2020 Virtual YMCA Santa Run

Sponsored by Dort Financial Credit Union!

The YMCA Santa Run is a combination of 5K Fun Run/Walk and 1-Mile Walk around Downtown Flint for families and the casual walker/runner. This is a fun charity event and is not timed. A 5-piece Santa Suit is included in your registration fee that each participant will wear on the day of the event.

Dort Financial is excited to announce that all Dort members can save $5.00 on their registration. When registering use the code DORT to receive the $5.00 discount.

Click to Register

Holiday Closings

Veterans Day Wednesday, November 11
Thanksgiving Thursday, November 26
Christmas Eve Thursday, December 24 Close at 12:30
Christmas Friday, December 25
New Year’s Eve Thursday, December 31 Close at 12:30
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.
Put a Smile on a Snowman!

NOVEMBER 2ND – DECEMBER 12TH
You can put a smile on a snowman and help local families in need during Dort Financial’s Annual Snowman Sales from November 2nd – December 12th! This year when you buy a snowman for $1.00, $5.00, $10.00, $25.00 or $50.00, the proceeds will go to Child Advocacy Team and St. Luke N.E.W. Life Center. Snowman Sales has benefited many worthy local charities in previous years thanks to our very generous members! In 2019, members contributed a total of over $15,000 to the Ennis Center for Children and The 100 Club of Genesee, Shiawassee, and Lapeer Counties. Charities who will be benefiting from the 2020 Snowman Sales:

CHILD ADVOCACY TEAM
The Child Advocacy Team (CAT) is a non-profit company that provides legal, advocacy & other services to minor children involved in the legal justice system. The corporation is incorporated and organized exclusively for charitable purposes. The purposes for which the corporation is organized is to defend human and civil rights of minor children; to advocate for the elimination and the prevention of cruelty to children; to provide relief of the poor, distressed and underprivileged; and to promote social welfare by providing legal counsel and legal advocates to minor children.

ST. LUKE N.E.W. LIFE CENTER
St. Luke N.E.W. Life Center is a faith-based environment providing life skills, education and workplace training, empowering women and men to become self-sufficient. They are committed to building trusting and completely independent. By sticking to a budget, prioritizing savings and completely independent. Their financial dreams.

Being Financially Fit is Crucial for a Well-Balanced, Stress-Free Life

Expand your financial knowledge A financially fit person is constantly broadening their money knowledge. They read personal finance books and blogs, attend seminars and are aware of the evolving state of the economy. This enables them to make money decisions from a position of knowledge and power.

Stick to a budget A financially fit person knows that tracking monthly expenses is key to financial health. They are careful to set aside money from their monthly income for all fixed and discretionary expenses, and to stay within budget for each spending category.

Minimize debt A financially fit person is committed to paying down debts and seeks to live debt-free. Constant budgeting, ongoing financial education and planning ahead enables them to make it through the month, and through unexpected expenses, without spiraling into debt.

Maximize savings A financially fit person prioritizes savings. This allows them to think ahead and build a comfortable nest egg or emergency fund. In turn, having a robust safety net means sleeping better at night knowing there's money available to cover unexpected expenses.

Maintain complete awareness of the state of your finances A financially fit person knows exactly how much money they owe, the accumulated value of their assets and the complete sum of their fixed and fluctuating expenses. This awareness takes the stress out of money management, allowing them to make better financial choices.

Maintain a healthy credit score A financially fit person knows that an excellent credit history and score are crucial factors to long-term financial health. They are careful to pay bills on time, hold onto credit cards for a while and to keep credit utilization low. This helps them qualify for long-term loans with favorable interest rates, which saves them money for years to come.

Create concrete financial goals A financially fit person has long-term and short-term financial goals. This enables them to keep their focus on the big picture when making everyday money choices and empowers them to realize their financial dreams.

Achieve financial independence A financially fit person is independent. By sticking to a budget, prioritizing savings and maintaining an awareness of their finances, they are strong, secure and completely independent.
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.

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 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.

CASH BACK VISA® Cardholders will earn rewards points of 2% on all purchases for every one US Dollar spent. Receive 10,000 reward points, earning an extra $100 cash back, when you spend your first $3000 in purchases in the first 90 days after card approval.

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.

APPLY NOW!

*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

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.

INTEREST RATES AS LOW AS 1.99% APR

LIMITED TIME OFFER!