



Frequently Asked Questions About Account Conversion

When will the account conversion take place?

The conversion of accounts to the Dort Financial Credit Union (“Dort Financial”) system has been tentatively scheduled for Spring of 2024. While access to some services may transition at different intervals leading up to and through the account conversion, there should be no impact to your ability to use your account up to and through conversion.

Will my account number or account names change with the account conversion?

In the months ahead, our systems integration may require a change to account numbers if there are duplicates between institutions. We will work to minimize any changes made to accounts as we understand that this type of change may cause disruption. We are committed to make any transition as smooth as possible so that you experience no interruptions in accessing your accounts.

Will I need to update my ACH (Automated Clearing House) transactions (social security, payroll, etc.)?

Following account conversion, you will need to contact any business that you provided your account information to for ACH payments or deposits and provide your updated account number and routing number 272479919. We'll provide you with more information as we get closer to account conversion.

Will fees change?

You will receive a copy of our fee schedule in future correspondence. While you may notice different terminology and intervals at which fees may be charged, it is the goal of Dort Financial to keep total fee amounts the same or less than what was historically charged. You will be provided a minimum of thirty (30) days prior notice of any scheduled account or fee changes.

What is Dort Financial's routing and transit number?

Dort Financial's routing and transit number is 272479919.

Will I still be able to use my current checks?

Yes, you will continue to be able to use your current checks following the closing of the acquisition. You will be provided with new checks prior to or following account conversion. More details will be included in future correspondence.

Will I still be able to use my debit card?

Yes, you will continue to be able to use your current cards following the closing of the transaction. You will receive new card(s) and instructions in advance of the conversion, so that when the conversion occurs you will have card(s) ready to be activated and used.

How will this affect my loan payments?

You will continue to make loan payments to Flagler Bank, 555 Northlake Boulevard,

North Palm Beach, FL 33408, until account conversion. Following conversion, you can also make loan payments at any Dort Financial full-service branch; by mail to Dort Financial Credit Union, PO Box 1635 Flint, MI 48501; or visit dortonline.org for more options.

When will I receive my mortgage statement?

Until account conversion, you will continue to receive your monthly mortgage statements on the same date you did previously. If that date changes at account conversion, you will receive more detail in advance.

When will I receive my account statement from Dort Financial?

You will continue to receive the same statement you do now until account conversion. Following the account conversion, you will receive your first integrated Dort Financial account statement.

Will my certificate rates change?

All certificate products will retain their structure and term when converted.

Will beneficiaries transfer with account(s)?

Any previously designated beneficiaries will follow the account when integrated with Dort Financial's system.

When will I be able to use Dort Financial's branches? What are Dort Financial's hours?

Until the conversion of your account, expected to occur in Spring of 2024, you will need to conduct in-person banking at the four (4) current Flagler branches in Florida. Following the conversion of your account, you will be able to conduct banking at all fifteen (15) of the combined institution's offices, including all soon to be eleven (11) of Dort Financial's branches in Michigan.

For a full list of Dort Financial branch locations and hours, as well as Dort Financial ATM locations, visit dortonline.org

When will I be able to use Dort Financial ATMs?

After closing of the acquisition, Flagler Bank customers will be able to use ATMs at the former Flagler branches with their Flagler debit cards fee free without interruption. Following the account conversion, you will be able to use any branch or ATM within Dort Financial's network, using your new ATM card.

For a full list of Dort Financial branch locations and hours, as well as Dort Financial ATM locations, visit dortonline.org.

Does Dort Financial offer account access by phone and when will it be available to me?

Yes, Dort Financial offers Voice Banking, an audio response system that allows access to account balances, history and more. This service is accessible when calling our toll-free number 866.388.7336, and it will be available after account conversion.

When will online/mobile access be available?

Flagler Bank's current online and mobile banking will no longer be available after conversion. Online services will be available via Dort Financial's online banking and mobile banking platforms after account conversion. A detailed communication about initial access will be sent in future correspondence.

Does Dort Financial support mobile wallet transactions?

Yes, Dort Financial supports Apple Pay, Google Pay and Samsung Pay.

*Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google LLC.
Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.*

How can I connect and learn more about Dort Financial?

To learn more about Dort Financial, go to any full-service branch, visit dortonline.org or call our Member Service Center toll free at 800.521.3796. Also, follow us on Facebook, Instagram, LinkedIn and Twitter.