

Try TurboTax  
Online Free Edition  
or **SAVE 10%**  
on TurboTax  
Online Deluxe

# Tax Time

## Save on TurboTax, the smarter way to get your taxes done right

File your taxes the smarter way and save! TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge — or an appointment — to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

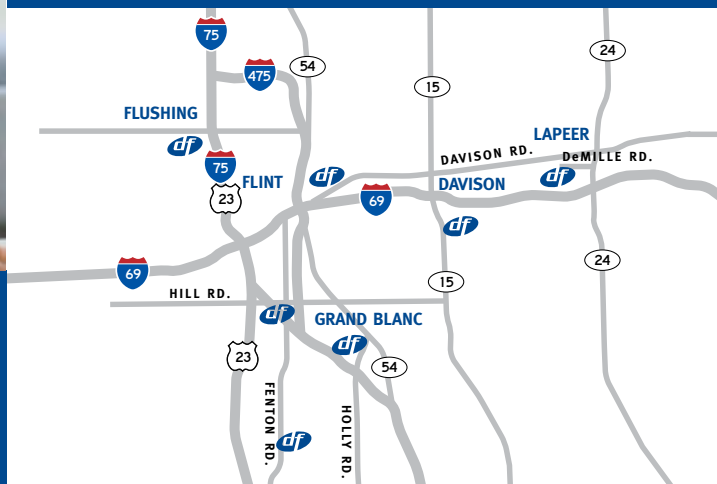
Dort Federal members can get a discount on TurboTax federal products. Get started today and save!

**IMPORTANT INFORMATION:** Have your refund deposited directly into your Dort Federal account. Here is the information you need when you complete your taxes:

- The 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).

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

# 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*



### 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**  
F E B R U A R Y

# 5 Tips for Toward Financial Wellness

As we get back on schedule after the holidays, it's time to face 2017 head-on! Here are five quick tips to help you on the path to financial wellness this year.

**1. Open a separate savings account** to force yourself to build an emergency savings fund. Make it separate from your main financial institution, with no ATM card, so you will be forced to go into a branch to withdraw money.

**2. Educate yourself.** Check out some books on personal finance or subscribe to a magazine or personal finance blog.\*

**3. Pull your credit score and report.** A good way to start the year is to find out exactly where you stand financially. Download your credit report (one free each year from each of the three main reporting bureaus) at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**4. Plan ahead.** Get in the habit each night of preparing for the next day: Packing lunches, prepping breakfast and dinner. That way you will not be tempted to buy convenience food on the run, because you are rushed.

**5. Unsubscribe.** Remove the temptation of impulse buying online by unsubscribing from retail email. This can take some time, but, ultimately, you will save time and money by not being bombarded with email "deals," tempting you to buy.

**\*Need help getting started?** As a member of Dort Federal Credit Union you can take advantage of GreenPath, a financial wellness counseling service that was established in Michigan in 1961 and assists more than 200,000 people each year. To use this service and speak with a GreenPath representative, simply call **1-877-337-3399** or visit them on the web at [www.greenpath.com](http://www.greenpath.com).

## 65<sup>TH</sup> ANNUAL MEMBERSHIP MEETING

Tuesday, April, 18, 2017 at 6:30 PM at the Dort Federal Administration Building

DOORS OPEN AT 6:00 PM

Light refreshments will be served during the business meeting which will begin promptly at 6:30 PM. Members are asked to RSVP by calling 810.244.6602.



## Flint Firebirds BOGO NIGHTS! for Dort Federal Credit Union Members.

**Buy One Ticket, Get One Ticket Free!**  
This offer good on all price levels available, not combinable with any other offers. Must provide proof of membership at the Box Office.

### VALID GAME DATES:

Feb. 8 vs. London • Feb. 12 vs. Guelph  
Feb. 24 vs. North Bay • March 3 vs. Sudbury  
March 8 vs. Saginaw

ALL GAME TIMES ARE 7 PM

# \$1,000 STUDENT SCHOLARSHIP PROGRAM

We are awarding seven scholarships in the amount of \$1,000 each to graduating high school seniors or current students enrolled full-time in a college or university.

**Apply today! Deadline for application is Friday, March 3rd.**

For more information, visit [dortonline.org/scholarship](http://dortonline.org/scholarship)

## 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 [dortonline.org/studentloans](http://dortonline.org/studentloans)

[dortonline.org](http://dortonline.org)

**Dort** **Federal**  
CREDIT UNION

# Visa Platinum Credit Card

You Could Be Missing Out on an Opportunity

Dort Federal's Visa Platinum credit card is the perfect card for transferring balances – and everyday use! Our Visa Platinum credit card has unbeatable features like:

- No balance transfer fees!
- One low rate for purchases AND cash advances!
- No overlimit fees!
- Outstanding Rewards Programs

Dort Federal believes in "keeping it simple." We also like to reward our members for their loyalty. Visa Platinum credit card holders can choose from our ScoreCard Bonus

Points, which allows you to earn one point towards gifts and travel for each dollar you spend, or, enjoy Cash Back Flex Rewards; our point based card offering that gives you the option to redeem points for 1% CashBack Rewards anytime you want\*, or redeem points for merchandise, travel, or gift cards. If reward options aren't for you, receive a lower interest rate on our No Rewards plan.

**Start enjoying the many benefits of our Visa Platinum Credit Card today. Call us at 810.767.8390 or 800.521.3796, or visit us at any Dort Federal location and get your Visa Platinum Credit Card today!**

\*Cash Back Flex Rewards includes a cash back redemption program to include 1% cash back in \$50 increments.



## Businesses Enjoy the Benefits of Belonging too!

Dort Federal's business savings and checking accounts provide businesses with the flexibility they need, with fees at a fraction of what you find at banks. Business members also enjoy earned dividends, access to online bill pay, Visa Business Debit Card, Visa Business Credit Card, free notary service, merchant services, and much more.

If you're just starting your business or are looking to grow an existing one, Dort Federal offers a wide range of business loans, to meet your needs. From lines of credit to commercial real estate loans; our business lending program offers competitive rates and reasonable terms.

In addition to the great line of products and services you'll receive with your Dort Federal business account, you can rest assured that your funds are safe and secure. Our funds are insured by the National Credit Union Administration (NCUA) up to \$250,000. For more information on Dort Federal's business account, call **810.767.8390**.



## Credit or Debit: Which Should You Be Using?

When using your Dort One Visa Debit Card to make purchases, which option do you choose? By selecting the "credit" option and signing for purchases, instead of using your PIN (personal identification number) you can help to protect yourself against fraudulent charges.

Remember, Dort Federal uses an industry-leading, advanced fraud detection system that will protect your debit and credit card transactions from fraud. If you think you may have been the victim of fraud or have questions about your Dort One Visa Debit Card, contact us at 810.767.8390 or **800.521.3796**.

## DON'T MISS THESE UPCOMING EVENTS!

### Chrome & Ice Winter Indoor Car Show

Feb 10-11

\$8 Per Adult Ticket.  
Buy One, Get One  
adult Ticket FREE!

### 40th Annual Flint Camper & RV Show

March 16-19

### 2017 Spring Home & Garden Show

April 1-2

FREE Admission for  
Dort Federal Credit  
Union Members!

Special Dort Federal Credit Union Member offers are available at the Dort Federal Credit Union Event Center box office, ONLY. You will need to show proof of membership.

# There are Many Ways to do Your Banking

## Which One is Right for You?

At Dort Federal we want to make sure that you are able to do your banking, the way you need to, when you need to. That's why we offer a number of options to everything from opening an account, to ordering checks, to requesting a new Visa. But do you know what all of those options are and what they have to offer?



### ONLINE/MOBILE BANKING

Are you always on the go and computer savvy? Then Online/Mobile Banking may be the way to go! This self-serve option allows you to do so much with your account, such as check account balances 24 hours a day, seven days a week at your own convenience. You can also transfer money between accounts or between Dort Federal and other financial institutions, view check images, re-order checks, apply for loans, update your mailing address, pay bills, and MUCH, MUCH MORE! We also offer mobile apps for the iPhone and Android devices that offer the same great features as Online/Mobile Banking.



By coming in to any of our conveniently located offices you get the benefit of working with our Member Service Representatives, Tellers, or Branch Managers. They can assist you in opening new accounts, transferring funds, making inquiries, or ordering checks – which is still a great way to make payments!

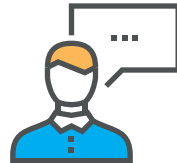
### DORT BY PHONE

Just need to make a quick inquiry or transfer? Then Dort By Phone may be right for you. For those times when you may not be near an office, your computer, or mobile device, a quick phone call is all it takes! With Dort By Phone you can find out information such as your balance, or most recent transactions, or our current rates. You can also stop payment of a check, obtain branch or ATM information, process cash advances on your HELOC, or Dort Federal Visa, or if you feel you need to speak with someone, you can be connected directly to a Dort Federal Representative.



### IN OFFICE

Are you in need of some one-on-one attention when it comes to your banking? Then taking advantage of our in-office services may be just what you need.



## Lending LIFE A HAND

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

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CREDIT UNION  
[DORTONLINE.ORG](http://DORTONLINE.ORG)

\* 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.

**With all these options, making your money work for you just got that much easier! If you have questions about any of our services or maybe need tips on picking the right banking for your needs, come in to any of our offices or call us at 810.767.8390.**

Federally  
Insured by  
**NCUA**



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