

## 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
<b>Savings Plus</b>			
	\$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	0.65%	0.65%
24 months	\$1000.00	0.95%	0.95%
36 months	\$1000.00	1.15%	1.15%
48 months	\$1000.00	1.34%	1.35%

Rates as of July 20, 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	2.50%	72 months
Used Vehicles	2.50%	72 months
Recreational Vehicles & Boats	2.50%	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

AUGUST 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

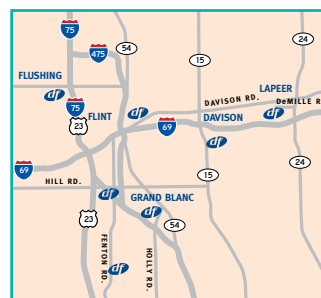
1091 W. Hill Road  
West of Fenton Road

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



shared interest

60<sup>df</sup> years

**Dort Federal**  
CREDIT UNION  
Celebrating 60 Years!

60<sup>df</sup> years

Celebrating 60 Years!

**Dort Federal**  
CREDIT UNION



Make it Grand!

# Make Grand Plans this Summer

## \$1,000 Grand Plans Summer Loan



Just a few weeks left to get your Getaway Cash!

# \$1,000 | \$95 A MONTH

Hitting the beach. A trip out west. Think of all the ways you and your family can have a Grand Summer with Dort Federal Credit Union's **\$1,000 Grand Plans Summer Loan**. It's the quick and affordable way to add extra cash to your summer budget.

The loan features a quick, 12-month term payback of \$95.00 a month. **NO credit check** is required and approval is guaranteed if members have a \$1,500 monthly direct deposit and three months verifiable employment.

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

**Total Payback: \$1,124.35**

**Payment Schedule:** 11 @ \$95.00, 1 final @ \$79.35 Total of Payments: \$1,124.35 (the amount you will have paid when you have made all scheduled payments). Credit life and disability insurance is included for those eligible. Total finance charge may vary depending on total number of payments.

\*Loan subject to having direct deposit equaling \$1,500 per month into 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. Member must agree to immediate automated payment deduction. One loan per member. If you have two special guaranteed loans, proceeds from this loan will pay off one of the existing loans. Approval based on no anticipated changes to financial status for next 12 months. 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 August 31, 2011. Credit life and disability insurance included for those eligible. Other restrictions may apply.

## The \$199 Car Payment is Back! A Driver's Best Friend

Dort Federal Credit Union's \$199 Car Payment is back! It's a driver's best friend. 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**.



Who's your best friend?

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 2005 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 December 31, 2011. Other restrictions may apply. See Dort Federal for more details.

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** The ONE loan that gets you back on track.  
Debt Consolidation Loan

**DISCLOSURE:** 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.

# The smart way to finance your college education!

College is a big investment. But don't worry, we're here to help right through graduation! Our low cost student loan is designed to meet your education needs.\*

- **Competitive Interest Rates** and with good grades, get even lower rates.
- **1% Interest Rate Reduction** once you repay 10% of the loan.
- **No Cosigner Required** for Juniors and Seniors. Creditworthy students can apply on their own.

Full interest and principal payments are deferred until 6 months after graduation and the repayment period is up to 10 years. Borrow as little as \$2,000 or as much as \$30,000 per academic year, with a lifetime maximum of \$120,000.

\* Private student loans should be used as supplemental funding after exhausting all other sources of financial aid, including grants, scholarships, and federal student loans. Federal loans offer more attractive terms when compared to most other borrowing options, including private student loans. For more information on federal loans, visit <http://www.fafsa.ed.gov>.



Apply today at [dortonline.org/studentloans/](http://dortonline.org/studentloans/)  
Dort Federal Student Loans  
powered by

 **cuStudentLoans.org**  
The leading private student lending marketplace

## LAPEER DAYS

Join Dort Federal at this year's Lapeer Days, August 19 through August 21 in downtown Lapeer! Dort Federal will be giving away great prizes at our booth throughout the weekend. Bring the whole family and enjoy this summer tradition. For a schedule of events, visit [www.lapeerdays.com](http://www.lapeerdays.com).

### FESTIVAL HOURS

**Friday, August 19**  
11:00 a.m. to 9:00 p.m.  
**Saturday, August 20**  
10:00 a.m. to 9:00 p.m.  
**Sunday, August 21**  
10:00 a.m. to 6:00 p.m.

## Holiday Closing

Dort Federal offices will be closed on Monday, September 5th in observance of Labor Day. Remember, DortOnline.org, Mobile Banking and Dort By Phone are available to make transfers, check balances or process a loan payment. Plus, your Dort One card provides quick access to cash at more than 28,000 surcharge-free ATMs, just look for the CO-OP Network logo.