

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	0.70%	0.70%
24 months	\$1000.00	1.00%	1.00%
36 months	\$1000.00	1.29%	1.30%
48 months	\$1000.00	1.59%	1.60%

Rates as of March 23, 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	2.49%	84 months
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

APRIL 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

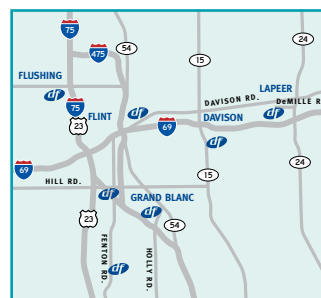
1091 W. Hill Road
West of Fenton Road

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.

60 *df* years

Celebrating 60 Years!

Dort 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
with a great 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.

Extended thru April 30!

The \$199 Car Payment

A Driver's Best Friend

We've extended our \$199 Car Payment program thru April 30th. Borrow up to \$10,000.00 with a fixed \$199 a month payment — even with blemished credit. Your car. Your choice. Your lower payment.

Get the car you want with a monthly payment of \$199. It's that affordably simple.

Discover how the \$199 Car Payment is a driver's best friend by visiting any of our offices or by calling **810.767.8390**.



The \$199 payment promotional offer is subject to credit approval. Annual Percentage Rate (APR) may be as high as 15%. Up to 20% down payment may be required, depending on credit worthiness. Maximum loan amount of \$10,279, 120% Loan to Value. Terms subject to amount financed. GAP, Credit Life, and Credit Disability insurance premiums are included in the payment (if eligible by age). New money only. No refinances. Auto must be a 2003 model year or newer, 100,000 miles or less. 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 April 30, 2011. Other restrictions may apply. See Dort Federal for more details.

Celebrate!

Sixty Years and Growing!

Dort Federal Credit Union proudly celebrates our 60th Anniversary this year. In thinking about our history, I am reminded of our roots and humble beginnings in a small rented office space on Dort Highway. With just \$40 in deposits (assets), our founders, the employees of AC Spark Plug, were eager to establish a financial institution that met their savings and lending needs. Nothing fancy, just straight forward products from people they knew and trusted.

Sixty years later, I'm proud to be able to say that we haven't strayed from our founders' basic vision. Dort Federal Credit Union is still focused on meeting our members' needs by offering competitive and secure savings and lending products. We believe in keeping it simple—that means we don't get hung up on "fine print" marketing tactics, or complicated pricing strategies. And, it's working for us. We ended 2010 with \$467 million in assets and just over 17% capital ratio—almost three times the National Credit Union Association's (NCUA) regulatory requirement. Over the past three years, Dort Federal's annual membership growth has averaged more than 4%, a real triumph in our current environment.

Collectively, these successes are reflections of your trust in us, and your loyalty to Dort Federal Credit Union. In 2011, we hope you will feel the difference as we improve our efforts to serve you through all of our channels, whether it is in person, online, or over the phone. We work tirelessly to ensure that our staff are well trained, our systems are efficient, and our technology current. If it's been a while, we hope you'll stop by and see us this year. Or, perhaps you haven't experienced all that our online banking has to offer, either way, we invite you to explore the possibilities with Dort Federal Credit Union. Thank you for choosing us to be your financial institution, but more than that, thank you for making us the one you come to first for all of your savings and loan needs.



A handwritten signature in black ink that reads "Vicki Hawkins".

Vicki Hawkins, President/CEO

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.

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.

Rates as low as **2.49%**^{APR*} on New Vehicle Loans!

The best time to buy a new vehicle is now! Through June 30, Dort Federal is offering rates as low as **2.49% APR** on loans for vehicles, 2011 or newer purchased from a dealer. Call 810.767.8390 for details.



*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) and purchased from selected dealers. 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 June 30, 2011. Other restrictions may apply. See Dort Federal for more details.

Keep Contact Info Updated

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. Stop by any location or call 810.767.8390 or 800.521.3796 and ask to speak with a Member Services Representative, so that we can make sure your information is up-to-date.

Celebrate Financial Literacy Month with Dort Federal!

In honor of Financial Literacy Month, Dort Federal is offering a Financial Literacy Workshop. This informative workshop will focus on how to read a credit report, understanding your credit score, steps to building credit, budgeting, and financial awareness. Come out and take advantage of this great workshop and learn how to get a handle on your finances. Each workshop is FREE and limited to 10 participants. **Lunch will be provided.** For more information or to RSVP, please call Marissa at 810.767.8390.



Workshops will be from 12:00 PM – 1:00 PM on April 8th and 29th at the Davison Road office, April 15th at the Holly Road office.

Check Your Credit Report Regularly

When was the last time you saw a copy of your credit report? If it's been more than one year, then it's probably time to take another look.

Through a program set up by the Federal Trade Commission, you can obtain a free copy of each report once a year. Consumers can order a free credit report from all three of the major credit bureaus – Experian, Equifax, and Trans Union. Order online at annualcreditreport.com. You can also order your free reports by phone by calling toll free 1.877.322.8228, or by writing: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can

Important Information Regarding Overdraft Privilege and Non-Sufficient Funds Notices

Effective May 1, 2011, Dort Federal Credit Union will no longer mail Overdraft Privilege (ODP) and Non-Sufficient Funds (NSF) notices to members based on account activity.

Dort Federal Credit Union offers several ways to receive up-to-date account information. Online banking, mobile banking, and Dort By Phone, all FREE services, offer real-time balance information. Additionally, online and mobile banking offer e-mail and text message alerts that can be set-up based on your preferences for receiving account balance information. For example, you can have your account balance sent to your mobile phone anytime by texting "bal" to 454545. Or, set-up email alerts to arrive on a daily or weekly basis. Dort Federal's mobile banking just rolled out a new feature that will send you a text message when your balance falls below your set threshold. The same feature is available by email too!

There are many ways to monitor your account activity. If you have any questions, please call us at 810.767.8390, or 800.521.3796. You can always e-mail us at feedback@dortfcu.org.

order all three reports at one time or stagger your order over time.

Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information, and discuss credit scoring.

As a member of Dort Federal Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. To use this service, simply call 1.877.33ACCEL (1.877.332.2235) or visit them on the web at www.accelservices.org.