

Your dream car: Why wait?

Put yourself in the driver's seat with a preapproved auto loan **before** you start shopping!

Every time you turn on the news, you hear it—times are good in Central Oregon! Many of us are working more, earning more, and having a little more left at the end of every month.

Thinking of rewarding yourself for all that overtime with a new vehicle? Now's a great time to start doing your homework. Used vehicles are getting more plentiful and less expensive, and you have a wide range of options for finding and buying your next set of wheels.

Start by putting yourself in the driver's seat! It all begins with a pre-approved auto loan from Mid Oregon. We'll help you figure out how much you can afford and what your monthly payments and interest rate might be.

Then, you can take your time finding the perfect car, truck or RV for you and your family. Check out the local dealers, private parties, and even our **CUDL AutoSmart** auto-buying tools to find just what you're looking for. Once you've found your new ride, you'll be ready to buy! No wondering if you're approved, no long waits at the dealership.

So, what if you've already bought your vehicle? If you fell in love with a car, but you're not thrilled about the loan that came with it, it's not too late. Just call, stop by a branch, or start your refi application online. We'll do everything possible to refinance your auto loan to save you money every month.

It's easy to get started! Just visit midoregon.com and click "Apply for a Loan," call us at **541-382-1795**, or stop by your nearest branch location. We'll help you get in the driver's seat in no time flat!

Buy ducks...change lives

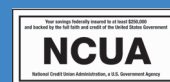
On sale now at all Mid Oregon Branches! The Great Drake Park Duck Race is scheduled for September 9, 2018, and this year's list of drawing prizes is as awesome as ever! Get your chance at an estimated \$30,000 in prizes—including a \$20,000 auto voucher from Robberson Ford—by purchasing your ducks at any Mid Oregon branch or online at theduckrace.com/shop.

All proceeds go to assist local nonprofits in the work they do to make our community a better place. Stop by and get your ducks today!



PO Box 6749 | Bend OR 97708-6749
(541) 382-1795 | (800) 452-3313
www.midoregon.com

Bend: 202 NE Olney (Corner of 2nd & Olney)
East Bend: 1386 NE Cushing Drive (South of Neff, off 27th)
Prineville: 305 NE Hickey Farms Road (In front of Bi-Mart)
Redmond: 2625 SW 17th Place (Next to Bi-Mart)
Madras: 395 SE Fifth Street (At Fifth and "F" Streets)
La Pine: 51675 Huntington Road (Across from Bi-Mart)
Sisters: 703 N Larch Street (Across from Post Office)



This credit union is federally insured by the National Credit Union Administration

Summer fun in Central Oregon



FREE COMMUNITY CONCERTS

Sponsored by Mid Oregon

Music in the Pines

5–8 pm, Frontier Heritage Park, La Pine

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| July 12 | Precious Byrd |
| July 26 | Melody Guy/Deja Neaux |
| August 9 | The Geezers/
The Armadillos |
| August 23 | The Substitutes |

Picnic in the Park

6–8 pm, Pioneer Park, Prineville

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| July 18 | Farewell Angelina |
| July 25 | Pressure Point |
| August 1 | Hook Me Up |
| August 8 | Papa Doo Run Run
(Crook County Fair) |
| August 15 | High Street Band |
| Aug 22 | Heartache Tonight |

OTHER MID OREGON EVENTS

Friday at the Deschutes County Fair

August 3, Deschutes County Fairgrounds

Supplies 4 Schools

School supplies collected in Mid Oregon Branches throughout August

Great Drake Park DUCK RACE

September 9, 11 am
Buy Ducks at Mid Oregon Branches or online at theduckrace.com/shop

Welcome, High Desert Bank

We're pleased to welcome some new members into the Mid Oregon family. In May 2018, an agreement was finalized and regulatory approval was received to allow Mid Oregon to purchase the accounts and loans of High Desert Bank. High Desert Bank closed its doors on June 15, 2018.

According to High Desert Bank CEO Steve Ferber, "We were seeking a good financial institution that would be a fit for our customers and allow us to wind down our operations in an orderly fashion.

"Mid Oregon is a strong, local organization that adds value to the financial needs of our High Desert customers and can provide even higher levels of financial products and services to meet their needs going forward."

If you are wondering if it's unusual for a bank to be acquired by a credit union—it is. It happened only about



seven times in 2017 nationwide, and only five times the year before that!

We're also happy to announce that four of the employees from High Desert Bank have joined the Mid Oregon family! They are working alongside the rest of the Mid Oregon team to ensure that the transition from bank customer to credit union member for these 400 or so households has been as seamless and trouble-free as possible.

Welcome to Mid Oregon—we're so happy you're here!

HSA Debit Cards are here!

If you currently use a Health Savings Account to manage your health-care expenses, it's now even easier to pay for and track your health-care costs.

Introducing the new HSA Debit Card from Mid Oregon! You can use your HSA card to pay for eligible health expenses at most medical facilities, pharmacies, and other locations where you receive health care services. It draws from the available funds in your Mid Oregon Health Savings Account.

If you use an HSA to save for health-care expenses, consider switching to Mid Oregon! Just stop by or give us a call at 541-382-1795 and we'll help you get started!



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at LoveMyCreditUnion.org