds they used to pay the “fee” ever again.

Sometimes, the victim has not entered any contests, but receives a message appearing to be sent directly from the payment app informing them they’ve won a cash prize — with a small processing fee attached.

The scam can be pulled off through any payment app, but most commonly targets Cash App users. Likewise, the scam can be executed through several social media platforms, but is most commonly found on Twitter.

Protect yourself from this scam by learning about the medium used to pull it off and how to recognize red flags. Here’s what you need to know about Cash App and similar payment apps:

- Cash App will never ask customers to send them money as a “processing fee” or for “verification.”
- Cash App will not ask users to share their PIN or sign-in code outside the app.
- Cash App currently has only two official Twitter accounts, @cashapp and @cashsupport, and both have blue, verified check marks. If you get a tweet from another account appearing to be from the app, it is likely bogus.
- If a post or tweet looks suspicious, don’t take any chances; ignore it and move on.

If you believe you have fallen victim to a mobile payment app scam, contact the app’s support through the app or website; they may be able to reverse the transaction. You can also report it to the FTC and warn your friends about the circulating scam.

Community Events

August 1 Flint Pride in the Park Sponsor
August 1 Good Times in Goodrich Festival
August 1 Brad Stone Summer Golf Classic
August 7 Flint Junior Golf Association Charity Golf Classic Sponsored by Dort Financial
August 7 Grand Blanc Chamber Golf Outing
August 10 Old Newsboys of Flint Chris Hamilton Memorial Golf Classic
August 19 Taste in Fenton
August 22 Kearsley Hornet Races
August 28 27th Annual “Scramble for Kids” Golf Outing for Ennis Center For Children INC
August 31 Boy Scouts of America Golf Outing
August 31 35th Annual Whaley Golf Classic

Upcoming Community Events

September 12 Feed My Starving Children Golf Scramble
September 12 Burtucky Open
September 14 Hurley Foundation Children Golf Fall Classic
September 14 Genesee County Bar Association Golf Outing
September 15 Shiawassee Chamber Golf Outing
September 19 Autism Charity Golf Outing
September 26 Snuggle Snacks Golf Outing
September 28 YMCA Woody Skaff Golf Outing
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).

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.

CONTACT A HOME EQUITY SUPPORT SPECIALIST 888.837.4317

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.

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

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

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 points for every dollar in purchases 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.

Coming Soon! Available September 15, 2020

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.

*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

*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.