

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	0.50%	0.50%
24 months	\$1000.00	0.70%	0.70%
36 months	\$1000.00	0.90%	0.90%
48 months	\$1000.00	1.10%	1.10%

Rates as of September 21, 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 Vehicles	2.99%	72 months
Used Vehicles	2.99%	72 months
Recreational Vehicles & Boats	2.99%	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

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

OCTOBER 2011



shared interest

60^{df} years

Dort Federal
CREDIT UNION
Celebrating 60 Years!

60^{df} years

Dort Federal
CREDIT UNION

Advanced Fraud Detection

New Level of Protection

In November, Dort Federal Credit Union will be implementing an industry-leading, advanced fraud detection system that will protect your debit and credit card transactions from fraud.

How does it work?

When you use your Dort Federal debit or credit card, the system will analyze the transaction and deliver an authorized decision or determine if your transaction should be queued for further analysis. For example, purchases made outside of your usual purchasing patterns, i.e. from another county or state, at an unusual time, dollar amount or other suspicious patterns, could raise a flag for further analysis.

- If your transaction needs further analysis a caseworker will review the transaction and determine an appropriate course of action. At this point, you may be contacted to verify the transaction.
- If you receive a call regarding a potential unauthorized transaction, the caseworker calling you will identify themselves as calling on behalf of Dort Federal.
- You will **NEVER** be asked to give your entire debit or credit card number or personal identification number (PIN) when contacted about a transaction, but you may have to provide information to identify yourself.
- If a transaction appears to be unauthorized, the system will place a block on your debit or credit card to prevent further charges. This block will remain until we are able to verify the transactions with you.

How to avoid unnecessary blocks?

- Notify us if you have updated your home, work, or cellular phone numbers.
- If you are planning to travel, please contact us before you leave. We will make sure the appropriate steps are taken to ensure your card remains active while you're traveling.

As a Dort Federal member, you can rest easier knowing your debit and credit cards are protected by our fraud detection systems. If you ever have any questions regarding this service, please contact us immediately at **810.767.8390**, or **800.521.3796**.

Get back to



Introducing SquareOne, the new Debt Consolidation Loan from Dort Federal Credit Union

Put more cash in your monthly budget. Lower your current monthly payments with our low interest debt consolidation loan. Bundle your outstanding higher interest loans, credit cards and bills into one easy lower payment. *It's like starting over at square ONE.*

ONE LOW FIXED RATE
8.9% APR
\$30,000 / 96 MONTHS

SQUAREONE

Debt Consolidation Loan

The ONE loan that gets you back on track.

Loan amount and term subject to credit worthiness. Minimum loan of \$2,000 required, maximum loan of \$30,000. Borrowing \$30,000 for 96 months could result in a monthly payment of approximately \$438.06. Finance charge may vary with loan date and your last payment may vary from previous payments. Total unsecured loans from Dort Federal Credit Union may not exceed \$35,000. Other restrictions may apply. Loan underwriting based on Dort Federal Credit Union credit standards. Equal Opportunity Lender.

Shoo the Flu!

Dort Federal has partnered with McLaren Visiting Nurse Services of Michigan to offer flu and pneumonia vaccine shots on Monday, October 31st and Tuesday, November 1st. The cost of the flu shot is \$25.00. Pneumonia shots will be available for \$50.00. Medicare part B, HealthPlus, Priority Health, Physicians Health Plan, Health Alliance Plan, Health Advantage, and McLaren Health Plan participants are eligible to receive flu and/or pneumonia shots free with their member card.* No appointment is necessary, but the program is subject to seasonal availability.



MONDAY, OCTOBER 31, 2011

9050 Holly Road, Grand Blanc	1:00 to 3:00 PM
5091 W. Pierson Road, Flint	1:00 to 3:00 PM
1724 DeMille Road, Lapeer	1:00 to 3:00 PM

TUESDAY, NOVEMBER 1, 2011

2845 Davison Road, Flint	1:00 to 3:00 PM
1091 W. Hill Road, Mundy Township	1:00 to 3:00 PM
14265 Fenton Road, Fenton	1:00 to 3:00 PM
1441 S. State Road, Davison	1:00 to 3:00 PM

*Other restrictions and conditions may apply. This does not include the H1N1 vaccine. Please check with the Visiting Nurse Services of Michigan volunteer at each flu/pneumonia shot clinic for more information.

Fall Cleaning!

Guidelines for Keeping Household Records

Fall is a great time to clean out your files and prepare for another year of pay stubs, receipts, and other important documents. The key is to know what you should keep and what to throw away or shred. It's a good idea to store any documents that you need to keep permanently in a fireproof storage box or a safe deposit box at Dort Federal. Safe deposit boxes are available at all seven conveniently located Dort Federal offices.

While purging your personal documents is a good practice, be mindful of how you're destroying documents that contain your personal identification. Shredding the documents is the best way to ensure that your identity is protected.



Shred Trucks Coming to a Dort Federal Location Near You!

TUESDAY, OCTOBER 11

12:00 PM – 2:00 PM at 1724 DeMille Road in Lapeer
2:30 PM – 4:30 PM at 1441 S. State Road in Davison

THURSDAY, OCTOBER 13

10:00 AM – 12:00 PM at 2845 Davison Road in Flint
1:00 PM – 3:00 PM at 5091 W. Pierson Road in Flint

FRIDAY, OCTOBER 14

9:00 AM – 11:00 AM at 1091 W. Hill Road in Flint
9:00 AM – 11:00 AM at 14265 Fenton Road in Fenton
2:30 PM – 4:30 PM at 9050 Holly Road in Grand Blanc



Christmas Club Fund Account Disbursements

Christmas Club funds will be transferred to your Dort Federal checking account on **Wednesday, October 12th after business hours**. If you do not have a Dort Federal checking account, your funds will be deposited into your savings account. Funds deposited into your Christmas Club account after October 12, 2011 will be credited for 2012. Save as little as \$5.00 per week and you will have \$260.00 to spend in 2012! Saving \$10.00 per week will yield \$520.00, plus dividends!

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Non-Sufficient Funds and Overdraft Privilege Fee Change

As of October 1st, 2011, the Non-Sufficient Funds (NSF) and Overdraft Privilege (ODP) fee is \$25. While this is an increase, this fee is still below our market peers, including both credit unions and community banks. If you have any questions about this change, call us at 810.767.8390.

A better way to manage your money online!

Better visibility, better control, better decision-making

At Dort Federal Credit union we're always striving to improve service for you. That's why we're redesigning your Dort Federal homepage, which will be identified as Home, to give you more comprehensive access to your accounts, transactions, and financial tools – all on one page.

In the coming weeks, when you log in to dortononline.org you'll be able to:

- Review all accounts, balances, and recent transactions on one page
- Put money back into your pocket with a new rewards program
- Track expenses and review past spending from an easy-to-use chart
- Pay important bills on time
- Make quick transfers between accounts
- Review recent and historical transactions through a new Account History Page

We're confident you're going to like the new homepage giving you more visibility to your accounts and control over your finances. Take a tour at dortononline.org/pages/New-Home-Page !



DORT FEDERAL CREDIT UNION PRIVACY NOTICE

Dort Federal Credit Union is committed to providing you with competitive products and services to meet your financial needs. This sometimes necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform services on our behalf or to companies with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strict confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Dort Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Avoid Transaction Limits by Using your Checking Account

Under Regulation D, as prescribed by the Federal Reserve, certain types of transfers from accounts other than your checking account are limited to six per month. Transfers from share savings accounts (your checking account is not affected by Reg D) using Dort By Phone, Dort Online Banking, automatic overdraft protection, and pre-authorized transfers made for payments to third parties (such as a mortgage, utility, or loan payments) are limited to six per month. Transactions completed at our branches or at an ATM do not count toward this limit.

You are encouraged to utilize your checking account when arranging for payments to third parties (i.e. mortgage, utility, insurance and other automated, pre-authorized transfers). Doing this will allow more opportunities to transfer from your savings and other accounts using remote services such as Dort By Phone, Dort Online Banking, and overdraft protection transfers. If you have any questions about the limitation on transactions resulting from Reg D, just call us at 810.767.8390 or contact us via e-mail at feedback@dortfcu.org and we'll be happy to assist you.



You could be going to the Super Bowl



Imagine yourself as the hero this season when you deliver 10 of your closest friends to Super Bowl XLVI for the most exciting game day of their lives – courtesy of Visa®.

Use your Dort Federal Visa Platinum Credit Card between September 8 and December 27, 2011, and you're automatically entered for a chance to go to Super Bowl XLVI for you and 10 friends. The Grand Prize includes:

- Trip for winner and 10 friends
- Airfare to Indianapolis
- 5 days, 4 nights hotel accommodations
- Transportation to and from the event
- \$100 prepaid Visa cards for the winner and his or her guests

For more information, visit visa.com/NFL.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN VISA SUPER BOWL XLVI SWEEPSTAKES. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to legal U.S. residents, 18 or older as of 9/8/11. For details on Non-Purchase Entries, see Official Rules at visa.com/NFL. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/27/11. Sponsored solely by Visa U.S.A. Inc.

Our offices will close at 12:30 pm

Columbus Day

Monday, October 10, 2011

*Dort Federal staff will attend
in-service meetings for information
and training to better serve you.*