Calling All Young Entrepreneurs!

National Youth Month 2021 Prize Drawing by Dort Financial Credit Union.

In Celebration of National Youth Month 2021, Dort Financial is Looking for Young Entrepreneurs to Enter our Drawing to Win a $50 VISA Gift Card!

Do You Have a Great Idea to Earn Money This Summer?
Thinking of starting a lemonade stand, mowing lawns, walking dogs, or helping out neighbors with yard work or chores? Tell us your idea! Dort Financial would like to help you get your small business going with a $50 VISA gift card. You can buy lemons, gas, treats for pets, sign making materials, or whatever it takes to get started!

How Can You Win One of Ten $50 VISA Gift Cards From Dort Financial?
Have mom or dad submit your one-page handwritten document that describes your small business idea. We love drawings and want to see your idea in pictures!

Who Can Enter Our Drawing?
All young entrepreneurs under the age of 18 years old can submit their handwritten idea. Please have mom or dad drop it off at one of our 10 branch locations or email us a photo or scan of your one-page handwritten idea to marketing@dortfcu.org

Visit dortonline.com/youthmonth2021 for ideas for starting a summer small business for kids and the Official Rules!

NO PURCHASE NECESSARY TO ENTER OR WIN. Must enter between April 1, 2021 and April 30, 2021. Odds of winning depend on the number of entrants. By entering, you agree to the Official Rules.
Transfer Funds to Primary Account

HOME EQUITY
CONSOLIDATE YOUR DEBT WITH
RENOVATE YOUR HOME OR
CONSOLIDATE YOUR DEBT WITH A
HOME EQUITY
LINE OF CREDIT FROM DORT FINANCIAL

Our HELOC loans help you make your dreams a reality. Some of the features and benefits include:

- 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!

2.99% Intro APR
for First 12 Months!* APPLY THROUGH DECEMBER 31, 2021

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/tax/year/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 have questions. We are here to help!

Text Banking and Alerts

Text Message Banking is a service that enables you to retrieve information about your accounts from a mobile phone through text messaging. Once you have set it up in Dort Online Banking, you can simply send a text message to 454545 to get your account balances, your last five transactions, or even make a transfer between the accounts you have specified.

To get started, login to Dort Online Banking, go to the “Additional Services” tab, then click on the “Text Banking & Alerts” link.

Text the following commands to 454545

BAL Primary Balance BAL CHK Checking Balance
LAST Last Five Transactions TRANS Transfer Funds to Primary Account STOP Deactivate Service HELP Provides Keywords for More Message Options
Chairperson Dana Stoddard, Beverly Kittle, and Douglas Kidd serve as the Dort Financial Credit Union Nominating Committee. The committee considers certain minimum standards in reviewing and making their nominations, such as:

- Being a member for at least three years prior to nomination and in good standing, defined as not having caused the credit union a loss and not delinquent or owing a negative balance on any account type within their membership(s) at the time of nomination;
- Having attained the age of 21 by the date of nomination;
- Exhibiting service to the credit union;
- Having relevant financial and business experience;
- Demonstrating a level of personal and financial responsibility worthy of service to the membership and fulfilling required fiduciary responsibilities;
- Illustrating an educational level sufficient to assure the confidence of the membership; and, understands and carries out the duties and responsibilities placed upon Boards of Directors or other committee members of federally insured depository institutions.

After careful consideration, the Nominating Committee nominates the following members for the Board of Directors. All have agreed to serve if elected.

**BRUCE ALLAN** Incumbent

Bruce began his volunteer service at Dort Financial Credit Union in 1991. Currently, he serves as Board Treasurer and on the Community Involvement Committee. In his 30 years as a volunteer, Bruce has chaired the member-elected Credit Committee, as well as the Education, Nominating, Personnel, and Legislative Committees at Dort Financial Credit Union. He has received numerous educational awards through CUNA’s Volunteer Achievement Program and been a member of the credit union for 47 years.

**DIANE PIERCY** Incumbent

Diane currently serves as Chairperson of the Audit Committee for Dort Financial Credit Union. She has volunteered since 2006 and has served as a Board Director since 2012. She has received numerous educational awards through CUNA’s Volunteer Achievement Program, including the Filene, Raiffeisen, and Bergengren Awards, plus the prestigious Supervisory Committee Award. A 44-year resident of Genesee County, Diane has six children, nine grandchildren, and three great grandchildren.

**JEFFREY SELLS** Incumbent

Jeffrey has served as a volunteer on the Audit Committee and Community Involvement Committee for the past eight years. Currently serving as a Board Director, he has received several educational awards from the Credit Union National Association including the Edward A. Filene Award. Jeffrey is employed by General Motors. He is married with two children.

To attend, members must RSVP to RSVP@dortfcu.org and must provide member name, phone number and email.
Hurry! Offer Expires June 30th, 2021.

Qualifying borrowers can purchase a boat or recreational vehicle, 2016 model year or newer, for the low rate of 3.99% APR for terms up to 180 months! Minimum balance begins at $15,000.00 with a 60-month term to qualify for this low rate.

Apply online at dortonline.org today!

*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral and minimum balance requirements. Approximate monthly payment would be $7.40 per $1,000 borrowed at 3.99% APR for 180 months or $18.42 per $1,000 borrowed at 3.99% APR for 60 months. Business loans do not qualify. Programs, rates, terms, and conditions are subject to change without notice.

SHOPPING FOR A BOAT OR RV?
THINK DORT first

We Are Here to Help!

$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.

We Are Here to Help!

Say “I Do” to the Perfect Couple

The Dort Financial Visa Signature Credit Card 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.*

Boost Checking is a simple, 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 and no minimum balance requirements. You can earn up to $500 annually!

*Cardholders will earn reward 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 $3,000 in purchases in the first 90 days after card approval.

**Annual Percentage Yield up to 5%. Requirements include direct deposit (ACH credit) of at least $900 into membership account. Enrollment in e-statements. Twenty-five (25) posted debit card transactions to the account per month. ATM transactions do not count. Zero Percent APY will apply in the months when all requirements are not met and on balances over $10,000. Limit one (1) checking account per membership. Dividend rate subject to change. Business accounts do not qualify.