Holiday Spending
Hangover?

Get your budget back on track 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.
Remembering Harry Awdish

After 29 years of volunteer service, Dort Financial Credit Union Chairman of the Board, Harry Awdish, passes away.

With deep sadness, Dort Financial Credit Union mourns the loss of Chairman of the Board, Harry Awdish, who died peacefully at his home on Sunday, November 29, 2020.

“Harry Awdish’s accomplishments as Chairman were surpassed only by his passionate commitment to the Credit Union during his tenure for the past 29 years. He worked tirelessly to represent our membership and fulfill his obligations as director and Board Chairman” said Vicki Hawkins, President and CEO. “He will be missed greatly by his beloved family, his colleagues whom he admired and respected, his friends, and by all in the Credit Union industry.”

In addition to serving as Chairman of the Board, Harry Awdish served in several different capacities, beginning in 1991 as a credit union volunteer. He was named Volunteer of the Year by the Combined Council of Automotive Credit Unions in 2008. Mr. Awdish’s legacy will live on, as the Credit Union is committed to his conservative, consistent, member-focused philosophy and honor his commitment to build Dort Financial as a strong and successful Credit Union.

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VICKI HAWKINS, President and CEO

Deadline Is Approaching For Dort Financial’s $1,000 Student Scholarship

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 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 800.521.3796.
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 earns 2% cash back or reward points for every $1 in purchases. Receive 10,000 bonus points (that equals $100 cash back) when you spend your first $3,000 in purchases in the first three months.

- 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! Please visit Dortonline.org/signature-visa for details of this offer and to apply online.

Important Tax Refund Information
Per the IRS, any income tax refunds being deposited via Direct Deposit (ACH) must be deposited into an account bearing the name on the income tax refund. It is also important to remember that you will need to provide the IRS with your checking account number and not your member number. You can obtain this number by looking at the bottom of your checks, or in online/mobile banking, under “Show Details,” listed as your “ACH number.” We understand that filling out tax forms can be confusing. Please contact us if you need assistance. We are here to help!

Safe Deposit Box Fee Reminder
Do you have a Safe Deposit Box? If so, please remember that the fee will automatically deduct from your account on March 15th, 2021. Please be sure the funds are available to avoid any overdraft fees on the account.

Update Your Contact Info
Many members change their address, phone number or email and forget to contact us. Please make sure your contact information is current. This includes your email, address and your phone number. Remember, it is extremely easy to make these changes through our Online Banking. Login then go to My Settings/Edit.

If you are not enrolled in Online Banking, please update your personal information at any branch.

Get Your Maximum Refund and Special Savings on TurboTax
Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

• Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.

• Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes — or have everything done for you, start to finish.

• Done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Dort Financial works with TurboTax to provide special savings for our valued members — get up to $15 off TurboTax federal products.

Start today at dortonline.org
Visit http://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.
How to Celebrate Valentine’s Day on a Budget

Here’s how to enjoy a romantic evening with your partner without going into debt.

**Work with a budget.** We know your partner means the world to you, but that doesn’t mean you need to spend the world proving it. Designate a budget for all your Valentine’s Day expenses — and stick to it!

**Use a sales app.** You know that face-palming moment when you realize you paid full price for something you could have gotten for way cheaper? Keep more of your money in your wallet by shopping for Valentine’s Day gifts with a sales app like ShopSavvy or PriceGrabber. The apps will help you compare prices at various retailers and score deals and coupons on gifts.

**Save on flowers.** We know you found an amazing deal online for fresh roses, but don’t buy them. Flowers are not likely to last through the shipping and delivery process. Instead, look for great deals on long-lasting flowers by buying them at your local florist or grocery stores.

**Bring down your dinner costs.** Don’t break your budget on a romantic dinner for two. First, rethink dining in. It doesn’t have to be boring or feel forced. You can lay down a blanket in front of the fireplace for a picnic-inspired experience or glam up another room for your delectable dinner for two. If you and your partner have been counting down to a night out, save on restaurant costs by learning how to beat the psychological tricks at play in menu design:

- **Look left.** Restaurant owners put the most profitable items on the menu in the right-hand corner — the spot most people look to automatically.
- **Say the price out loud.** Notice the lack of dollar signs on the menu? It’s a trick to get you to spend more. Make the price real by saying it out loud.
- **Ignore the decoys.** See that overpriced item on the menu? You need to unsee it. Restaurants place popular dishes near overpriced items to make diners believe they’re getting a great deal, but if you pay it no attention, you’ll beat them at their game.

**Celebrate late.** If you dare, postpone your Valentine’s Day celebrations by a day or two for steep savings. You’ll find Valentine’s Day candy on clearance and you won’t have to pay inflated restaurant prices for the same meal.

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**SHOPPING FOR A NEW VEHICLE?**

**THINK DORT first**

**Hurry! Offer Expires March 31st, 2021**

Qualifying borrowers can purchase a new or used vehicle, 2016 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.*

**INTEREST RATES AS LOW AS 1.99% APR**

**LIMITED TIME OFFER!**

*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.

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**We’re Paying Why Haven’t You Switched?**

**Hurry! Offer Expires March 31st, 2021**

Qualifying borrowers can purchase a new or used vehicle, 2016 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!

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