

Snag those Holiday Deals with Your Mid Oregon VISA

It's November already, and the holiday madness will be here before you know it! Take control by managing your holiday shopping with your Mid Oregon VISA Platinum credit card.

It's the perfect card for scoring those Black Friday deals or booking holiday travel online. And with no fees or higher rates for cash advances, you can take it with you anywhere the celebration takes you. And with VISA's many safety and security features, you're covered if your card is ever lost or stolen.

Don't have your Mid Oregon Platinum VISA yet? Apply now to have your card in time for holiday shopping and travel! Just start your application online at www.midoregon.com, or give us a call at 541-382-1795.



Positive Reflections

As of September 30, 2018

Assets: \$312,575,532

Loans: \$245,023,088

Shares: \$281,653,520

Members: 31,711



What does the future hold? We'll help you get ready!

Are you a planner? It's okay; not many of us are. It's especially easy to get caught up in the excitement of the season and before you know it—it's mid-January already and your financial goals are way off-track.

Take a moment to think about what the future holds for you.

Are you going to be taking a trip? Preparing to send a child to college next fall? Selling or buying a home? What about emergencies—are you ready for an unexpected expense?

Our Saver's Club Certificate can help you meet your financial goals—whether you need a monthly saving schedule to ensure a debt-free holiday next year, or a vacation fund for the trip of a lifetime.

Or, if you're looking for a way to get great returns on your emergency fund without tying up your money, consider our High Yield Account. Tiered dividends ensure that no matter what your balance, your money will continue to grow while you build peace of mind.

Tell us about your other dreams—we'll help you be ready! Stop by a branch, check out www.midoregon.com, or give us a call at 541-382-1795.

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



Broader and Deeper

We've continued to update you on our significant growth and success over the course of 2018—we've reported on new milestones, new capabilities, new team members. We've enhanced our digital and mobile offerings and convenience. You've been telling us that you need more yield on your savings, and we've responded by revamping our High-Yield and Premium Interest Checking Accounts and increasing our yields on Share Certificates.

We've also listened to the needs of local businesses, and made some big changes to our business checking accounts, including our Commercial Checking Account, which now offers Remote Deposit Capture capabilities. We also introduced our new Business Money Market Plus account with tiered dividends for better returns on your money.

A number of these efforts stem from the purchase of High Desert Bank in June, which provided us with new opportunities to grow and develop our role as the only financial institution headquartered here in Central Oregon. Sensible, sustainable growth in multiple areas allows us to strengthen our base, become more diversified, and find ways to deliver more services and value to the community that has contributed to the success of our organization over the last 60 years. It means growing deeper—not just broader.

By expanding our services to help our thriving business community in new ways, we provide important support to organizations that form the foundation of a healthy local economy. We play a part in strengthening job opportunities and increasing livability in Central Oregon. And it ensures that Mid Oregon will be more resilient, so we can be here for you during good times—and the not-so-good times too.

We've accomplished a lot so far in 2018, but we're not done yet. Mid Oregon is investing in enhanced technology, new services, and additional products for both our consumers and businesses that will make your life easier, keep your money safer, and help it grow faster. Stay tuned for more good news to come in 2019.

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

Bill Anderson

Is Your Home Winter Ready?



You probably have plenty of things you'd rather do with your time than get your home winter ready, but a little bit of preparation now can save you from headaches (and expenses) down the road.

The good news is you don't have to do it all at once. Break these tasks down into smaller projects so you don't get too overwhelmed. The team at Cascade Insurance have a few suggestions to be sure your home is ready:

1. **Check windows and doors** for drafts and insulation needs. Weather stripping is easy to install and can save you a ton of money on heating.
2. **Prep your plumbing** by draining and disconnecting hoses, having your sprinklers blown out and consider using heat tape on pipes when it's extremely cold. And don't forget to install those foundation vent covers!
3. **Have your chimney cleaned** and inspected. Does your furnace filter or dryer duct need to be replaced?
4. **Clean your gutters.** And check the attic for poor insulation which will help to prevent ice dams.

A little work now will go a long way during the cold months of winter.

If you have questions about your homeowner's insurance, now's a great time to explore your options. Contact the team at Cascade Insurance to ask questions and learn the best ways to protect your biggest investment. Give them a call at 541-382-7772.



62nd Annual Membership Meeting February 9, 2019

Riverhouse Convention Center

9:00 am Breakfast Buffet

9:45 am Business Meeting Begins

RSVP now at

www.midoregon.com

info@midoregon.com

or 541-382-1795

What dreams do you have for your business? We can help!

Small businesses are the foundation of a strong local economy—whether it's just you, or a team of 20, we know that keeping your business growing and thriving requires help from partners you trust. We've been listening to our business members, and we've updated and enhanced our services to help you achieve the dreams you have for your business:

- › **Business Money Market Plus.** If you're looking for a better yield on your money, this tiered account may be right for your business! You can write up to six checks per month. Great in combination with one of our business checking accounts.
- › **ACH Origination.** Whether it's payroll or vendor payments, we can help you set up all your outgoing payments electronically. Now an optional service for any Mid Oregon business checking account. [Ask us about our free Business Checking Account!](#)
- › **Need more?** If you deposit more than 100 checks/month, or have a larger relationship, our completely reinvented Commercial Checking account includes Remote Deposit Capture with a free check scanner, plus free incoming wires.
- › **Business Loans.** Ready to grow? Whether you need new equipment, financing for a new location, or just a new work truck, our Commercial Lending team is ready to help!

If you're ready to take your business to the next level, let's talk. Send us an email or give us a call!

Commercial Services Team: 541-585-1836, email commercialservices@midoregon.com, or web www.midoregon.com.



Get A Car (Loan) You'll Love ♥

You've heard the old saying, "Love is blind." Well, sometimes that can apply to buying a new car. We get so excited to drive it home right now, only to realize later that the loan that came with it isn't quite as loveable.

Don't feel stuck. Why not bring that loan over to Mid Oregon? We might be able to reduce your rate, adjust your payments or terms, or even shift your payment due date to help you make the most of your budget—and help love your car even more than you already do.

You can refinance your vehicle using our easy online loan application at www.midoregon.com, shoot us an email with a few details at info@midoregon.com, or give us a call. We'll do everything we can to make sure you have a car loan you can love, too!

Breathe Easier with Skip-A-Payment

Feeling a little pressured heading into the holiday season? Mid Oregon's Skip-A-Payment program is ready to help! Get the cash you need without taking out additional loans or cash advances.

You can skip your upcoming Mid Oregon car, RV, or credit card payment for just \$25, freeing up a little more cash for holiday fun. Just complete our handy Skip-A-Payment form at 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.

[Relax and breathe easier this holiday season with Skip-A-Payment!](#)



Mt Bachelor Ski 4 Schools

Tickets on sale now! Get a great deal on wintertime fun—and benefit local schools too. Proceeds from ticket sales help the Bend-La Pine Schools Education Foundation and Redmond Schools assist students with financial needs so they can participate in after-school athletic programs. Grab your \$30 lift tickets while they last.

\$30 Lift Tickets
Ski or Board
Monday–Friday
Nov 26–30 and Dec 3–7
mtbachelor.com
ski4schools.org

Holiday closures: Thanksgiving Day, Nov 22 | Christmas Day, Dec 25 | New Year's Day, Jan 1, 2019



Photo courtesy of the High Desert Museum.

Mid Oregon Credit Union's
Free Family Saturdays
at the
High Desert Museum

January 26, 2019
February 23, 2019
10–4 pm

All families are welcome!

The HIGH
DESERT
MUSEUM
BEND, OREGON

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



Holiday Dough is back!

This time of year can be especially difficult for many local families—especially when just putting food on the table is a major concern. That's why so many generous Mid Oregon members donate to our **Holiday Dough** fundraiser, which helps to provide holiday meals and food assistance to local families in need.

You can make your donation in any branch or by phone. Your contributions stay in your local community, ensuring that your neighbors have a brighter holiday season. This year, Holiday Dough proceeds will support the following agencies in each community:

Bend—The Giving Plate

La Pine—La Pine Christmas Basket Association

Madras—Jefferson County Food Bank

Prineville—Crook County Holiday Partnership

Redmond—Jericho Road

Sisters—Kiwanis Food Bank

It feels good to give!

