

## Anticipated Dividends Paid Quarterly

MINIMUM ON DEPOSIT	RATE	APY
<b>SAVINGS/CLUB</b>		
All Balances	0.15%	0.15%
<b>CHECKING</b>		
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 October 19, 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

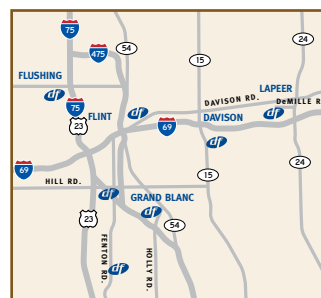
800.543.5073

### 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](http://www.dortonline.org)

NOVEMBER 2011



shared interest

60<sup>df</sup> years

Dort Federal  
CREDIT UNION  
Celebrating 60 Years!

60<sup>df</sup> years

Dort Federal  
CREDIT UNION

## In Memoriam

# George Bruce Hardenbrook, Jr. 1925-2011

**G**eorge Bruce Hardenbrook, Jr., fondly known as Bruce, passed away on October 12, 2011, at the age of 86. Bruce was a lifelong resident of Flint, Michigan and proudly served on the Dort Federal Credit Union Board of Directors for 24 years. His dedication to the credit union will always be remembered.

“Bruce was an inspiration to us all. He loved our community and most importantly, loved the people we serve. Bruce was a consummate optimist, always pointing out the positive and emphasizing the importance of education and technology. He was an advocate for staff and true supporter of the credit union movement. He will be deeply missed by his friends here at Dort Federal.” Dort President/CEO Vicki Hawkins said. Bruce’s tenure on the Dort Federal Credit Union Board of Directors included several terms as Board Treasurer, former Chairman of the Community Involvement Committee, and many years on the Credit Committee.

While dedicated to the credit union, Bruce’s service extended beyond the walls of Dort Federal through his deep interest in science, and passion for education. Earning a Bachelor of Science in Mathematics, Physics, and Astronomy from Central Michigan University, Bruce used his knowledge and talents to serve as a Board Member of the Flint Children’s Museum, a past President of the Planetary Advisory Council, and was one of the first lecturers at Longway Planetarium. Additionally, Bruce was a member and Past President of the Kiwanis Club of Flint, past President of the Retired Men’s Club, mentor to the Boy Scouts and Eagle Scouts of America, was a past President of Spring Meadows County Club as well as a 50 year member. Bruce was also on the Board Directors for Trialon Corporation.

Bruce’s very first service, however, was to the United States’ Navy during World War II. He was also a Commanding Officer on a mine sweeper in the



*He was a creative thinker who advocated for, and encouraged the use of technology in our credit union operations.*

Philippines. Bruce retired from General Motors AC Spark Plug Division as an Automotive Engineer in 1980 after 32 years of service, and was a Vice President at Trialon Corporation.

Bruce balanced his tireless work ethic with his love of golf. He traveled the country playing some of our nation’s best courses and especially enjoyed playing in Arizona with his wife of 58 years, Joan, daughter, and son-in-law. Many may remember Bruce as a magician and juggler—a great entertainer at many credit union functions.

Dort Federal Credit Union Board of Directors Chairman, Harry Awdish noted, “Bruce was an exemplary leader for our credit union and one of the finest men in our community. He was a creative thinker who advocated for, and encouraged the use of technology in our credit union operations. Always a gentleman, his quiet strength will be greatly missed by all who knew him, but never forgotten.”

Our thoughts are with Bruce’s wife, Joan, daughters Laura McKellar and Lynn McNee, son David Hardenbrook, son-in-law Bruce McNee, daughter-in-law Debra Hardenbrook, and grandchildren Arthur, Andrea, Garret, and Grace. Bruce was preceded in death by his son, Jeffrey Hardenbrook.

## New Auto Loan Rates!



# 1.99%

APR

UP TO 60 MONTHS. TERMS & CONDITIONS APPLY.

Rates subject to credit worthiness. New money only. No refinances. Auto must be an untitled 2011 or newer model (lease turn-ins do not qualify). Must get pre-approved at any branch, through Dort’s web application or over the phone prior to shopping. See Dort Federal for details. Loan amount not to exceed 135% of N.A.D.A. or MSRP with tax and add-ons. Dort Federal Credit Union’s 1% Vehicle Rebate offer is not available with this promotion. First payment will be due within 30 days from loan closing. Offer good through December 31, 2011. Other restrictions may apply. See Dort Federal for more details.

## Dort Federal is Proud to Recognize Veteran’s Day November 11<sup>th</sup>!

Dort Federal Credit Union is proud to acknowledge America’s servicemen and women, for their service to our country! Dort Federal offices will be closed on Friday, November 11<sup>th</sup> in observance of Veteran’s Day. All offices will be open on Saturday, November 12<sup>th</sup> for regular business hours.

Make it Grand!

**\$1,000**

**\$95**  
A MONTH

NO CREDIT CHECK  
GUARANTEED  
APPROVAL  
QUICK, 12-MONTH  
TERM PAYBACK

**Grand Wishes!**



**H**ave a grand holiday on us, with the Grand Holiday Loan! It's simple, just come in to any of our offices and say you want to have a Grand Holiday and we'll loan you \$1000! It's that's easy... all you need is \$1500 monthly direct deposit with us, three months of verifiable employment and you're on your way to a Grand Holiday! It's a no worry, hassle-free loan so you can kick-back and relax this holiday season...

Amount Financed (the amount of credit provided to you)	Itemization of Amount Financed (amount given to you)	Finance Charge (the dollar amount the credit will cost you)	*Annual Percentage Rate 17.9% (the cost of your credit as a yearly rate)	Total Insurance (Credit Life & Disability)
\$1,000	\$1,000	\$99.19	17.9%	\$25.16

\*Loan subject to having direct deposit equaling \$1,500 per month your Dort Federal Credit Union account with three-months verifiable employment in the form of pay stubs. \$1,000 will be available when 1st \$1,500 direct deposit is received. Loan is based on 17.9% annual percentage rate and a 12-month term. One loan per member. Approval based on no anticipated changes to financial status for next 12 months. Other restrictions may apply. See a Dort Federal Member Service Representative for details. Rates, terms and conditions may vary and are subject to change at any time without notice. Offer good through January 31, 2012. Credit life and disability insurance included for those eligible.

## New Branch Manager at the DeMille Road Office!



**V**isit Shawn Dunham, our new Branch Manager at the DeMille Road office in Lapeer. Shawn has been with Dort Federal for over 10 years, and is available to help with all of your financial needs! She can be reached at 810.244.6901.

## Happy Thanksgiving!

Dort Federal wishes you and your family a safe and Happy Thanksgiving! In observance of the holiday, **Dort**



**Federal offices will be closed on Thursday, November 24th.** All offices will be open on Friday, November 25th and Saturday, November 26th for regular business hours.

# ScoreCard Point Rewards are **Growing** this Winter!

Dort Federal's Visa Platinum ScoreCard Point Rewards cardholders will be getting a little boost this winter by earning DOUBLE\* ScoreCard Point Rewards on ALL purchases, from November 1, 2011 to December 31, 2011. Simply use your Dort Federal Visa Platinum ScoreCard Point Rewards card and start earning double points now! ScoreCard Point Rewards can be redeemed for a variety of gifts and travel, like free airline tickets, hotels, and much more!

\*Double ScoreCard Rewards are earned on all purchases from November 1, 2011 through December 31, 2011. Purchases made before and after the promotional dates will receive one ScoreCard Reward point per dollar spent. Earned ScoreCard Rewards points appear on monthly billing statements. For ScoreCard Rewards information, including redemption info and catalog, go to [www.scorecardrewards.com](http://www.scorecardrewards.com). Dort Federal Visa CashBack Rewards cardholders will continue to receive 1% CashBack Rewards during this promotional period, on all purchases.

## 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](http://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](http://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.

## 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.

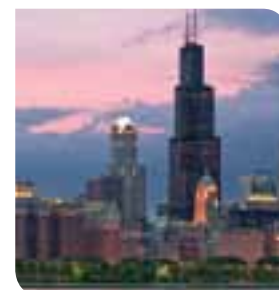
### How to avoid unnecessary blocks?

- 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**.

## A Million & More...

With ScoreCard's A Million & More Bonus Point Giveaway you could win 100,001 or 10,001 Bonus Points. Or you could even win the Grand Prize, a choice between 1,000,001 Bonus Points or a 3 days and 2 nights trip to Chicago! You're automatically entered just for being a ScoreCard cardholder. Plus, with every purchase you make through December 31st, you'll receive an additional entry. As an added bonus all prize winners receive matching Bonus Points for all qualifying purchases made during the promotion period. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) for complete rules and non-transaction entry option.



## Put a Smile on a Snowman!

You can help put a smile on a snowman and help local families in need during Dort Federal's Annual Snowman Sales through December 17! This year when you buy a snowman for \$1.00, \$5.00, \$10.00, \$25.00 or \$50.00, the proceeds will go to the Whaley Children's Center, the North End Soup Kitchen and Zoie Sky. For more information on this year's charities, go to [www.dortonline.org/snowmen](http://www.dortonline.org/snowmen). Look for the smiling snowman at each Dort Federal office and draw a special smile on your snowman today!

