Dort Financial Credit Union is once again the exclusive sponsor of Catholic Charities of Shiawassee and Genesee Counties’ 25 Days of Giving. Our longstanding partnership with NBC 25/FOX 66 will continue for the 12th year! Due to the impact of the pandemic the need in 2020 is greater than it has ever been. From December 1st through the 24th, Catholic Charities will be collecting nonperishable food items and personal need items, as well as hats, gloves and mittens, to help those in need during the holidays. The items will be given to individuals and families in both Genesee and Shiawassee counties. The collection site to drop off items is located at Catholic Charities North End Soup Kitchen, 901 Chippewa Street, Flint.
The new year is almost here. Are you ready?

Usher in the new year with plans for financial improvement and resolutions to do more. Here are some tips to get you started:

**Tune your budget** It’s great to start off the new year with a plan. A budget is just that — a plan — that starts with the income you expect and your fixed expenses such as your mortgage, insurance and utilities. The plan incorporates your savings goals, and the remaining money is designated for your other expenses. A realistic budget will help you set your financial goals and will remind you to stick to them. Now is the perfect time to assess last year’s budget or create a new one if you don’t yet have one in place.

Reviewing how you spent last year’s money will help you make better financial decisions for the year ahead. While thinking about it, include a method for tracking your spending. You can do this on a spreadsheet or tag items in your checking account.

Even with a solid plan, there can be surprises along the way, so be sure to build an emergency fund into your budget.

**Plan ahead to meet your goals** Consider how you will accomplish your goals. You might have shorter-term goals, such as purchasing a new home, as well as longer-term goals, like retirement. Each set of goals requires different kinds of planning and saving.

Financial planners recommend setting up a separate savings account for each goal. This way, your progress toward that goal is clear.

It’s best to work backward for determining how much you need to save for each goal. Determine the cost of your goal and then establish a reasonable time-frame as well as how much you’ll need to save each month to reach it.

**Spend mindfully** Make your financial future more secure this year by identifying your wants and needs. Your needs are necessary for survival and include food and shelter. Your wants are simply things you desire like a luxury car. Tend to your needs first. Then, if there is money remaining, consider your wants.

**Maximize tax contributions** Tax deductions can be a valuable source of savings. If you have employer-matching funds available, take advantage of them. Also, verify with your HR contact and your accountant that you are contributing the optimal amount to your 401(k) and IRA.

**Check your flexible savings account (FSA)** If you have unspent money in your FSA, now is the time to use it. Your pre-tax dollars in such accounts typically need to be spent before the end of the year or they are lost.

**Put the brakes on holiday spending** Avoid going overboard on holiday spending or you might spend the beginning of the year trying to pay it all back.

These are just a few of the many ways you can prepare financially for the coming year. With a little attention to some often-overlooked details, a little perseverance and a little mindfulness throughout, you’ll be moving forward with a strong foundation and positive outlook.
A Credit Card Even Scrooge Would Love

GET $100 WHEN YOU SPEND $3000

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% in cashback or rewards 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! Apply online at dortonline.org/signature-visa or call us at 800.521.3796.

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. Essay (150-200 words) explaining what “being financially responsible” means to you.
3. Two (2) letters of recommendation from influencing adults (for example: teacher, coach, counselor, community leader, employer — may not be from a relative).


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.

If you have questions, please call 800.521.3796.

Wrap Up the Holidays!

Be prepared for your holiday shopping with Dort Financial’s

$1,000 SPECIAL LOAN!

NO CREDIT CHECK • 12-MONTH PAYBACK

Loan subject to having a minimum direct deposit equaling $1,500 or more per month into your Dort Financial Credit Union account for the past three months. Loan is based on 17.9% annual percentage rate and a 12-month term with payments of $95.00 per month. Maximum of two outstanding special loans per member with a maximum combined balance of $1,700. A minimum period of four months is required between special loan originations. If you have more than one “Special” loan outstanding, proceeds from this new loan will be used to pay off one of the existing loans. Approval is based on no anticipated changes to financial status for the next 12 months. Members currently in bankruptcy are not eligible. Other restrictions may apply. See a Dort Financial Member Service Representative for details. Rates, terms and conditions may vary and are subject to change at any time without notice.
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.

**DOES YOUR CHECKING ACCOUNT PAY 5% APY?**

*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

**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.

**SHOPPING FOR A NEW VEHICLE?**

Get a Great Rate Auto Loan from Dort Financial Credit Union...