

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	1.19%	1.20%
48 months	\$1000.00	1.39%	1.40%

Rates as of June 22, 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

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

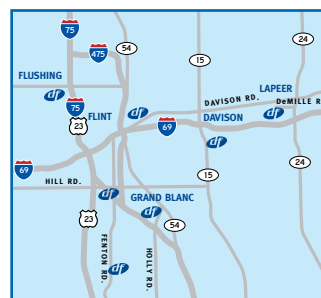
1091 W. Hill Road
West of Fenton Road

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



JULY 2011

shared interest

60^{df} years

Dort Federal
CREDIT UNION
Celebrating 60 Years!

60^{df} years

Celebrating 60 Years!

Dort Federal
CREDIT UNION

A Constant Source of Energy and Enthusiasm

Leroy Nesbit, Jr. 1947-2011

Leroy Nesbit, Jr. was many things to this community, including a great champion and strong voice for the working people of Flint. He lived the credit union philosophy of “People Helping People”—in both his personal and professional life, and proudly demonstrated his loyalty to Dort Federal Credit Union, our more than 57,000 members, and our staff. Leroy’s passing on June 20, 2011, sadly marks an end to more than 36 years of leadership in the credit union movement.

“Leroy was a constant source of energy and enthusiasm. His support for credit unions went beyond his home at Dort as he was an active advocate and voice for the entire credit union industry,” Dort President/CEO Vicki Hawkins said. His efforts included numerous visits to Capitol Hill where he met with legislators and their staff on important issues. Leroy was a regular in Washington, D.C. and was known for his credit union advocacy from coast to coast. During his tenure on the Dort Federal Board of Directors, Leroy also served on numerous boards and committees including the World Council of Credit Unions, African American Credit Union Coalition, Combined Council of Automotive Credit Unions, and the Council of GM Credit Unions. Locally, Leroy volunteered his time to enhance the Greater Flint community through his membership in Kappa Alpha Psi Fraternity, the Flint Area Convention and Visitors Bureau, Michigan Travel Commission, and the Disability Network.



Leroy's dedicated service to Dort Federal Credit Union contributed to the strong, financially secure credit union we are today.

Leroy’s dedicated service to Dort Federal Credit Union contributed to the strong, financially secure credit union we are today. Joining our Board of Directors in 1975, Leroy’s service included Chairman of the Personnel, Development, and Legislative Committees, and he was a member of the Community Involvement Committee. For many years Leroy proudly held Executive Board positions including Vice Chair, Treasurer, and Secretary. In addition, he was active with the Michigan Credit Union League serving as Chairman of the MCUL Annual Meeting committee and a long-time member of the Legislative Committee. Leroy’s volunteer efforts earned him several awards including the prestigious Pete Crear Lifetime Achievement Award, the Bergengren Award, and the Filene and Raiffeisen certificates with the MCUL Volunteer Achievement Program. All of this culminated in Leroy being named to the MCUL Hall of Fame.

Leroy’s achievements were just rewards for his perseverance and hard work. Born in Memphis, Tennessee, Leroy’s family moved to Flint in 1955. Graduating from Central High School in 1965, and as an

advocate of education, Leroy received his Associate’s Degree in Business Administration from Baker’s Business College, a Bachelor of Science Degree in Business Administration from Ferris State College, and a Masters Degree in Administration from Central Michigan University.

From his early beginnings as an assistant paper boy on Fifth Street to a Manager of McDonald’s Restaurants in Greater Detroit, Leroy carved a path to an illustrious 30 year career at General Motors, retiring in 2002 from the Government Relations staff. Leroy held several titles at GM, including Regional Business Communication Integrator, Facilitator–GM SPO Fixed Operations Analysis for GM Minority Dealers, and Manager of Civic Involvement Program, just to name a few. During his GM tenure, Leroy received the distinguished honor of the General Motors Chairman’s Award for Excellence in Community Affairs.

Leroy’s contributions to Dort Federal, and the entire credit union community, are an important part of his robust and memorable legacy. On behalf of the Dort Federal Credit Union Board of Directors, Chairman Harry Awdish remarked, “Leroy’s passion for our members and the credit union movement remained constant throughout his many years of service. A bold and committed volunteer, Leroy asserted himself as a leader. Leroy will be greatly missed by all who knew him, and by those whose lives he improved throughout his prolific work as a Dort Federal Credit Union board member.”

Our thoughts are with Leroy’s wife Gwendolyn, daughter Jacqueline, his family and many friends.

Make it Grand!

Make Grand Plans this Summer

\$1,000 Grand Plans Summer Loan

\$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.

Get back to



SQUARE ONE

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

ONE LOW FIXED RATE
8.9% APR
\$30,000 / 96 MONTHS

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.*

SQUARE ONE

Debt Consolidation Loan

The ONE loan that gets you back on track.

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.



Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the **NACUC_ZZM Corporate ID.**



*Application of discount requires 3-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Get to the Point!

Discount Cedar Point Admission

Kick off the summer season with a day of fun at Cedar Point! This year, Cedar Point is introducing WindSeeker, a 30-story-tall swing ride.

Dort Federal offers discounts on one day admissions for adults; Ride & Slide tickets



(valid for two-day admittance for Soak City & Cedar Point) and one day Soak City admissions.

Save time and money by purchasing your discounted tickets from any Dort Federal teller at all seven locations! Or you can purchase tickets for \$1.00 off the Dort Federal price, online at dortonline.org! Log on to online banking and follow the Cedar Point link.

DISCOUNTED RATES:

TICKET TYPE	CEDAR POINT GATE PRICE	DF MEMBER PRICE	DF MEMBER ONLINE PRICE	DF MEMBERS SAVE!
Good Any Day Ticket	\$46.99	\$38.00	\$37.00	\$8.99 (\$9.99 online)
Junior/Senior Ticket*	\$21.99	\$19.00	\$18.00	\$2.00 (\$3.00 online)
Ride & Slide**	\$76.99	\$70.99	\$69.99	\$6.00 (\$7.00 online)
Soak City	\$31.99	\$25.99	\$24.99	\$6.00 (\$7.00 online)

** Junior is defined as under 48 inches tall in shoes, age 3 and older

** A Ride & Slide ticket is a two-day, two-park ticket. (It is four tickets total: Day 1 Cedar Point ticket, Day 1 Soak City ticket, Day 2 Cedar Point ticket and Day 2 Soak City ticket). It is valid for admission for two days (does not have to be consecutive days) to both Cedar Point and Soak City waterpark. Both the Cedar Point Day 1 and Soak City Day 1 tickets have to be used on the same day or a surcharge applies (\$20 for Cedar Point and \$10 at Soak City). Both the Cedar Point Day 2 and Soak City Day 2 tickets have to be used on the same day or a surcharge applies (\$20 for Cedar Point and \$10 at Soak City). Cedar Point Day 1 and Day 2 tickets CANNOT be used on the same day. Soak City Day 1 and Day 2 tickets CANNOT be used on the same day.

Regulation CC Change

There has been a change to Regulation CC, also known as the Expedited Funds Availability Act. As of July 21st, the dollar amount that must be available for next day withdrawal will increase from \$100 to \$200. In addition, dollar amounts under funds availability will be adjusted for inflation every five years.

If you have any questions about this change, call us at 810.767.8390.

BBQ Battle at the Flint Farmers' Market

Dort Federal Credit Union proudly presents the 8th Annual BBQ Battle at the Flint Farmers' Market on Saturday, July 16th from 12:00pm – 5:00pm. Enjoy a great day out with family and friends at the Farmers' Market with tasty BBQ from several area professional grillers! The Market is located at 420 East Boulevard in Flint.



HOLIDAY CLOSING

Dort Federal offices will be closed on **Monday, July 4, 2011** in observance of **Independence Day**. Remember, **DortOnline.org** 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.

