



VISA® IS PERFECT FOR TRAVEL OR BACK-TO-SCHOOL

Make the most of these final weeks of summer with your Mid Oregon VISA!

It's hard to believe that it's back-to-school time already! Whether you're hitting the road or hitting the mall, your Mid Oregon VISA is your ideal companion. No cash advance fees and the same low rates for

purchases and cash advances make it the perfect card for shopping, traveling, or family fun.

If you have back-to-school balances from other credit cards, consider consolidating those debts to your Mid Oregon VISA. Mid Oregon won't charge you a separate fee for balance transfers.

If you don't have a Mid Oregon VISA, apply now! Just stop by, give us a call at 541-382-1795, or visit www.midoregon.com to apply online.

POSITIVE REFLECTIONS

As of June 30, 2018

Assets: \$309,529,267

Loans: \$232,252,159

Shares: \$280,892,227

Members: 30,975

IN A HURRY? SKIP THE LINES WITH THESE APPS!

We know life is busy—we're all looking for ways to simplify and make our lives a little less hectic.

Skip the lines and manage your financial business when *YOU* want—right from your mobile device. It's easy with Mid Oregon's mobile apps.

- **Mobile Banking App.** Download the app for Android or Apple devices and do almost anything you can do in a branch—check balances, transfer funds, pay bills, turn your debit card off and on—even deposit a paper check with your smartphone camera!
- **CardNav.** It's a remote control for your debit card! Set spending limits, know exactly where your card is used, and even disable your card if it's ever lost or stolen.



Download these convenient apps for your Android or iOS device today!

BACK-TO-SCHOOL IS EASIER WITH SKIP-A-PAYMENT

If your budget is a little tight this back-to-school season, get yourself some breathing room with Skip-A-Payment. Skip your Mid Oregon loan payment for just \$25. Get the cash you need without taking out additional loans or cash advances.

Just complete our handy Skip-A-Payment form on www.midoregon.com or give us a call at 541-382-1795 at least seven days before your loan payment due date. Part of your Skip-A-Payment fee is donated to local nonprofit organizations.

Take the pressure off—breathe easier with Skip-A-Payment!

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

Prineville | 305 NE Hickey Farms Road (In front of Bi-Mart)
Redmond | 2625 SW 17th 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



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



PRESIDENT'S MESSAGE



NEW MEMBERS, NEW OPPORTUNITIES

On June 15, Mid Oregon Credit Union completed a purchase and assumption of the loans and deposits of High Desert Bank totaling approximately \$21 million. The conversion was successful with extremely few issues. We made direct contact by phone and mailings and made sure they had checks, debit cards, and other resources in place and ready to go immediately after the conversion.

Although 2018 was setting up to be another successful year at Mid Oregon already, with healthy economic and job growth forecasts for Central Oregon—this purchase gave us additional opportunities.

To us, it was a chance to add strength, build on our position in the community, and forge new relationships. To the customers of High Desert Bank, however, it had the potential to be like so many bank mergers and takeovers—an unplanned inconvenience. Our team set out to change that perception and make the process of “unbanking” as seamless as possible.

We carefully planned the transition process, determined the best way to communicate with our new members, and walked them through the steps. When the conversion occurred in mid-June, we were delighted to welcome our new members aboard with minimal issues.

While we're happy to offer increased services and convenience to our new members, our existing members also reap the benefits. Four of the five employees at High Desert Bank have chosen to join our team, bringing decades of experience in serving commercial accounts and allowing us to increase our capacity to serve the needs of more local businesses.

An accomplishment like this can't happen without a great team—folks who work well together, dig in to solve problems quickly, and put themselves in the member's shoes. Our team strives to be humble and open to feedback (especially the difficult kind), so we can keep getting better.

We welcome your feedback too! We've increased the frequency of our member surveys to four times a year to be as responsive as possible. If you've participated recently, thank you for the valuable feedback. If you haven't, feel free to leave us a message or comment on our website, www.midoregon.com.

Thank you for being a member of
Mid Oregon Credit Union!

Bill Anderson

TELL A FRIEND, EARN A GIFT!



Good friends share what's working for them. But wouldn't it be nice to get a reward, too?

You can when you [Tell-A-Friend](#) about Mid Oregon. When your friend opens a Mid Oregon checking account, you'll both get a reward! We'll buy back their old debit cards and checks for up to \$10 and enter them to win a Traeger barbecue!

What do you get? A \$10 gift card! AND a chance to win a Traeger, too!

Just visit refer.midoregon.com to get started. There's no limit—you can earn as many gift cards as you want. You don't even need to have a Mid Oregon Checking account!

Thanks for spreading the word about Mid Oregon!

Tell-A-Friend drawing rules: No purchase necessary to enter or win a prize. Must be 18 years of age or older. Entries accepted through September 20, 2018. No cash equivalent, substitution or transfer of prize permitted. One entry per person. Other restrictions apply. See a Mid Oregon Associate for details.

Presented by:

Credit Unions Working Together

The Great Drake Park

Duck Race

September 9, 2018

Fun starts at 11am

Ducks splash in at 1:30

\$5 DUCKS



BUY DUCKS...CHANGE LIVES!

More than \$1.7 million has gone to local non-profits!

Get a chance to win thousands in prizes with every duck you purchase. You can buy them now at any Mid Oregon Credit Union branch location, or online at theduckrace.com/shop.

PRO TIP: MAKING YOUR MOBILE DEPOSIT

WHEN YOU DEPOSIT A “PAPER CHECK” USING THE MOBILE BANKING APP, DON'T FORGET TO ENDORSE THE CHECK WITH A SIGNATURE AND ACCOUNT NUMBER, AND THE WORDS “FOR MOBILE DEPOSIT ONLY.”

Thank 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 541-382-1795 or go to www.midoregon.com/resources to reserve your seat.

FREE WORKSHOP

Build (and Rebuild) Your Credit

Tuesday, September 18 at 6 p.m.

Presented by:
Mid Oregon Credit Union

Whether you're just getting started—or you're ready to start over—managing your credit, learn the basics for building and maintaining a healthy credit score.

We'll outline some specific steps you can take to make an impact on your credit score, and ways to repair the damage if you've made mistakes with credit in the past.

FREE WORKSHOP

Individual & Family Health Insurance for 2019

Thursday, September 20 at 6 p.m.



Presenter:
Galen Blyth



During this workshop, we'll discuss health coverage for individuals and families for the year 2019. We'll consider what plans will be available, the rates, and how to choose the best plan for you and your family.

FREE WORKSHOP

Understanding the ABCs (and Ds) of Medicare

Thursday, October 11 at 6 p.m.



Presenter:
Emily Carrick,
Pacific Source
Medicare

Join us to learn more about who is eligible for Medicare, what is covered, what is not covered, and the enrollment timelines you need to be aware of.

We'll also explore the differences between Medicare Parts A, B, C, and D, Medica plans and Medicare Advantage plans.



KIDS WILL GET A GREAT START THIS YEAR— WITH OUR HELP!

Throughout the month of August, you can stop by any branch of Mid Oregon Credit Union and add your contribution of new school supplies to the collection bins for Supplies 4 Schools.

All supplies stay in your local community to help local kids in need get a good start to a successful school year.

You can also donate cash at any Mid Oregon Credit Union teller window!

Needed school supplies include:

- High school backpacks
- Elementary backpacks
- Earbuds
- Basic and scientific calculators
- Composition books
- Three-ring binders
- Five-tab dividers



SUMMER FUN IN CENTRAL OREGON

FREE COMMUNITY CONCERTS
Sponsored by Mid Oregon Credit Union

Music in the Pines (La Pine)
5-8 p.m. Frontier Heritage Park

August 9
The Geezers/The Armadillos
August 23
The Substitutes

Picnic in the Park (Prineville)
6-8 p.m. Pioneer Park

August 15
High Street Band
August 22
Heartache Tonight

DESCHUTES COUNTY SHERIFF'S OFFICE FREE SHRED EVENT
September 8, 10 a.m. to 12 p.m. — Terrebonne Substation, 8154 11th Street

Holiday closures: Labor Day, Monday, September 3 and Columbus Day, Monday, October 8



**LOVE MY
CREDIT UNION
REWARDS**

More money in your pocket,
thanks to Mid Oregon and
Love My Credit Union® Rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Mid Oregon, you can get discounts and rewards that include:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you're a Sprint customer. *
- ♥ Up to \$15 off TurboTax® federal products!
- ♥ An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- ♥ Cash back at over 1,500 online retailers with Love to Shop.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit www.midoregon.com or LoveMyCreditUnion.org today!

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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