

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	0.55%	0.55%
24 months	\$1000.00	0.75%	0.75%
36 months	\$1000.00	0.95%	0.95%
48 months	\$1000.00	1.15%	1.15%

Rates as of August 24, 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

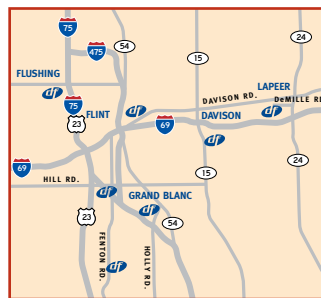
1724 DeMille Road
West of Main Street

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



SEPTEMBER 2011

shared interest

60^{df} years

Dort Federal
CREDIT UNION
Celebrating 60 Years!

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!

Friday, September 30th
9:00 am to 6:00 pm



Trade-ins
Welcome!

*75 dealer-certified,
used vehicles to choose from!*

No payment for 90 days available!

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 September 30th, 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.

Great deals on used certified vehicles
at our **Pierson Road** office only!

**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 September 30, 2011.*
- Bring proof of insurance, or your agent's
name and phone number.
- Come to the *Drive Away a Car Deal Event*
on September 30th.
- Drive off with a low monthly payment and
a 3-month/ 3,000 mile warranty! Extended
warranties available.

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.



Fundamentally Strong. Financially Secure.

Dort Federal Credit Union has spent the last 60 years building a solid foundation through prudent financial practices. We've maintained a capital ratio higher than 17% – more than double the regulatory requirement. For the past 20 years, Dort Federal Credit Union has received the distinguished honor of receiving a 5-Star Superior rating from BauerFinancial, earned by fewer than 10% of the nation's credit unions. This achievement is based on a financial institution's capital adequacy, asset quality and stability. Plus, our deposits are insured by the National Credit Union Association Share Insurance Fund up to \$250,000 per account.

Dort Federal is well positioned, even in these difficult economic times. Our members can be proud of the high standards established and maintained by the Board of Directors and credit union staff. These efforts are evidenced by the quality results of regulatory reviews by the National Credit Union Association (NCUA) and annual third party CPA reviews. Dort Federal Credit Union is here, more than ever, to help you. For more information contact us at 810.767.8390.



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

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.

Member Appreciation Movie Day

The 7th Annual Member Appreciation Movie Day was a great success! Nearly 18,000 members and their guests participated in this year's event! We'd like to thank all of our staff volunteers and members that came out to enjoy a movie!



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Non-Sufficient Funds and Overdraft Privilege Fee Change

As of October 1st, 2011, the Non-Sufficient Funds (NSF) and Overdraft Privilege (ODP) fee will increase from \$20 to \$25. While this is an increase, this fee is still below our market peers, including both credit unions and community banks. If you have any questions about this change, call us at 810.767.8390.

HOLIDAY CLOSING

Dort Federal offices will be closed on Monday, September 5th in observance of Labor 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.