



## Homebuyer 101 Seminar

Whether you're shopping for your first or your fifth home, there is sure to be useful information for anyone navigating the complicated home buying process!

**Tuesday, April 11th • 6 PM - 8 PM**

*Dort Federal Administration Building*

**FREE! Just RSVP at [dortononline.org/rsvp](http://dortononline.org/rsvp)**

## Feeling Smart!!



Feel good  
student  
loans.

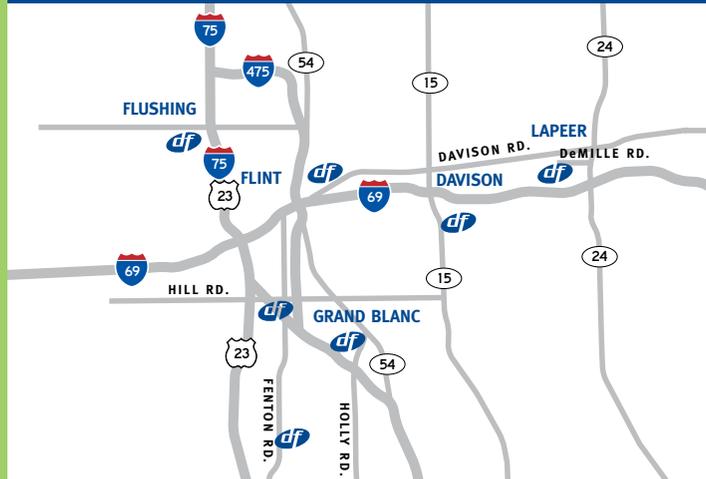
**APPLY TODAY!**

**COMPETITIVE INTEREST RATES** and with good grades, get even lower rates.

**1% INTEREST RATE REDUCTION** once you repay 10% of the loan.

**APPLY ONLINE** at [dortononline.org/studentloans](http://dortononline.org/studentloans)

Always AVAILABLE



### 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 Lapeer*



### MORTGAGE OFFICES

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

**Flint Mortgage Office**  
*5045 Gateway Center, Suite C*  
*Flint, MI 48507*  
**810.244.2595**



### BUSINESS SERVICES

[business@dortfcu.org](mailto: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



### INTERNET

[www.DortOnline.org](http://www.DortOnline.org)  
[feedback@dortfcu.org](mailto:feedback@dortfcu.org)



### MAIL

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

Dort  Federal  
CREDIT UNION

[WWW.DORTONLINE.ORG](http://WWW.DORTONLINE.ORG)



shared interest



**Dort Federal**  
CREDIT UNION

**2017**  
APRIL

## 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.

# What is my Credit Score?

We've all heard so much in recent years about credit scores. But, what are they and how are they used?

A credit score is a number lenders use to help them decide – "If I give this person a loan or credit card, will I get paid back on time?" It is a key factor in determining your interest rate, and is one of several pieces of information that lenders use when evaluating your application for credit. Your credit score is based on information in your credit report, such as:

- ▶ **Payment history** – current and historical delinquencies
- ▶ **Amounts owed** – outstanding debt balances, both in terms of dollars owed and percent of available credit
- ▶ **Length of credit history**
- ▶ **Pursuit of new credit** – generally these are called inquiries and are less important than some of the other categories
- ▶ **Types of credit in use** – such as a mortgage, car loan, credit cards, and unsecured loans

Your credit score is not based on factors prohibited under the Equal Credit Opportunity Act, such as race, age, gender, religion, national origin or marital status. Other excluded items include income, employment and where you live.

The most common model for credit scoring is the FICO score. FICO scores range from 300 to 850 with the higher the score, the lower the risk of default. A "good" score is a number that matches the level of risk a lender is willing to accept for a particular loan or credit card. For example, a score of 750 may qualify you for a gold credit card, whereas a score of 675 may indicate you're a better match for a standard card. What's considered a good score will vary from lender to lender.

While you can improve your credit score, it is unlikely that any single action you take will have a large impact on your score immediately. That's because your score reflects your credit pattern over time.



With this in mind, there are things you can do now that will improve your score in the future:

- ▶ **Most importantly, pay your bills on time.** Delinquent payments and collections can have a major negative impact on your score. As delinquencies get older and you pay all other obligations on time, the delinquent information has less impact.
- ▶ **Pay down your balances.** High outstanding debt can affect your score.
- ▶ **Apply for new credit sparingly.** "Shopping" for credit can have an adverse effect on your score. Support good credit habits like paying bills on time, using revolving debt responsibly, and avoiding a large and quick build-up of new credit.

Need to find out more? As a member of Dort Federal Credit Union, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 AM to 10 PM (EST), Friday 8 AM to 7 PM and Saturday from 9 AM to 6 PM To use this service, simply call 1-877-337-3399 or visit them on the web at [www.greenpathref.com](http://www.greenpathref.com).

# Keeping Your Personal Information **Safe & 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**.



## Keep Us Updated On Your Contact Information

Please make sure all of your information is up to date at Dort Federal. This includes your address, home telephone number, cell phone number, and e-mail address. Updated information makes it easier for us to contact you if there is ever a problem with your account or we need to discuss a financial matter with you. Call 810.767.8390 or 800.521.3796 or stop by any location and ask to speak with a Member Services Representative, so that we can make sure your information is up to date.



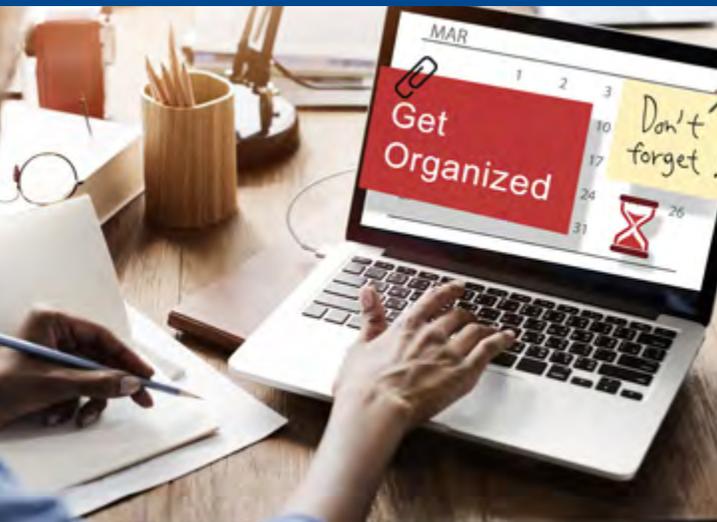
## Seeking out Warmer Climates?



**Dort Federal is now offering mortgages in Florida!\***

Contact Kathleen Harper at [kharper@dortfcu.org](mailto:kharper@dortfcu.org) or 810.244.6634 for more information.

\*Restrictions apply. Contact Dort Federal for more information or to determine your eligibility.



## Financial Spring Cleaning

Everyone thinks of airing out their home, but why not take a fresh look at your finances?

*Dort Federal suggests:*

**Review your credit report.** Per government regulations, you are entitled to free access to your detailed credit report once per year. Put this on your calendar! Just go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to download and print your copy.

**Cut back on paper clutter.** Go through your files once a year and dispose of anything that is no longer relevant or needed. Not only does this help clear your mind and your space, but it can also reduce security risks as well. Be sure to shred your documents!

**Sign up for convenient e-statements** to reduce the amount of paper clutter in your home. Just log on to your Online Banking account at [www.dortonline.org](http://www.dortonline.org).

**Set up Automatic Bill Pay.** Ever forget to make a payment when life gets too busy? We've all been there. That's why Dort Federal offers completely free and convenient online Bill Pay services. Simply set up who is being paid, when, and how much, and we'll take care of the rest. Log on to your account at [www.dortonline.org](http://www.dortonline.org) to get started!

# Check out our New Look!

Your Monthly and Quarterly Statements are Getting an Upgrade

Dort Federal Credit Union is refreshing our account and Visa Credit Card statements. Our newly formatted statements will replace our existing statements in May. Here's a peek at what you'll see.

### What's changing?

The new statements will have a cleaner, easier to read design. Also, only the name of the primary member will appear on the statement to improve your privacy and security. Joint account owners will no longer be listed, but will hold the same rights and access to the account. We hope you enjoy the upgraded look of your statement!

Member Statement  
Member Number on File: xxxxxxx407  
Statement Ending Date: October 31, 2016  
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**Dort Federal**  
CREDIT UNION  
3040 Holly Road  
Grand Haven, MI 49431  
Phone: 616-747-8388  
www.dortonline.org

NCUA  
FDIC

DEPOSIT FUNDS INTO YOUR ACCOUNT VIA DORT FEDERAL'S MOBILE DEPOSIT.  
*Lending LIFE A HAND*  
Dort Federal  
BANKRUPTCY AND

ALL SAMPLE  
123 MAIN ST  
BURTON MI 49309

### SUMMARY OF ACCOUNTS

	Ending Balance	YTD Dividend
1- PRIMARY SHARES	2,017.02	3.75
8- SHARE DRAFT	2,704.98	3.05
10- SAVINGS PLUS	25,514.24	59.85
<b>Total</b>	<b>30,236.24</b>	<b>66.65</b>

#### Acct # 1 PRIMARY SHARES

Trans	Eff Date	Transaction	Deposit	Withdrawal	Balance
Oct 1		PREVIOUS BALANCE			2,453.41
Oct 1		DIVIDEND	2.75		2,456.16
Oct 1	Oct 03	ELECTRONIC DEPOSIT	482.45		2,938.62
Oct 1	Oct 03	ELECTRONIC DEPOSIT	843.41		3,782.03
Oct 4		LOAN PAYMENT TRANSFER 150 Interest Account 10SAG2016 53.64		-1,215.36	2,566.67
		140785			
Oct 24		LOAN PAYMENT TRANSFER 150 Interest Account 10QAG2016 20.48		-557.03	2,009.64
		228296			
Oct 31		NEW BALANCE			2,017.02

#### Acct # 8 SHARE DRAFT

Trans	Eff Date	Transaction	Deposit	Withdrawal	Balance
Oct 1		PREVIOUS BALANCE			1,876.16
Oct 1		DIVIDEND	0.44		1,876.60
Oct 1	Oct 03	ELECTRONIC DEPOSIT ACH Master Group	1,150.00		3,026.60
Oct 11		SHARE DRAFT 2485		60.00	2,966.60
Oct 17		ELECTRONIC WITHDRAWAL ACH		118.89	2,847.71
Oct 18		SHARE DRAFT 2486		25.00	2,822.71
Oct 20		SHARE DRAFT 2489		41.28	2,781.43
Oct 28		TRANSFER 1 Interest Account 10SAG2016 58.59 248988		66.74	2,714.69
Oct 31		NEW BALANCE			2,704.98

#### Drafts for 8 SHARE DRAFT

Date	Draft Number	Amount	Date	Draft Number	Amount
Oct 11	2485	60.00	Oct 18	2486	25.00
Oct 11			Oct 20	2487	41.28

\* denotes repeat sequence.

#### Acct # 10 SAVINGS PLUS

Trans	Eff Date	Transaction	Deposit	Withdrawal	Balance
Oct 1		PREVIOUS BALANCE			25,507.91
Oct 1		DIVIDEND	0.33		25,514.24
Oct 1		*** Annual Percentage Yield Earned from 08/01/2016 through 09/30/2016 was 0.300% ***			
Oct 31		NEW BALANCE			25,514.24

Receive your statement sooner by signing up for e-Statements at [www.dortonline.org](http://www.dortonline.org)