

Anticipated Dividends Paid Quarterly

MINIMUM ON DEPOSIT	RATE	APY
SAVINGS/CLUB		
All Balances	0.15%	0.15%
CHECKING		
0-2999	0.10%	0.10%
3000 & UP	0.20%	0.20%

Sample of Investment Rates

TERMS	MINIMUM BALANCE	RATE	APY
Savings Plus	\$1000 - \$9,999	0.25%	0.25%
	\$10,000 - \$49,999	0.35%	0.35%
	\$50,000 - \$99,999	0.45%	0.45%
	\$100,000 - \$199,999	0.70%	0.70%
	\$200,000 and up	0.80%	0.80%
12 months	\$1000.00	0.75%	0.75%
24 months	\$1000.00	1.05%	1.05%
36 months	\$1000.00	1.29%	1.30%
48 months	\$1000.00	1.59%	1.60%

Rates as of February 16, 2011. Subject to change at any time without notice. Please call for current rates. APY = Annual Percentage Yield.

Loan Scoreboard

	APRs AS LOW AS	TERMS UP TO
New or Used Vehicles	2.79%	84 months
Recreational Vehicles & Boats	4.50%	180 months**
Jet Ski, Snowmobile, 4-Wheelers	6.00%	60 months
Home Equity (fixed)	5.75%	120 months
HELOC (equity line of credit with variable rate)	4.00% APR	
Mortgages	Call for current rates	
CAL (Cash Action Line with variable rate)	12.00%	
VISA Credit Card Rates	9.50%-18.0 %	

Finance rate commitment is based on individual credit history. The rate shown is offered to members with excellent credit. The rate may increase when there have been issues with credit history.

*Terms may vary according to age and value of collateral as well as loan amount.

**Loan with terms exceeding 144 months must meet IRS requirements for Home Mortgage Interest Deduction.

APR = Annual Percentage Rate

***180 month terms available for loans of \$25,000

Dort Federal has a variety of lending programs available. Let our friendly, knowledgeable staff help you select what best fits your situation. Rates subject to change without notice. Please call for current rates and terms.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



call, click or visit

MARCH 2011

By Telephone

810.767.8390
800.521.3796
TDD 810.235.3211

Dort By Phone

810.600.4093
866.388.7336

Lost/Stolen Visa

800.543.5073

By Internet

www.DortOnline.org
E-mail: feedback@dortfcu.org

By Mail

P.O. Box 1635
Flint, MI 48501.1635

In Person

2845 Davison Road
East of Dort Hwy.

5091 W. Pierson Road
West of Linden Road

1091 W. Hill Road
West of Fenton Road

1441 S. State Road
South of I-69

9050 Holly Road
East of I-75

14265 Fenton Road
North of S. Long Lake Road

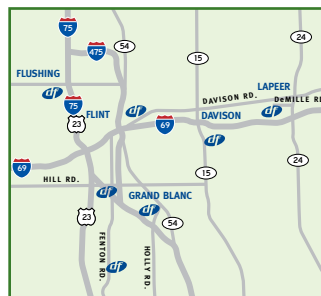
1724 DeMille Road
West of Main Street

HOURS

All Locations — Monday-Friday
Drive-Up Tellers and
Call Center ONLY: 8am to 6pm
Full-Service 9am to 6pm

All Locations — Saturday Hours
Full Service 9am to 12:30pm

www.dortonline.org



shared interest

Dort *df* Federal
CREDIT UNION

We love to loan.

Dort *df* Federal
CREDIT UNION

Used Vehicle Sale!

DORT FEDERAL'S
**Drive Away a
Car Deal Event**
Get pre-approved before you shop!

Dealers bringing over
100 used certified vehicles!

Great deals on used certified vehicles
at our Pierson Road office only!

Friday, April 29th
9:00 am to 6:00 pm

Saturday, April 30th
10:00 am to 3:00 pm

It couldn't be easier to drive away a deal:

- **Get pre-approved and get first pick!** Call us at 810-767-8390, or stop by any Dort Federal location before April 23, 2011.*
- Bring proof of insurance, or your agent's name and phone number.
- Come to the *Drive Away a Car Deal* event on April 29th or 30th.
- Drive off with a low monthly payment and a 3-month/ 3,000 mile warranty! Extended warranties available.
- **Trade-ins welcome!**



Visit mycreditunioncar.com for a preview of available vehicles.

Visit dortonline.org/cardealevent for details and disclaimers.

*Membership is part of the application process. \$5 minimum balance per member is required.

To purchase a vehicle from this sale, buyers should be pre-approved with Dort Federal Credit Union prior to April 23rd, and must pick up approval voucher at vehicle sale from a sales representative. All offers subject to change without notice. Dort Federal Credit Union is federally insured by the National Credit Union Administration.

Don't Lease a Car: Why Rent When You Can Buy!

Although leasing has become a popular option when acquiring a car, it is not always the best option. When considering a lease you need to think about your objective. Many times leasing comes with attractive, lower payment options, but what seems like a low lease payment can actually be the equivalent of a car payment. Factor in the amount due at signing, sometimes upwards of \$3,000, and you have a hefty investment in a "rental."

Before leasing a car, there are a number of other factors to consider besides price. For example, how many miles you drive per year could be an issue. Leases typically allow 12,000 to 15,000 miles per year. When you go over this allotment you will have to pay a fee when turning in your vehicle, potentially adding more than \$2,000 to your total. And, because you do not own the car when leasing, you cannot make any modifications or changes to the car.

Leasers Beware:

- You are responsible for any damages to the car.
- If you end the lease early, you may have to pay an early termination fee.
- The car does not belong to you and you start all over again in 24 or 36 months.

As with making any major financial decision, make sure you do the research. Talk to us about the affordability of buying a car before you lease.

Dort Federal offers a number of options when it comes to auto financing that include great terms and low rates! Come in to any of our offices, call us at 810.767.8390, or go to dortonline.org for more information.

Tax Time is Here!

And with discounts from TurboTax Online, you'll be sure to save time and money!

As a valued Dort Federal member, you can now discover just how easy tax preparation can be, for FREE, with TurboTax Online Free Edition. Or choose TurboTax Online Deluxe to maximize your deductions and save 15%. With either option, you'll get your refund in as little as 9 days; when you e-file and choose direct deposit into your checking or savings account.

Important Information:

Whether filing online or by mail, have your refund directly deposited into your Dort Federal account. Here is the information you need for your tax preparer, or



to enter when you complete your taxes:

- Dort Federal's routing and transit number is 272479919
- Write your credit union member number and account type (01 for savings, 08 for checking) on your tax form in the section labeled 'refund' (you must use at least seven digits)

Dort Federal has a tax preparation solution that's right for you. To get started, visit dortonline.org.

Annual Membership Meeting

The 59th Annual Membership Meeting of Dort Federal Credit Union is scheduled for Tuesday, April 12th at 6:30 PM at the Flint Institute of Arts (1120 E. Kearsley Street in Flint). Dort Federal attendees may enjoy touring the galleries beginning at 5:30 PM. Light refreshments will be served during the business meeting which will begin promptly at 6:30 PM. There is no charge to enter the Flint Institute of Arts or attend the business meeting; however, members are asked to RSVP to Sarah by calling 810.767.8390.

Safe Deposit Box Rent is Due March 15th

Dort Federal will deduct safe deposit box fees on Tuesday, March 15th. Safe deposit boxes are available at all Dort Federal locations, with the following rates:

SAFE DEPOSIT BOX RENTALS	PRICE
3 X 5	\$15.00
3 X 10	\$25.00
5 X 5	\$22.50
5 X 10	\$40.00
7 X 10	\$52.00
10 X 10	\$75.00

Members Earn \$163,856.24 with ScoreCard Cash Back

Thousands of Dort Federal Members are applauding the ScoreCard Cash Back program on their Dort Federal Visa Platinum Credit Card. Collectively they earned \$163,856.24 in ScoreCard Cash Back in 2010! Visa Platinum accounts enrolled in the program were credited with their 2010 Cash Back Rewards in mid February. Earnings were posted on the Dort Federal Visa Platinum Credit Card as a credit. Check your February statement to see how much you earned, or view your account on DortOnline.org.

ScoreCard Cash Back members are still earning money with each and every purchase using their Dort Federal Visa Platinum Credit Card. You can too! Call us at 810.767.8390 or 800.521.3796; or visit us online at dortonline.org to apply.



Take it Easy with Mobile Banking and Text Banking!

Your busy lifestyle demands better ways to stay on top of your money matters. With Dort Federal's Mobile Banking and Text Message Banking, the solutions are right at hand.

Mobile Banking provides maximum account access – all you need is a mobile device with a browser and you're good to go.

- Pay bills
- Transfer funds between accounts
- View account balances and transaction history
- Get "Contact Us" information, and more!

Text Message Banking is simple and secure, and puts the power of information at your fingertips to help you get fast answers and make smarter decisions on the go.

- View account balances and review transactions with a simple text
- Works on any phone that can text
- No data plan required

Best of all, Dort Federal's Mobile Banking and Text Message Banking are FREE.* They provide the convenient options you need to manage your finances from wherever life takes you. For more information on Dort Federal's Mobile Banking or Text Message Banking or to sign up, go to dortonline.org/mobilebanking.

*Message and data rates may apply from your wireless carrier.



Keeping Personal Information Safe and Secure

We hear, all too often, reports of identity theft and financial fraud on the rise. Unfortunately, we are all susceptible to scams and thieves through the mail, e-mail, Internet, ATMs, or even at a trusted store or restaurant. **Remember that Dort Federal will NEVER ask members for their PIN.**

There are a number of ways you can protect yourself from identity theft and financial fraud.

- Always shred or thoroughly destroy any unwanted mail, plastic cards, or documents that contain personal information.
- If you receive mail or e-mails that ask you to wire money, mail cashier checks, or the like, don't do it. These are scams that can cost you thousands of dollars.
- When making online purchases, read the seller's information about security. If the site does not offer secure online transactions, don't make the purchase.
- When using an ATM, or doing business in a financial institution, always be alert and aware. If you notice something unusual about the machine or facility, tell an employee.

- Review your statements every few weeks or at least once per month to monitor your account activity. If you notice unusual transactions, contact your financial institution immediately.
- Never share your PIN with anyone. If you write your PIN on paper, store the PIN and your card separately. Never carry your PIN in your wallet.



If you have additional questions on how to keep your account safe or suspect you may have been the victim of fraud or identity theft, contact Dort Federal at 810.767.8390 or 800.521.3796.

We Make Moving Money, Easy!

External Funds Transfer is the online product that allows you to transfer money between Dort Federal and accounts you have at other financial institutions. With this service you can set up one-time and/or recurring transfers. Standard transfers take 3 to 4 business days to complete. Premium transfers take 1 business day.

Dort Federal also offers Pop Money, within External Funds Transfer. Pop Money is a service that allows you to send a small payment, up to \$500, to someone you know; a child away at school, your gardener, etc. All you need to know about the person is their e-mail address. Upon initiation of a Pop Money payment, we will collect the money from you. Once we have the funds secured, we will notify your recipient that money is waiting for them with instruction on how to retrieve the funds. We will then electronically deposit the funds to an account your recipient specifies.

To register and start using these services, log in to online banking at dortonline.org, click on the "Transfer Funds" link and then click on the "External Funds Transfer" link. You will then need to set up and validate the accounts you would like to use to transfer funds. When validating an account the system will make two small deposits into that account. You note the amounts of the deposits and then go back into External Funds Transfer. You input those amounts into the system to show that it really is your account. You can also validate an account by faxing a voided check.

Once you have completed the account set up and validation you can start using External Funds Transfer and/or Pop Money.