Spring Into a New Project!

Start planning for your springtime renovations

$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.

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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.

Visit [http://turbotax.intuit.com/lp/yoy/guarantees.jsp](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.

### 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!

### Community News

- **February** American Advertising Federation of Greater Flint Awards
- **February** Flint Handmade Mural Coloring Page
- **February 20** Lapeer County Mounted Search and Rescue Training Camp
- **February 27** YMCA MASKquerade Virtual Gala Presenting Sponsor
- **March 3** YWCA Circle Luncheon
- **March 8-13** Hurley Medical Center Virtual Benefit Ball
- **March 24-27** Red Cross Heroes of March

### Turning Your Hobby Into a Small Business

While most people have a passion, hobby, or talent, few are able to turn a hobby into a profitable business venture. At Dort Financial, we know that it can be done. Use these questions to guide you as you transform your hobby into the next small business in your area.

How can you make it unique? Having a talent for something doesn’t always translate into a successful business opportunity. So how can you make your work stand out from the rest? Get creative and find a way to provide a custom service to consumers by doing what you love.

What need does it fill? An effective entrepreneur must identify consumer needs and find a way to tweak his or her product to fit those needs. To start, look at your community and see how to make your passion fill a need or solve a problem for future customers.

What do you know about the subject? Industry knowledge is a key requirement for starting a small business. Know your industry inside and out: the consumers, products, competition, and especially potential problems that can arise. Studying your industry is the best way to avoid pitfalls and make your small business as successful as it can be.

How can the credit union help? Your credit union is the ideal first stop for a budding entrepreneur. We are dedicated to helping small businesses succeed.

If you’re ready to turn your passion into a small business, contact the professionals at Dort Financial. We’re here to help you set up your business account today. **Stop by or give us a call at 800-521-3796 to get started.**

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**February**

- **American Advertising Federation of Greater Flint Awards**
- **Flint Handmade Mural Coloring Page**
- **Lapeer County Mounted Search and Rescue Training Camp**
- **YMCA MASKquerade Virtual Gala Presenting Sponsor**
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MEMBERSHIP

SAVE THE DATE!
69th ANNUAL MEMBERSHIP MEETING
TUESDAY, MAY 18, 2021 • 6:30 PM
Meeting details will be posted in our April 2021 Shared Interest Newsletter.

Book Your Appointment Online!
We are making it easier for members to schedule appointments with us. All you need to do is click on the “Book Appointment” link on our website or the link under the “More” tab of our iPhone or Android apps.

When you're making your appointment, you'll be able to pick the branch you want and see the available times. You'll also be able to let us know what kind of service you are looking for, so we can be prepared, and you can get an idea of how long the appointment will take.

Once your appointment is made, you'll get an email with all of the details and a link back to the service, so you can change or cancel the appointment if something changes.

Protect Against Identity Theft with Fraud Alerts

When you've been a victim of identity theft, it's tough to know what to do first. One of the phrases you may have heard when it comes to identity theft is a fraud alert. But do you know what fraud alerts do, what types are available or how fraud alerts work?

A fraud alert is a notice that is placed on your credit report that alerts credit card companies and others who may extend credit that you may have been a victim of fraud, including identity theft. Think of it as a "red flag" to potential lenders and creditors.

Fraud alerts are free. To place a fraud alert on your credit report, you can call any of the three credit bureaus, (Equifax, Experian, and TransUnion) or visit their official websites to learn more. Keep in mind that you only need to contact one credit bureau to place a fraud alert — the other two bureaus will be notified.

1. A fraud alert encourages third parties to take extra steps to verify your identity before extending credit. With an initial one-year fraud alert, companies are encouraged to take reasonable steps to confirm you are who you say you are, such as contacting you at a phone number you provide, before completing a request for credit. However, it’s important to note a fraud alert would not prevent an identity thief from attempting to use an existing account — a credit card, for example.

2. There is a seven-year fraud alert available to you. These fraud alerts are also known as extended fraud alerts. An extended fraud alert on your credit reports lasts for seven years. In order to place an extended fraud alert, a police report or a Federal Trade Commission Identity Theft Report is required.

3. For service members, there is an active duty military alert. An active duty alert is an option specifically available for U.S. service men and women. Like an initial one-year fraud alert, an active duty alert encourages companies to take extra steps to verify your identity, such as contacting you by phone, before opening new accounts in your name or modifying existing ones. This type of fraud alert also lasts for one year.

4. You can update or remove a fraud alert by phone or mail. Removing or updating contact information on a fraud alert — one-year, seven-year, or active duty military alert — can be done by phone or mail at any of the three nationwide credit bureaus.

5. Someone else is able to manage your fraud alert on your behalf. A "personal representative" can be designated to manage a fraud alert on your behalf with a Power of Attorney or court appointed document. The personal representative can add fraud alerts, delete them or update contact information.

Information from this article can be found on Equifax.com.

Can you still go on vacation with a limited budget? The following tips will help you go on a fun spring break getaway, even if you haven’t got a lot of money to spend.

- **Money saving strategies** First and foremost, shop around. No matter where you're headed, ask for student discounts at rental car agencies, hotels, sightseeing attractions and air/hotel packages. If a hotel doesn’t offer a student discount, ask for a group discount — often honored if you and some friends rent a block of rooms.
- **Read the deals carefully** Review the details so you won’t be fooled into paying hidden costs, like fees for maid service.
- **Travel by car** Sure, it takes longer to get from point A to point B by car, but you may be able to save a bundle if you drive to a destination closer to home.
- **Rental property** By going on your trip with friends or family, you can split the cost of your lodging. Check out Airbnb or Vrbo for rentals within your budget. You’ll also save on meals by preparing them yourself in your rental’s kitchen.
- **Save on transportation at your destination** Bring your bike along if your car or van has the space. When you reach your destination, use public transportation (ask for student discounts), or ride your bike to save money.
- **Don’t rush into a deal** If you have to “act now” to get in on a good deal, resist the pressure. It’s true, availability of airfare and lodging constantly changes, but reputable companies don’t pressure you to make fast decisions.
- **Check reviews** Find online reviews about the travel company you’re considering. If specific hotels are part of your travel package, get local phone numbers, not “800” numbers, and addresses. Call the hotel and ask questions about the tour package director.
- **Get trip details in writing** If you work with a travel agent, ask the agent to provide a document with details of the trip, including all costs, before you buy. Then read the fine print carefully. Never sign a contract with blank spaces; additional information could be added after you sign.
- **Get receipts** It’s important to get a receipt from your travel agency or rental provider, so if you pay by cash, ask for receipts. A safer way to pay for a spring break vacation is by credit card — if you’ll be able to pay off the bill in full when it comes. Talk to someone at Dort Financial about the credit cards we offer.

- **Find online reviews about the travel company you're considering.** If specific hotels are part of your travel package, get local phone numbers, not “800” numbers, and addresses. Call the hotel and ask questions about the tour package director.
- **Get trip details in writing.** If you work with a travel agent, ask the agent to provide a document with details of the trip, including all costs, before you buy. Then read the fine print carefully. Never sign a contract with blank spaces; additional information could be added after you sign.
- **Get receipts.** It’s important to get a receipt from your travel agency or rental provider, so if you pay by cash, ask for receipts. A safer way to pay for a spring break vacation is by credit card — if you’ll be able to pay off the bill in full when it comes. Talk to someone at Dort Financial about the credit cards we offer.

When to Book Your Appointment.
**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.*

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**Earn 2% Cash Back**

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.

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**We’re Paying 5%**

**Why Haven’t You Switched?**

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.

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*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.

*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.

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