

New options to boost your returns

Whether business or personal, you'll get tiered dividend rates and extras you'll love.

Looking for a better return on your money? Whether you need new options to manage funds for your business, or just wish you could earn a little more on your checking balance, Mid Oregon has some new and improved accounts that can get you there.

Premium Interest Checking is now even better, with free check orders and tiered dividend rates to ensure that your higher balances earn more. Plus, we'll even reimburse any fees you incur for ATM withdrawals outside the CO-OP network—up to \$10 each month! And the monthly service charge of \$10 is waived when you keep a balance of \$2,500 or more.



Or, if you need a place to put funds for your business, our brand-new **Business Money Market Plus** is a great option. Get a competitive tiered rate on your money, with the ability to write checks. You can open the account with as little as \$10,000.

We also have a host of new services for our business members, including a Commercial Checking account with a free check scanner when you sign up for 24 months, so contact us to learn more about how we can help you make your business run even better. Our Commercial Services Team is here to help at 541-585-1836.

For more information, rates, or to open a new account, visit www.midoregon.com or contact us at info@midoregon.com!

It's okay to get out of line!

Skip the line, and get more time for the things that really matter with our convenient self-service options. Wish you could spend more time standing in line? Right... we didn't think so.

Get out of line—and get on with life—with our wide range of convenient services designed just for you. Whether it's our Mobile Banking app that allows you to make deposits using your smartphone, or easy Online Banking and eStatements,

we'll help you find a simple, secure, and seamless way to manage most of your everyday financial errands—without ever having to leave your home or office!

Save a trip and get some time back for the things you'd rather be doing! Just visit www.midoregon.com/nowait to see which solutions work for you. If you ever need help, we're always here—just shoot us a message at info@midoregon.com, give us a call, or stop by.

2018 Duck Race Exceeds Goals—Again

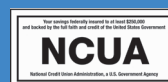
For the third year in a row, the **Great Drake Park Duck Race** topped its goal of \$100,000 in ticket sales. The proceeds from ticket sales will benefit seven local non-profits that assist children and families in Central Oregon.

We'd like to thank our members and the community for showing up in support of this great community event!



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

Maximize Your Money

workshops to help you make the most of your financial resources

Workshops are held at the East Bend Branch unless noted differently. Reserve your spot at (541) 382-1795 or by email at info@midoregon.com. Refreshments will be served.

FREE WORKSHOP Understanding the ABCs (and Ds) of Medicare

Thursday, October 11 at 6 pm



Presenter:
Emily Carrick, Pacific
Source Medicare

Join us to learn about the new Medicare Open Enrollment Period coming in 2019. You'll also learn more about who is eligible for Medicare, what is covered, what is not covered, and key enrollment timelines.

In addition this seminar will take you through the differences between Medicare Parts A, B, C, and D, Medigap plans and Medicare Advantage plans.

FREE WORKSHOP What You Need to Know About Medicare (La Pine)

Thursday, October 18 at 6 pm

Presenter:
Cheri Martinen, Bancorp Insurance
Bancorp Insurance helps Medicare eligible individuals enroll in Medicare Supplements, Medicare Advantage and Part D Prescriptions Drug Plans

We'll review each type of Medicare plan along with mentioning plans available in South Deschutes, Northern Klamath, and Northern Lake County. One-on-one consultations may be scheduled at this event for a later date.

A sales person will be present with information and applications. For accommodations of persons with special needs call 541-536-1726 or toll free 1-800-452-6826. TTY call 711

FREE WORKSHOP How to Prevent—and Recover From—Identity Theft

Thursday, October 18 at
6 p.m.



Presented by: Detective
Zach Neemann, Deschutes County
Sheriff's Office

Don't fall for financial scams; protect yourself by being informed. This workshop is designed to give you the tools you need to recognize potential scams, the ploys suspects use to gain personal information, and ways to protect your identity and that of your loved ones.

FREE WORKSHOP PERS Program Overview

Thursday, October 18 at 6 p.m.
La Pine Mid Oregon Branch

Presented by: Debbie Foote, PERS

Presenter Debbie Foote from PERS will be here to review the basics of PERS, including an overview of PERS Tier 1/Tier 2, OPSRP, and the IAP (Individual Account Program). Topics include details regarding membership and vesting, the IAP, Tier 1 & 2 & OPSRP pension benefit calculations, Online Member Services, and member resources. If you're a member of PERS and have questions, this is the place to start!

Free Family Saturdays

at the

HIGH DESERT MUSEUM

WILDLIFE and LIVING HISTORY

2019 dates! Everyone gets in free!

- Saturday, January 26
- Saturday, February 23

www.highdesertmuseum.org

Call for Nominations

Mid Oregon Credit Union is currently accepting nominations for its Board of Directors and Supervisory Committee.

To serve on the board, members must be at least 18 years of age. The Board of Directors is a volunteer position, with each director serving a three-year term.

The Supervisory Committee is a volunteer position appointed by the Board of Directors. Committee members serve a three-year term.

If you are interested in being considered, please submit a resume and letter or email expressing your willingness to serve, and mail to Nominating Committee, Mid Oregon Credit Union, PO Box 6749, Bend OR 97708, or email to jsullivan@midoregon.com, before October 31, 2018. You can request application information from Jade Sullivan at 541-585-1875 or by email at the address above.

• Holiday Closures: Columbus Day, October 8 • Veterans Day, November 12 •