HOLIDAY Closings

CHRISTMAS EVE
Friday, December 24, 2021
Open until 12:30 pm

CHRISTMAS
Saturday, December 25, 2021

NEW YEAR’S EVE
Friday, December 31, 2021
Open until 12:30 pm

NEW YEAR’S DAY
Saturday, January 1, 2022

MARTIN LUTHER KING JR. DAY
Monday, January 17, 2022

ALWAYS AVAILABLE

IN PERSON
3845 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

MORTGAGE OFFICE
Lapeer Mortgage Office
700 S. Main Street, Suite 102B
Lapeer, MI 48446
810.244.3910

MOBILE
Available on the
App Store
Google Play

Dort Financial CREDIT UNION
www.DortOnline.org

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 $500 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.

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.

1.74%* Vehicle ReFi
60 Day No Payment!***

*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, value, and age of collateral. Approximate monthly payment would be $21.59 per $1000 borrowed at 1.74% APR for 60 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.

*Lender credit towards closing costs is one time only per household. All applications must be received between 10/18/2021 and 12/31/2021 with loan closed by 1/31/2022 to qualify for this offer. Credit will be applied at time of closing. Incentive does not apply to home equity or lines of credit. Equal housing opportunity. All loans subject to approval. Contact Dort Financial Credit Union for full details. Offer subject to change or cancellation without notice.

*Call 888.845.0653 Today. NMLS# 469349

COMMUNITY carin

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 Flint Firebirds Pucks for Paws
November 13 Motherly Intercession Steals and Deals Virtual Silent Auction
November 20 Flint Firebirds First Responders Appreciation Night

DECEMBER EVENTS
December 1-25 25 Days of Giving with Catholic Charities and NBC 25
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
December 10 Flint Firebirds Teddy Bear Toss
December 11 Flint Firebirds Old News Boys Night

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INSURED BY NCUA
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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**25 DAYS of Giving**

Dort Financial Credit Union is once again the exclusive sponsor of Catholic Charities of Shiawassee and Genesee Counties’ 25 Days of Giving. Our longstanding partnership with NBC 25/FOX 66 will continue for the 13th year! Due to the impact of the pandemic, the need in 2021 is greater than it has ever been. From December 1st through the 24th, Catholic Charities will be collecting nonperishable food items and personal need items, as well as hats, gloves and mittens, to help those in need during the holidays. The items will be given to individuals and families in both Genesee and Shiawassee counties. You can drop off items at any Dort Financial Credit Union branch.

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**Firebirds Upcoming Home Schedule**

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Opponent</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 8</td>
<td>7:00 pm</td>
<td>Erie Otters</td>
</tr>
<tr>
<td>December 10</td>
<td>7:00 pm</td>
<td>Teddy Bear Toss</td>
</tr>
<tr>
<td>December 11</td>
<td>7:00 pm</td>
<td>Old News Boys Night</td>
</tr>
<tr>
<td>December 15</td>
<td>7:00 pm</td>
<td>Saginaw Spirit</td>
</tr>
<tr>
<td>December 29</td>
<td>7:00 pm</td>
<td>Saginaw Spirit</td>
</tr>
<tr>
<td>January 5</td>
<td>7:00 pm</td>
<td>Guelph Storm</td>
</tr>
</tbody>
</table>

**Put a Smile on a Snowman**
November 1st–December 11th

**Food Bank Fight Hunger Can Drive**

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**6 Steps To Get Your Finances On Track**

About half of Americans make New Year’s resolutions each January, but only about 20% of people keep them. Getting into shape and achieving financial goals are among the most popular resolutions.

While we can’t help you reach your ideal weight, we can share 6 ways to help you become financially fit in the new year:

1. **Put your money on autopilot.**
   Set up direct deposit, authorize electronic payments, and automate routine savings.
   Streamlining your finances with online tools not only saves time, it helps you avoid late fees and overdraft fees and makes saving easier.

2. **Create a spending plan.**
   Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Use a free online budgeting tool to keep track of expenses and compare it to your monthly take-home pay. See where you’re spending too much and make any necessary adjustments.

3. **Build an emergency fund.**
   Not having an emergency fund is like driving without wearing a seatbelt; it’s a risk that could ruin the rest of your life. More than half of Americans don’t have a rainy-day fund and 40% don’t even have $400 in cash saved for emergencies. You can start small, $10 to $20 per paycheck, but work to save 3 to 8 months of income. To make it easier, setup an automatic transfer from your checking to your savings account.

4. **Increase your credit score.**
   Pay all bills on time, every time; pay more than the minimum; don’t use more than 30% of your credit; avoid opening many new accounts in a short time period, and; keep your credit score.

5. **Request your credit report.**
   You want to make sure there are no errors, and no one is using your credit unlawfully. Request one free credit report a year from each of the three major credit reporting bureaus by visiting annualcreditreport.com.

6. **Beef up retirement funds.**
   Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don’t, it’s like leaving free money on the table. Also consider opening an IRA at your credit union.
The Harry Awdish Memorial $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 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 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. 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.

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**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, 2021. 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.

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**Renovate Your Home or Consolidate Your Debt With A Home Equity Line of Credit from Dort Financial**
Our HELOCs help you make your dreams a reality. Some of the features and benefits include:
- Introductory APR of 2.99% for First 12 Months!
- 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!

*Introductory Annual Percentage Rate (APR) of 2.99% begins on date of closing and is effective for 12 months. After the 12-month period, the variable rate APR as disclosed in your Home Equity Line of Credit Account Credit Agreement and Disclosure Statement will apply. Current variable APRs are based on the prime rate. Maximum APR that may apply is 18.00%. Minimum loan amount of $5,000.

Closing costs typically include appraisal, title insurance, recording fee and range from $350 to $1,200. These costs are initially waived by the credit union. Repayment of waived costs will be required if the HELOC is closed and cancelled within 24 months of origination. Property insurance required. Monthly payments based on a 20-year amortization with a minimum monthly payment of $50.00. Programs, rates, terms and conditions are subject to change without notice. Introductory APR offered on new Dort Financial HELOCs. Members who currently have a Home Equity Line of Credit through Dort Financial are not eligible. Offer valid on owner occupied property only where collateral loan to value is 80% or less and excludes all loans already financed at the credit union. Proof of income required, subject to normal underwriting guidelines. Other restrictions may apply. Introductory APR offer good through December 31, 2021. Consult your tax advisor about potential tax benefits.

Variable rates based on Prime plus or minus a margin (margin identified at time of application, is defined as the number of percentage points the lender subtracts or adds to the index rate to determine the annual percentage rate to be charged).