

POSITIVE REFLECTIONS

As of March 31, 2018

Assets: \$289,013,565

Loans: \$209,884,030

Shares: \$261,895,124

Members: 29,895

GET READY FOR YOUR ADVENTURE

Summer's almost here! Are you ready? As the weather warms up (very, very slowly), it's time to start planning for those long summer days at the lake, mountains, or just exploring. Whether it's the annual family campout or weekend fishing trips with the guys, now is a great time to get preapproved for the perfect RV, camper, or boat to make your summer adventures the best ones yet.

Click, call, or stop by to get started—you can even apply right from your smartphone or tablet! With great rates, fast approvals, and easy terms, you'll be ready to make your best deal on your home-away-from-home this summer.



STAY CONNECTED!

Sign up for our Member Connect eNews for updates straight to your inbox. Stay up to date on the latest news and special offers from Mid Oregon. Save paper, trees, and postage!

Just visit www.midoregon.com, scroll to the bottom of the page, and click "Subscribe." You can change your email preferences whenever you want!



RV OR BOAT INSURANCE?

Cascade has you covered!

If you're looking for the best rates on insurance for your motorhome, camper or boat, give Cascade Insurance a call. As an independent insurance broker, Cascade can compare from a wide range of insurance providers to find the best policy for your individual needs.

Get your no-obligation quote by calling our partners at 541-382-7772.



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



GROWTH AND MILESTONES

Although we're barely midway through 2018, the Mid Oregon team is pausing to reflect on some significant milestones we've achieved together.

You probably noticed the first one on the front page of this newsletter—our membership as of March 31 hovered just short of 30,000. As this issue goes to press, we're happy to report that our total membership has passed the 30,000 mark. In addition, we crossed another threshold recently—granting a total of \$1 billion in loans since our institution was founded. We know these milestones are a reflection of our community's growth and our members' preference for a local place to do their financial business.

We also know it has a lot to do with members like you, who recommend Mid Oregon to your friends, neighbors, and colleagues. We take the trust you place in us very seriously, and we work hard to continue to earn it. This growth strengthens our cooperative and allows us to extend new and better services to every member.

One example of this is rolling out right now. You've been asking for a full-featured Mobile Banking App, and we're pleased to announce that it's ready! In addition to mobile deposit, our new mobile app allows you to manage your accounts on the go by viewing balances, making transfers, and even paying bills.

We also have a lot of special anniversaries to celebrate—the second year since our La Pine branch opened, the one-year anniversary of the opening of our Sisters branch, and one of my favorites—the 20th anniversary of our Redmond branch. It's hard to believe that only 20 years ago, we were stretching our capacity to operate two branch locations, and now we're managing seven locations with more than 100 employees!

We couldn't do it without a great team. By promoting from within and hiring new teammates who show up ready to foster our culture of excellent member service, community responsibility and continuous learning, we're poised to embrace whatever our members need in the future.

We're grateful for the opportunity to help you and your family achieve your financial dreams. Thank you for your membership!

Bill Anderson



GROW WITH US!

Get Simply Free Checking and enter to win!

As the growing season gets underway, let us help you grow your savings too! Open a Simply Free Checking account now, and you'll be automatically entered to win a \$250 Mid Oregon Savings Certificate.

What's Simply Free Checking? It's the FREE account for everyone, with no minimum balances, no monthly service charges, no direct deposit requirements. We'll even buy back your old debit cards and checks for up to \$10!

We're awarding one prize per branch, so give us a call, stop by, or visit www.midoregon.com to open your Simply Free Checking Account today!

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Credit union rules and regulations apply. No purchase necessary to win and will not increase your chances to win. Entrants must be 18 years of age or older. Limit one entry per person. Mid Oregon Federal Credit Union employees and their immediate families are not eligible to win. Entries accepted through 5/27/18. One \$250 Saving Certificate awarded per branch.

BUILD YOUR DREAM WITH ARBOR Construction Loans now available!

Dreaming of building a home from the ground up? You can do it with a Construction Loan from Arbor Mortgage.

Loans are available for up to 90% Loan-to-Value, with simple and flexible draws and interest-only payments during the construction phase. You can consolidate the construction and purchase phases for only one set of closing costs.

Ready to build your dream? Contact Beau or Kevin at 541-323-0422.



Beau Crotwell
beau@arbormg.com
NMLS 1062911



Kevin Tucker
kevin@arbormg.com
NMLS 881486

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

Organize Your Financial Records

Thursday, May 17 at 6 p.m. at Sisters Library



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

Get the Best Car Deal

Tuesday, June 19 at 6 p.m. at Redmond Branch



Presenter:
Tom Collier
Tom Collier
Classic Motor Car Co

Many consumers find the process of purchasing a vehicle stressful and intimidating, but it doesn't have to be that way. With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you and your budget.

FREE WORKSHOP

Build a Basic Budget: The Five-Step Spending Plan

Tuesday, May 22 at 6 p.m. at the La Pine Branch

Presented by the La Pine Branch Team

If you have trouble keeping track of where your money goes, you're not alone.

Join us for a fun learning experience to help you develop a spending plan and gain financial peace of mind. You'll start by assessing where you are now, learn how to make realistic goals, and come up with ways to stay focused and motivated to keep your budget on track.

FREE WORKSHOP

Preventing and Recovering from Identity Theft

Thursday, June 21 at 6 p.m.



Presenter:
Detective Zach Neemann,
Deschutes County
Sheriff's Office

Don't fall for financial scams—protect yourself by being informed.

This workshop is designed to educate the public on how to recognize potential scams, the ploys suspects use to gain personal information, and common-sense steps you can take to protect your identity.

COMPLIMENTARY WORKSHOP

Offered by:



Seven Myths of Long-Term Care

Thursday, June 14 at 6 p.m. at Sisters Library



Presented by:
Kevin Riley,
Regional Sales Director
OneAmerica

More people will one day need long-term care (LTC) services at home, in assisted living, or in a nursing home—and the cost for care is rising. Learn the facts behind the myths of long-term care so you'll be in a better position to protect yourself, your family, and your future.

This is a solicitation of insurance. Contact will be made by an insurance agent or company. Policy form numbers: L301 (OR), R501 (OR), SA31 (OR), SA34 (OR), R508 (OR), SA35(OR). Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

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FREE WORKSHOP

Build a Basic Budget: The Five-Step Spending Plan

Tuesday, June 26 at 6 p.m. at the Prineville Branch

Presented by the Prineville Branch team.

See description above.

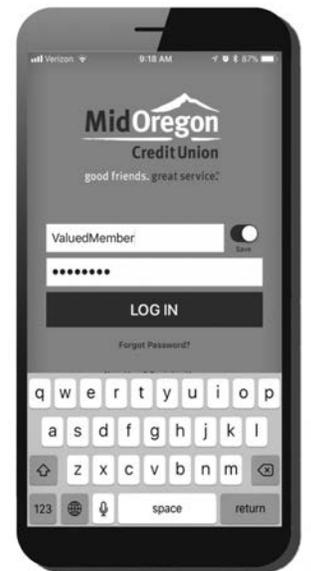
Holiday closures: Monday, May 28: Memorial Day and Wednesday, June 4: Independence Day

DOWNLOAD OUR NEW MOBILE APP!

Available for iOS and Android devices. You've been asking, and we've got it! The newest version of the Mid Oregon Mobile Banking App has everything you need to manage your money on the go.

- › View balances and transaction history
- › Transfer funds between accounts
- › Deposit a check using your device's camera
- › Pay bills using Bill Payer feature
- › Turn your debit card off and on with one click
- › Set up security alerts for your accounts

If you're already set up for Online Banking, just visit Google Play or the Apple App Store to download the app and get started! If you're not, visit www.midoregon.com and get set up as a "New User" in Online Banking.



AUTO SMART

FIND, BUILD, OR BUY YOUR NEXT CAR

Is the road calling you? If you're in the market for a new (or new-to-you) vehicle, do your homework first.

Mid Oregon's AutoSmart vehicle buying tool can help you search for, build, research, or finance your next new or used car—without even leaving home! It can even compare multiple vehicles, and do a price analysis to see how the vehicle you like compares to average pricing for your area.

Or, if you want to do a little shopping around, AutoSmart will show you a list of local dealers who offer on-the-spot Mid Oregon financing. Make shopping for your next vehicle easy—visit midoregon.cudlautosmart.com and start now!

FREE SHRED EVENTS DESCHUTES COUNTY SHERIFF'S OFFICE

June 23, 10 a.m. to 12 p.m.

Sisters Substation
703 N. Larch Street

September 8, 10 a.m. to 12 p.m.

Terrebonne Substation
8154 11th Street