



**CardNav** By **CO-OP**  
Leading The Charge In Card Control

## New Power for Debit Cardholders

Fraudsters have been making a lot of headlines lately. But now there's some good news for Mid Oregon Credit Union debit cardholders. Our members now have access to a new app called CardNavSM by CO-OP. It's the key to taking unprecedented, real-time control over your cards through your smartphone or tablet.

CardNav adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place to help identify and stop potential fraud from happening. You can even use CardNav to set personal spending limits that help you stay within your budget goals.

With CardNav, you can turn cards on or off in seconds, and use GPS to restrict transactions to businesses within a designated area. You can limit card use to specific merchants or purchases. And you'll receive real-time, in-app alerts that let you stop unauthorized purchases before they're complete. You also can receive alerts when you're getting close to any personal spending limits you've set.

In just minutes, you can gain the security and control of CardNav by CO-OP. All it takes to get started is a free download from the Apple App Store or Google Play.



## Opportunities Abound with a Mid Oregon Home Equity Loan or Line of Credit

Taking advantage of your home's equity can be a real money-saver. It comes with many advantages over other lending options including:



- › Flexible terms
- › Easy access to funds
- › Potential tax savings (ask your tax advisor)

Realize your dreams and goals!  
Stop by and get the facts, or call 541-610-1952.



John Gould, 541-382-7772  
john@cascadeinsure.com



## Have you had a personal insurance review lately?

Cascade Insurance Center represents many of the top national and regional insurance companies and they are proud to announce the addition of PEMCO Insurance Company. PEMCO, along with having top level coverages for your home, renters, autos, and RV's, has very competitive pricing. Also they have additional credits for educators.

John Gould, whose office is at the Olney Branch, can help with any questions you may have. Give him a call.

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 Fifth Street (At Fifth and "F" Streets)  
La Pine Lending Center: 51473 Hwy 97 (Next to Bancorp Ins)



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

Saturday, April 18

9-11:00 a.m.

Bend Olney Branch  
Madras Branch

12 - 2:00 p.m.

Redmond Branch  
Prineville Branch

Mid Oregon and Secure Shred, a division of Bend Garbage & Recycling are teaming up on April 18 to provide residents the opportunity to safely destroy personal documents.

The event is intended for private residential document shredding. Shredding equipment can destroy paperwork with paper clips or staples attached.

**Adopt-a-Bear**

Participants can Adopt-a-Bear at all Free Shred locations. Make a donation to Healthy Beginnings and make a difference in the life of a child.

Mid Oregon's Adopt-a-Bear Campaign will be April 6-24.



Mid Oregon, Deschutes County Sheriff's Office and Data Delete bring you ...

**FREE Shred and Prescription Drug Disposal in La Pine May 2 from 10-1 p.m. At the Sheriff's Substation**

Consider bringing a donation of non-perishable food to benefit the La Pine Community Kitchen.

Holiday Closing - Memorial Day, May 25

# Maximize Your Money

workshops to help you make the most of your financial resources

Workshops are held at the East Bend Branch unless otherwise noted. Call (541) 382-1795 to reserve your seat. Refreshments will be served.

## FREE WORKSHOP PERS Overview

Monday, April 20 - 5:30-7:30 p.m.

Presenter: Debbie Foote, CSD/Retirement Education Team coordinator

This session will provide a brief review of the Tier 1 and 2 and OPSRP PERS membership groups, detailed information regarding the Individual Account Program including the distribution options. The Estimate of Benefits and Online Member Services estimate will be covered with in-depth discussion regarding the many option choices members have for their pension benefits. A brief review of post-retirement details will conclude the presentation.

## FREE WORKSHOP in La Pine at the Library Get the Best Car Deal

Tuesday, April 21 at 6 p.m.



Presenter:  
Tom Collier

Tom Collier  
*Classic Motor Car Co*

Thinking of buying a new car? The car buying process isn't something most of us do every day. Attend this workshop and learn:

- › How to negotiate the best car price
- › How to decipher financing options and warranties
- › How to determine how much car you can afford
- › How to deal with dealers

## FREE WORKSHOP Building & Rebuilding Your Credit

Thursday, April 23 at 6 p.m.

Presenter: Bob Mullins, Certified Money Management Volunteer, Money Management International

It pays to have good credit. Why? The difference between getting a loan with a low interest rate vs. getting a loan with a high interest rate could mean thousands of extra dollars in interest payments over the life of the loan.

Learn who needs to build good credit and why, the significance of your credit report and credit score, tips for using credit wisely, and more!

## FREE WORKSHOP Women & Money: Where are You Now?

Tuesday, April 28 at 6 p.m.



Presenter:  
Lori Raab, KBNW News Director, Horizon Broadcasting Group

When it comes to your financial security, the sooner you take charge and make plans, the better. This workshop is the first in a three-part series for women of all ages.

Determine your current and desired financial situation; explore your money values and emotions; identify your financial barriers; get tips to fine-tune your spending plan and develop your own action plan.