

Your Security: Our Highest Priority

Take additional steps to protect yourself with our tools and resources.

You're not imagining it—fraudsters keep finding new, creative ways to take advantage of consumers. Whether it's sophisticated hacking or malware, or simple extortion and phishing calls, it's easy to fall prey to these schemes if you don't have all the facts.

We've partnered with **Stickley on Security** to provide our members with the latest fraud updates, consumer education, and tips to avoid being scammed. The website provides quick videos and a host of articles for keeping your computer, phone, and financial accounts safe and secure.

Just visit midoregon.com and click on the **Security** tab. You can search by a range of topics to keep yourself updated on the latest fraud and security news.

Some other steps you can take to keep you (and your loved ones) safe:

- › Install **CardNav App** on your mobile device. CardNav gives you the power to turn your card off on at a moment's notice, ensuring that your account stays safe if your card is ever lost or stolen.
- › **Check your accounts** regularly using Online Banking or our updated Mobile Banking App. You can even set account alerts to keep tabs on your money. We work continually to detect fraudulent transactions on our accounts, but sometimes our members catch them first.
- › **Be cautious.** Phone calls pressuring you for your passwords, money, or financial information—especially from someone you've only met online or a family member you haven't seen for awhile—are a red flag. Remind older relatives to be suspicious of phone calls requesting money or sensitive personal information.



WIN UP TO \$5,000 IN QUARTERLY PRIZES! **SAVE TO WIN®**

Our Save to Win account is a fun way to save that gives you a chance to win for every \$25 you deposit. You'll be entered to win monthly and quarterly prizes ranging from \$25 to \$5,000!

Since the start of 2017, a total of 76 Mid Oregon Credit Union members have won more than \$3,000 in prizes by adding funds to their Save to Win accounts—all while building their own financial security. How's that for a win-win?

Call, stop by, or visit www.midoregon.com to open your Save to Win Account today!

LOVE MY CREDIT UNION REWARDS

\$100 cash reward for each new line
\$50 cash reward every year for each line
25% off eligible accessories

Limited time offer. Restrictions apply.

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 5th Street (At 5th and "F" Streets)
La Pine: 51675 Huntington Road (Across from Bi-Mart)
Sisters: 703 N Larch Street (Across from Post Office)



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

Free Shred Day

Saturday, April 14

9:00-11:00 am

Bend Olney Branch
Madras Branch

12:00 - 2:00 pm

Redmond Branch
Prineville Branch

Mid Oregon and Secure Shred, a division of Bend Garbage & Recycling, are teaming up on April 14 to provide residents the opportunity to safely destroy personal documents.

The event is intended for private residential document shredding—no commercial file clean-outs, please!

Paper clips or staples? No problem!

We offer this service at no cost, but we will be accepting donations from the community for our **Adopt-A-Bear** fundraiser to benefit Healthy Beginnings



Support Adopt-A-Bear!

Can't make it to our Free Shred Day? Mid Oregon's **Adopt-A-Bear** Branch Fundraiser happens April 2–20. Stop by and help local preschoolers get a healthy start!

Other FREE Shred Days

hosted by the Deschutes County Sheriff's Department

La Pine: May 5, 10 am–12 pm
Sheriff Station, 51340 US-97

Sisters: June 23, 10 am–12 pm
Sheriff Station, 703 N Larch St.

Terrebonne: September 8,
10 am–12 pm
Sheriff Station, 8154 11th St.

Holiday Closure—Memorial Day, May 28

Maximize Your Money

workshops to help you make the most of your financial resources

Workshops are held at the East Bend Branch unless noted differently. Reserve your spot at (541) 382-1795 by email at info@midoregon.com. Refreshments will be served.

FREE WORKSHOP Don't Get Faked Out: How to Spot Counterfeit Payments

Tuesday, April 10 at 6 pm



Presenters:
Deanna Devine and Riki Strong, Mid Oregon Training & HR



Learn the best practices for minimizing risk when accepting cash, checks, and cards in your office or retail/commercial business. Learn what to look for, receive a toolkit to create your own fraud prevention procedures, and bring back materials you can share with your staff. Tailored to managers and trainers in our local business community.

FREE WORKSHOP Know the Score: Understanding Credit

Thursday, April 19 at 6 pm



Presenter:
Christina Schulz, Mid Oregon Loan Officer

What are the benefits of having a good credit score? 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 what factors go into a credit score, and some common-sense steps for ensuring your score is the best it can be. Lay a solid foundation for your future!

FREE WORKSHOP Understanding the ABCs (and Ds) of Medicare

Thursday, April 12 at 6 pm



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.

We will also explore the differences between Medicare Parts A, B, C, and D, Medigap plans and Medicare Advantage plans.

FREE WORKSHOP Getting your first—or Next—Home Loan

Tuesday, April 24 at 6 pm



Presenter:
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? Are you worried about rising interest rates? 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.