



## PUT YOUR HOME'S EQUITY TO WORK

Spring will be here before you know it—is your home in need of a little makeover?

Whether it's time for a new roof or a coat of paint, or you're finally ready for that dream kitchen renovation or addition—you may already have everything you need to make it happen.

Put your home's equity to work. A Home Equity Loan or Line of Credit can help you have the home you've always wanted!

Our low rates, easy application process and simple terms ensure that you'll have the money you need to get started on whatever project you have in mind. Plus, we'll pay your closing costs up to \$500 on your equity loan or line of credit!\*

Get started straight from your easy chair, right now! Just visit <http://bit.ly/MOCUequity> to learn more and get started.

\*The following applies to both Home Equity Lines-of-Credit and Fixed Rate Equity Loans: Mid Oregon Credit Union will pay closing costs up to \$500. Other third-party costs may apply, please ask for details and disclosures.

## TELL A FRIEND, EARN A REWARD!

Tell-A-Friend about Simply Free Checking and earn a FREE gift card!

When you get a great deal, it feels good to spread the word. But wouldn't it be nice to get paid, too?

When you Tell-A-Friend about Mid Oregon's Simply Free Checking, you not only give someone the inside track on a great checking account, but you'll earn a \$10 gift card. Just visit [refer.midoregon.com](http://refer.midoregon.com) and complete the form to make your referral. As soon as your friend opens their account, your card's in the mail. There's no limit to how many gift cards you can earn—so spread the good news around.

Don't have a Simply Free Checking account yet? Open one today, and you'll be automatically entered to win a \$250 VISA Gift Card!\* Stop by, give us a call, or visit [midoregon.com](http://midoregon.com) to make the switch.

\*Entries accepted through February 25, 2018. One \$250 VISA Gift Card Awarded per branch. No purchase necessary to win and will not increase your chances of winning. Entrants must be 18 years of age or older to win.



## POSITIVE REFLECTIONS

*As of December 31, 2017*

Assets: \$273,182,382

Loans: \$201,593,027

Shares: \$248,228,326

Members: 29,251

Bend | 202 NE Olney (Corner of 2<sup>nd</sup> & Olney)  
East Bend | 1386 NE Cushing Drive (South of Neff, off 27<sup>th</sup>)  
La Pine | 51675 Huntington Road (Across from Bi-Mart)  
Madras | 395 SE 5<sup>th</sup> Street (At 5<sup>th</sup> and "F" Streets)

Prineville | 305 NE Hickey Farms Road (In front of Bi-Mart)  
Redmond | 2625 SW 17<sup>th</sup> Place (Next to Bi-Mart)  
Sisters | 703 N Larch (Across from Post Office)

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

[midoregon.com](http://midoregon.com)



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



# PRESIDENT'S MESSAGE



## OUR 60<sup>TH</sup> — THE BEST YEAR YET!

2017 was a wild year, wasn't it? Record snowfall, a once-in-a-lifetime eclipse in our own backyard and smoky skies were only the beginning of the excitement.

At Mid Oregon, it also meant some significant milestones and achievements. For instance, we experienced an unprecedented number of new members who joined our cooperative seeking the many advantages of credit union membership. We crossed a key threshold of \$250 million in assets, which reflects the growing strength of our cooperative, as well as the individual financial strength we've helped our members build over the years. We also exceeded an all-time-record of \$200 million in current loans, as well as granting more than \$1 billion in loans since our inception. Can you fathom the needs and dreams members have achieved for their families with those loans?

In addition, the team at Mid Oregon accomplished many goals to improve member service and convenience, including working to keep our electronic services convenient and secure, opening our seventh branch in the community of Sisters and introducing a host of new free checking accounts for families and businesses.

Of course, all that growth also presented its share of challenges, too. As we've worked hard to promote our best team members to new positions, we've brought many new faces to our branches. We're proud of our reputation as an employer of choice in our community and are dedicated to continuing our culture of accurate and high-quality service to every member.

November 2017 also marked the beginning of our 60<sup>th</sup> year as a member-owned financial institution. For many institutions, 60 years in business might mean becoming complacent, old-school, or irrelevant. For us, we are using it as a challenge to keep growing and evolving to meet your changing financial needs and position ourselves as the financial institution that you'll continue to rely on. In fact, we think our 60<sup>th</sup> year might be our best yet!

We thank you for your membership and support of your credit union and wish you the very best in 2018.

*Bill Anderson*

## FOR A FINANCIALLY FIT 2018!

From our partners at:



As you strive to be more financially fit in 2018, one place where many people can save money is by getting an insurance check-up. Shifting your coverage to another carrier can help you trim the budget and sometimes improve coverage. Cascade Insurance is an independent insurance agency, which means that we represent many of the top carriers, so we have the flexibility to seek out the right type of coverage for your individual needs.

When it's something as important as your family's security, it's a good idea to find a local provider you can really trust. That's why we're proud to announce that Cascade's Lauren Olson has recently been designated an Endorsed Local Provider (ELP) by Dave Ramsey.



To become an ELP, Lauren was required to complete an extensive interview process, is held to the highest standards of service and receives direct coaching from Dave Ramsey's staff to have a "heart of a teacher." It's not an easy process, but she believes it helps our clients understand the level of commitment they can expect from us. You can count on us to find you the best deals and give you the best coverage possible for the things you value most.

We can help you with all your insurance needs, including policies for:

Auto • Health • Rental • Commercial • Life  
Homeowners • Umbrella

If you'd like to see if we can help you, just give us a call at 541-382-7772 for a free quote. We are proud to serve Mid Oregon Credit Union members.

Here's to a safe and prosperous 2018!

## Member Survey: Tell Us How We're Doing!

Over the next few weeks, many of our members will be receiving a survey by email asking about their experiences as Mid Oregon members.

We've heard your feedback from previous surveys, and simplified the questionnaire to make the process go more quickly. You'll still have the chance to tell us if something isn't working, and give us detailed feedback. We value your comments, and continuously strive to improve our service and products to meet your evolving financial needs.

Thank you for your participation. We look forward to hearing from you!

# MAXIMIZE YOUR MONEY

workshops to help you make the most of your financial resources

Workshops are held at East Bend, upstairs conference room located at 1386 NE Cushing Drive in Bend, unless noted differently. Call 541-382-1705 to reserve your seat. Refreshments will be served.

## FREE WORKSHOP

### Build a Basic Budget: The Five-Step Spending Plan

Thursday, February 27 at 6 p.m.

Presented by: Catherine Hahne, Branch Manager, Mid Oregon Credit Union

If you have trouble keeping track of where your money goes, you're not alone. There are five easy steps to setting up your spending plan and you'll enjoy success by setting realistic financial goals.

Join us for a fun learning experience to help you develop a personal action plan and gain financial peace of mind.

## FREE WORKSHOP

### Organize Your Financial Records

Tuesday, March 27 at 6 p.m.



Presenter:  
Riki Strong, Training Coordinator,  
Mid Oregon Credit Union

Getting organized is more than just getting rid of the paper clutter. It's also being able to find the documents and information you need when you need it.

Mid Oregon team member Riki Strong will lead you through the process of getting (and staying) organized, learning what to keep and what to get rid of, and helping you find a strategy and the resources you need to store and manage your documents securely.

## FREE WORKSHOP

### Getting Your First — or Next — Home Loan

Tuesday, March 20 at 6 p.m.



Kevin Tucker, Mortgage Advisor NMLS 881486



Are you interested in buying a home? Do you want to refinance your current mortgage to a lower rate? How qualified are you?

Come learn what you need in order to get a mortgage in today's financial environment. You will learn the four key factors that go into every home mortgage.

## FREE WORKSHOP

### Preventing — and Recovering from — Identity Theft (*Sisters Library*)

Tuesday, March 29 at 6 p.m.

Presented by: Christina and Rob Schulz

Large data breaches have been in the news lately, and many of us have discovered that we've been affected. So, what do you do now?

Christina Schulz from our Sisters branch and her husband, Rob, a local law-enforcement officer, have seen this issue from every angle. They'll share their stories, show you some things to look out for, and give you some common-sense tips for detecting and recovering from financial fraud.

## COMPLIMENTARY WORKSHOP



**MidOregon**  
Financial Services  
retirement. insurance. investments.

Presented by:  
JC Hallman, Financial Advisor

### Social Security and Your Retirement

Thursday, March 22 at 6 p.m.

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider.

You'll learn the answers to your Social Security questions, including:

- › What are the rules for starting your Social Security benefits?
- › How do spouses coordinate their benefits?
- › Are there different routes to take that could potentially increase your benefits?
- › How do you decide where Social Security fits within your retirement plans?

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Mid Oregon Credit Union will be closed on Monday, February 19 for Washington's Birthday.



Mid Oregon Credit Union's

## Free Family Saturday

at the  
High Desert Museum

**February 24, 2018**  
**10-4 pm**

The HIGH  
DESERT  
MUSEUM  
BEND, OREGON

541 / 382-4754  
highdesertmuseum.org  
Located just south of Bend  
on Highway 97

### Coming! FREE Shred Days

April 14 in Bend, Redmond,  
Madras & Prineville

May 5 in La Pine

June 23 in Sisters

Sept 8 in Terrebonne

## 61<sup>st</sup> ANNUAL MEETING Saturday, March 10, 2018

9 am Breakfast Buffet  
9:45 am Business Meeting

Free to all Mid Oregon members.

Please RSVP at [midoregon.com](http://midoregon.com), 541-382-1795, or  
[info@midoregon.com](mailto:info@midoregon.com)

We hope to see you there!



### TurboTax Discounts

For Mid Oregon members



Save up to \$15 on your taxes with TurboTax, the #1 best-selling tax software. It's now even better, with great features for small businesses and self-employed filers. Plus—businesses qualify to receive QuickBooks free for the 2018 tax year.

Just visit <http://bit.ly/MOCUturbotax> to start your return and save!

### RV Season is Here!

The Central Oregon Sportsmen's Show is coming to the Expo Center March 1 - 4, so be ready to make your best deal with a preapproval from Mid Oregon.

It's super easy to get started, you can even apply straight from your mobile device.

Visit [midoregon.com](http://midoregon.com) and click "Apply for a Loan." You can also stop by your nearest branch or give us a call at 541-382-1795.