

Get Financially Fit in 2019!

Rates are heading up—check out our certificate specials and updated savings options! As we flip the calendar over into 2019, many of us are carrying a bit more weight—both literally and financially. If you’ve made the commitment to improving your health, why not include financial health, too?

Whether you want to create an emergency fund, save for your dream vacation, or simply build your retirement nest egg, we have updated rates and savings options to boost your returns.

- › Our **Saver’s Club Certificate** Account helps you put a little bit away every month—perfect for getting a head start on wedding expenses, back-to-school shopping, or even holiday gifts for next year!
- › Or, if you want to put the fun back into saving, try our **Save to Win Account**. You’ll be entered to win with every \$25 you deposit! You’ll have a chance to win monthly and quarterly prizes, including the \$5,000 quarterly grand prize. Mid Oregon members have won more than \$5,500 in prizes to date—you could be next!
- › If you’re saving for the long haul, we can also help you find the best **Share Certificate** for the amount you’re depositing and your time frame—ask about our current specials!

And if it’s time to shed the weight of that extra holiday debt, consider transferring your high-rate credit card balances to an affordable, no-hidden-surprises **Mid Oregon VISA Credit Card**. No balance-transfer fees and a low everyday rate will help those balances shrink even faster!

We’re here to help you. Just visit www.midoregon.com, shoot us a message at info@midoregon.com, or call 541-382-1795. We’ll be glad to connect you to the best savings or loan options to get you financially fit in 2019!



Holiday Closures: January 21 — Martin Luther King Jr. Day • February 18—Presidents Day

New Health Plan? Try a Mid Oregon Health Savings Account (HSA)

Will you have a new health insurance plan in 2019? If you have a high-deductible health plan, you may qualify for a Mid Oregon **Health Savings Account (HSA)**. These accounts allow you to make tax-advantaged deposits to pay for out-of-pocket health care expenses including deductibles, co-pays, prescriptions, and more.

up to the allowed maximum amount, and any unused balances will roll over from year to year, so you don’t have to worry about losing your savings.

Plus, our **HSA VISA Debit Card** makes it easier than ever to access funds in your HSA from your pharmacy, doctor’s office or anywhere you pay for health care.

You decide how much you want to contribute each year

Stop by your nearest Mid Oregon branch to learn more!

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 5th Street (At 5th 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

Board of Directors—Nominees' Statements

Mid Oregon's Board of Directors is made up of members who volunteer their time and expertise in service to the membership of the credit union. The board is responsible for strategic planning and ensures that the institution remains stable, secure and focused on member needs.

Two positions are open on the Board for the upcoming election. The Nominating Committee has selected incumbent Rick Molitor and a new addition to the Board, Angela Jacobsen-Price. Their statements are featured below.

RICK MOLITOR

I have been a proud member of Mid Oregon Credit Union since 2009 and a community member in Madras since 2008. The history of Mid Oregon Credit Union grew out of the desire of educators in helping one another. Given my wife, Kris, and I have been educators for nearly 30 years, serving this organization is a great fit for me and my family.

Kris and I have been happily (really) married for 30 years and have been blessed with two amazing children, who are both in college here in Oregon.

After serving for nine years as the Superintendent of both the Jefferson County School District and ESD, I have taken a break from public service and am now the managing partner of New Basin Distilling Company in Madras. I am passionate about the art and craft of making whiskey with raw materials found right here in Central Oregon.

Although I am excited about my venture into the private world, I look forward to continuing to give back to my community. By serving on the Board of Directors for Mid Oregon Credit Union, I will be able to fill this desire.

I am honored to continue serving the Mid Oregon Credit Union membership.

ANGELA PRICE

I am a member of Mid Oregon Credit Union because I have observed and admire the engagement, relationships, education and contributions they consistently demonstrate in the communities of Central Oregon. I have been able to observe Mid Oregon grow across Central Oregon successfully while maintaining a local, hometown culture.

As a past regional representative of Pacific Power for 38 years, I am familiar with the local governments and communities throughout Central Oregon. My position required me to seek collaboration, finding the strengths in every community that made them unique and made my work fun, effective and engaging.

My past experience with governance and leadership includes:

- › Past President—Bend Rotary Club
- › Past President – EDCO (Economic Development for Central Oregon)
- › Past President – REDI (Redmond Economic Development)

I currently serve as Board President of First Story, a local non profit with the mission of creating home ownership opportunities. I am a mother of two grown daughters, blessed with two grandchildren and happily

High Desert Museum Free Family Saturdays

Sponsored by Mid Oregon Credit Union



January 26 & February 23
10 a.m. – 4 p.m.

FREE WORKSHOP Estate Planning Essentials

Tuesday, January 29 at 6 pm
East Bend Conference Room

NEW Workshop for 2019!

Presenter Jeff Patterson will cover wills, trusts, powers of attorney, healthcare documents, and beneficiary designation assets/ accounts, as well as possible tax implications.

RSVP: 541-382-1795
info@midoregon.com

married to my husband Wes.

Thank you for the opportunity to serve as a board member of this well respected Central Oregon financial organization!



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More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, not to mention cash-back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit www.midoregon.com/turbotax to start saving today!



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