ALWAYS AVAILABLE

IN PERSON

- 2845 Davison Road
  Flint
- 5091 W. Pierson Road
  Flint
- 1091 W. Hill Road
  Flint
- 1441 S. State Road
  Davison
- 9050 Holly Road
  Grand Blanc
- 14265 Fenton Road
  Fenton
- 1724 DeMille Road
  Lapeer
- 1006 E. Main Street
  Davison
- 4131 Morrish Road
  Swartz Creek
- 11411 N. Linden Road
  Clio

BUSINESS SERVICES

- business@dortfcu.org

TELEPHONE

- 810.767.8390
- 800.521.3796
- DORT BY PHONE
  810.600.4093
  866.388.7336
- LOST/STOLEN VISA
  800.543.5073

MAIL

- P.O. Box 1635
  Flint, MI 48501-1635

INTERNET

- www.DortOnline.org
- feedback@dortfcu.org

MOBILE

- Available on the
  App Store
- Available on Google Play

MORTGAGE OFFICE

- Lapeer Mortgage Office
  730 S. Main Street, Suite 102B
  Lapeer, MI 48446
  810.244.3910

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.
What Matters Most to You?

2% Cashback or 2x Reward Points?

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% cashback or two reward points for every $1 in purchases. Receive 10,000 bonus points (that equals $100 cashback) when you spend your first $3,000 in purchases in the first three months.*

*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 cashback, when you spend your first $3,000 in purchases in the first 90 days after card approval.

A High-Yield Checking Account that Pays 5% APY?**

Boost Checking is a simple, convenient, high-yield dividend rate checking account that pays 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.

**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.

It’s a matter of choice. Learn more by calling 800.521.3796 or visit dortonline.org.

INSURED BY NCUA

Limited Time Mortgage Offer!

$1,200 OFF
Closing for Purchase
$600 OFF
Closing for Refinance

Call 888.845.0653 Today.

Keep More Money In Your Pocket For The Holidays!

Take advantage of our great rates when you refinance your auto or RV loan from another financial institution and make no payment for the first 60 Days! Keep more money in your pocket during the holidays with this great offer! Qualified borrowers apply before December 31, 2021.

**Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, value, and age of collateral. Approximate monthly payment would be $31.56 per $1000 borrowed at 1.74% APR for 48 months. Loans currently financed by Dort Financial Credit Union or Business accounts do not qualify. Rates, terms, and conditions can be changed without notice.

** If the 60 - day payment deferral option is chosen, interest will continue to accrue during the deferral period and will be collected from your first loan payment.

COMMUNITY caring

October 4 Grand Blanc Police Association Annual Golf Outing Dinner Sponsor
October 8 Adopt-A-Pet Fenton Sponsor
October 9 Walk to End Alzheimer’s Sponsor
October 9 Flint Firebirds Opening Night
October 14 LACADA Taste of Lapeer Sponsor
October 16 Clio Can Do 5k Walk Run Sponsor
October 20 Grand Blanc Parks Harvest Fest Sponsor
October 20 Cars and Bars Fundraiser with Dr. Bobby Mukkamala Sponsor
October 24 Chatfield School Bike Rodeo Fall Festival Sponsor

NOVEMBER EVENTS
November 4 Ele’s Place Greater Flint and Genesee County Business Leader Breakfast Sponsor
November 4 Genesee County Sheriff Department, 23rd Annual Awards Banquet Sponsor
November 6 HSGC 2021 Ties & Tails Sponsor
November 7 Davison Community Thanksgiving Dinner Sponsor
November 11 Fenton Chamber of Commerce – Chamber Celebration Sponsor
November 13-14 K-9 One Search and Rescue Sponsor

DECEMBER EVENTS
December 2-3 Flushing Candlewalk Sponsor
December 3 Light Up Lapeer – Santa Sponsor
December 3 Grand Blanc Parks & Recreation Sponsor
December 4 YMCA Santa Run – Medal Sponsor
December 4 Fenton Chamber – Jinglefest Sponsor
December 4 Montrose Candlewalk
December 7 Grand Blanc Chamber Annual Meeting Sponsor

NMLS# 469349

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**Get Smart About Credit Card Warning Signs**

If keeping up with credit card balances has become a challenge, it’s smart to assess your overall financial picture and your spending habits. Remember: taking on credit card debt is borrowing money you haven’t earned yet. It is smart to keep the focus on this fundamental truth.

To get smart about credit cards, be aware of the common warning signs that might indicate issues with credit card usage:

1. **You are only able to make minimum payments on your credit card debt.** Making only the minimum payment means you’ll end up paying much more in interest charges, and it will take you longer to pay your debt off.

2. **You have been denied credit.** If you’ve been denied, take a beat before applying with another creditor. Applying for multiple credit lines within a short period of time can result in a lot of hard inquiries, which can have a negative impact on your credit score.

3. **You find it challenging to set aside savings.** It is challenging to set aside savings on a consistent basis, review your monthly budget and look for ways to reduce spending to save a little from every paycheck.

4. **Your credit cards are near or over your credit limit.** Your creditors set your limit based on your credit history, income and outstanding debt. If you are at or near this limit, take a good look at your financial picture and focus on making smart purchase decisions in the future. A good rule of thumb is to try to keep your balances below 50% of your available credit limits.

5. **You are using cash advances from cards to pay your other bills.** Receiving calls from creditors happens to many people. You can relieve this financial stress by figuring out a customized plan to achieve financial wellness.

6. **Collectors are calling.** Receiving calls from creditors happens to many people. You can relieve this financial stress by figuring out a budget with a financial counselor and reviewing your options to start paying debts back on time.

7. **You are using one credit card to payoff another credit card.** This is like digging one hole to fill in another hole—and usually the hole just gets deeper and deeper! A Smart Approach to CreditSmart use of credit cards is part of financial wellness. Managing credit is possible with planning and the understanding of how credit can affect your financial future. It’s all about the basics: looking at monthly expenses, looking at income and setting spending priorities as well as building up emergency savings. These principles will continue to be the building blocks of achieving financial success. Through our partnership with GreenPath Financial Wellness, you have access to a trusted independent nonprofit resource to help you #GetSmart about credit. Financial counselors lend an empathetic ear, look at your entire financial picture and can help you develop a customized plan to achieve financial wellness.

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**2021 YMCA SANTA RUN**

**Saturday December 4, 2021**

**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.

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**Put a Smile on a Snowman**

**November 1st–December 11th**

You can put a smile on a snowman and help local families in need during Dort Financial’s Annual Snowman Sales from November 1st–December 11th! This year when you buy a snowman for $1.00, $5.00, $10.00, $25.00 or $50.00, the proceeds will go to Shelter of Flint, Inc. and Voices for Children Advocacy Center–Shiawassee County. Snowman Sales has benefited many worthy local charities in previous years thanks to our very generous members! In 2020, members contributed a total of over $15,936.74 to the St. Luke N.E.W. Life Center and the Child Advocacy Team. Charities who will be benefiting from the 2021 Snowman Sales:

**SHELTER OF FLINT, INC.**

Homelessness is not just a national issue. Right here in Genesee County there are more than 200 individuals living in emergency shelters every night; countless others are sleeping on a friend’s couch, living on the streets, sleeping in their cars, or staying in abandoned buildings. Housing is the most basic of needs that plays a role in a family’s well-being. Working under the principle that housing is a right, not a reward, Shelter of Flint’s comprehensive approach to combating homelessness is intended to move our clients along a continuum of care that connects families to community resources and works on solving the root cause of their homelessness.

**VOICES FOR CHILDREN ADVOCACY CENTER–SHIAWASSEE COUNTY**

Voices for Children Advocacy Center–Shiawassee County works to intervene the alarming number of children who are victims of abuse by educating, empowering, and enlightening the community, school-aged children, and parents about prevention factors. Voices for Children leads the community in responding to victims of child abuse violence and works to break the cycle of abuse via prevention, and intervention programming, as well as community education. Voices for Children is dedicated to building healthy relationships and provides a continuum of services for persons of all ages who have been, or are at risk of being, victims of child abuse or neglect. Our agency’s model is grounded in a strengths-based, empowerment philosophy and incorporates best practices and evidence-based strategies. All of our services are completely free to the family. Voices for Children Advocacy Center creates a vital link between community services and victims of child abuse.

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**2021 Firebirds Home Schedule**

**Firebirds Upcoming Home Schedule**

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Opponent</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 3</td>
<td>7:00</td>
<td>Windsor Spitfires</td>
</tr>
<tr>
<td>November 6</td>
<td>7:00</td>
<td>London Knights</td>
</tr>
<tr>
<td>November 12</td>
<td>7:00</td>
<td>Saginaw Spirit Paws for Pucks</td>
</tr>
<tr>
<td>November 13</td>
<td>7:00</td>
<td>Kitchener Rangers</td>
</tr>
<tr>
<td>November 19</td>
<td>7:00</td>
<td>Erie Otters</td>
</tr>
<tr>
<td>November 20</td>
<td>7:00</td>
<td>Windsor Spitfires First Responders Appreciation Night</td>
</tr>
<tr>
<td>November 24</td>
<td>7:00</td>
<td>Saginaw Spirit</td>
</tr>
<tr>
<td>November 27</td>
<td>7:00</td>
<td>Sarnia Sting Medical Professional Appreciation Night</td>
</tr>
<tr>
<td>December 8</td>
<td>7:00</td>
<td>Erie Otters</td>
</tr>
</tbody>
</table>

**REGISTER HERE!**
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 in honor of our Chairman of the Board of Directors, Harry Awdish, who passed away in November of 2020. This scholarship is a reflection of Harry’s tireless commitment to serving our members during his 29-year tenure with the credit union. We are truly committed to helping our members achieve their higher education goals. Dort Financial will award ten (10) $1,000 scholarships in 2022 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 4, 2022.

**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 trade 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 4, 2022**
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) 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 4, 2022. Application must be received or postmarked no later than March 4, 2022. 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, 2022.

All complete applications will be reviewed by members of Dort Financial Credit Union’s Scholarship Committee 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 any questions, please call 810.767.8390.