

## Secure your account statements!



Keep and access your statements in Online Banking by "opting in" to eStatements.

Just login to Online Banking and click the "Accounts" tab, scroll down to "E-Statement". Under the "profile" tab you can update your email address and opt in or out of paper statements.

Safe and convenient access to your statements 24/7!

## Positive Reflections

*As of December 31, 2014*

Assets ..... \$191,695,829

Loans ..... \$132,257,500

Shares ..... \$170,506,707

Members ..... 24,238

## Save and Invest in the New Year

You can make positive changes to your saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, for the holidays, or for an emergency reserve. By following some basic guidelines, you're more likely to get on track for saving, prepare for the unexpected, and achieve financial security.

**Examine your goals.** Determine which savings plan will work best for you. The simplest way you can invest your money is to leave it alone and let it "compound" over time. You earn interest not only on what you save, but also on the dividends generated. The earlier and more you save, the more your money will grow.

**Pay yourself first.** Use automated transfers to get in the habit of saving. Money will be transferred from your account without you seeing it, which makes you less likely to miss it. Simply complete a form authorizing Mid Oregon to receive a portion of every paycheck and deposit it directly into your savings account.

**Start an emergency fund.** Having an emergency fund helps keep surprise expenses from derailing the rest of your financial life. Many experts suggest you stash six to nine months of monthly wages in a savings account. Start small with a goal of a few hundred dollars, and work up from there.

**Mid Oregon is here to help! Ask about our:**

**Saver's Club Certificate – short term savings (3-12 months)**

**Certificate of Deposit – longer terms (12-72 months)**

**IRA – investments with tax advantages**

Saving and investing are essential components of financial well-being, and they require different strategies.

Your friends at Mid Oregon can help you get started. Call us today at 541-382-1795, visit a branch near you, or go to [midoregon.com](http://midoregon.com).

PO Box 6749 | Bend OR 97708-6749

(541) 382-1795 | (800) 452-3313

[www.midoregon.com](http://www.midoregon.com)

Bend: 202 NE Olney (Corner of 2nd & Olney)

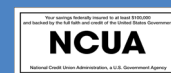
East Bend: 1386 NE Cushing Drive (South of Neff, off 27th)

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



# President's Message

By Bill Anderson, President/CEO

## Embracing Change and Member Service

Increasing our member relevance is our key focus for the New Year. We are already off to a fast start with many initiatives to improve service, security and convenience; you will start seeing positive changes in the near future.

Our strong lending demand is a good indicator that consumers are feeling more confident about the economy. Deposits fuel our lending and we will now be approaching ways to attract new deposits for the credit union.

Payment systems and security are moving forward quickly. Smartphone applications and use are driving the need to implement new systems and technology to provide members with convenient access to accounts and information. We are working diligently to keep up with the rapid pace of innovation. This year you will see this in our Visa and Debit cards with the EMV (smartcard chip) providing higher security to mitigate retail breach incidents and card fraud along with other new products and services.

We are also making significant internal technology investments to provide you with faster, more convenient service, increasing and improving on our digital channels of communications, adding staff to support our growth, and moving forward with our progress on a new branch building in La Pine.

Also in 2015, you will see our renewed commitment to our community through many efforts and events. Giving back to the community is important to the success of Central Oregon and our members.

Thank you for being a member of Mid Oregon Credit Union! As we continue to grow, we are excited to serve as your preferred financial institution and live our brand of "Good friends. Great service."

## Working with a Financial Advisor

The world 50 years ago was much different than it is today. An individual often worked at the same job, lived in the same house, and stayed married to the same spouse. One spouse could support a family and paying for college didn't require taking out a second mortgage. People could look forward to retiring on Social Security and possibly a company pension.

Today, your hopes and dreams are no different. You probably want to buy a home, put your children through college, and retire with a comfortable income. If you would like a plan to help you secure your future, you may benefit from the expertise of a financial advisor.

### Services a financial advisor may provide

- Set financial goals
- Determine the state of your current financial affairs
- Develop a plan to help meet your financial goals
- Make recommendations about specific products and services
- Monitor/adjust your plan and evaluate its progress

### Misconceptions about financial advisors

If you have reservations about consulting a financial advisor, here are some common misconceptions and the truth behind them:

Most people don't need financial advisors - A qualified financial advisor has the expertise to help you navigate through the intricate and changing financial world.

All financial advisors are the same - Financial advisors are not covered by uniform state or federal regulations, so there can be a considerable disparity in their qualifications and practices.

Financial advisors serve only the wealthy - Many only require that their clients have at least some discretionary income.

Financial advisors are only interested in comprehensive plans - Financial advisors frequently help clients with matters such as rolling over a retirement account or developing a budget.

Financial planners aren't worth the expense - Financial advisors receive compensation for their services. Compensation can be salary, fee, commission, or commission and fee based. It's important to understand how they're paid.

### When to consult a financial advisor?

A specific life event or a perceived need may prompt you to seek professional financial planning guidance. These might include:

- |                          |                            |
|--------------------------|----------------------------|
| Getting married/divorced | Having a baby/adopting     |
| Paying for college       | Buying /selling a business |
| Changing jobs            | Planning retirement        |
| Estate planning          | Death of spouse            |
|                          | Inheritance                |



JC Hallman, Financial Advisor  
(541) 322-5745



A financial advisor can help you develop a strategy to reach your financial goals and remain flexible enough to accommodate your evolving financial needs.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not CUNA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1098687.1-0115-0217



With TurboTax® and Mid Oregon Credit Union, it's easy to do your own taxes and save. TurboTax coaches you every step of the way to the biggest refund you deserve, searching over 350 deductions and credits as you go. And Mid Oregon Credit Union

offers you a savings of up to \$15 on TurboTax federal products. Start TurboTax today and save!

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# Maximize Your Money

workshops to help you make the most of your financial resources

Workshops are held at the East Bend Branch, upstairs conference room located at 1386 NE Cushing Drive unless otherwise noted.  
Call (541) 382-1795 to reserve your seat. Refreshments will be served.

## FREE WORKSHOP Key Factors in Getting a Home Loan

Tuesday, February 24 at 6 p.m.



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? How qualified are you?

The rules and guidelines for mortgages have changed since 2008. 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. Discover your strong points and where you need to improve.

## FREE WORKSHOP in Redmond Get the Best Car Deal

Thursday, February 26 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 Social Security and Your Retirement

Tuesday, March 17 at 6 p.m.



Presenter: JC Hallman,  
Financial Advisor



Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. Do you realize there are options to consider when it comes to collecting Social Security? The decisions you make now could help you get more out of your benefits.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. INV-0911-F083

## FREE WORKSHOP Understanding the ABC's and D's of Medicare

Thursday, March 19 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.

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

## FREE WORKSHOP Organize Your Financial Records

Thursday, March 26 at 6 p.m.



Presenter:  
Riki Strong, Mid Oregon HR/Training Coordinator

At this workshop you will learn the benefits of getting organized, why some record keeping systems fail, how to develop an efficient bill pay system, what records to keep and for how long, how to take a home inventory, what to have handy in case of a natural disaster, and where to go for help.

## My Community Mortgage Program (MCM)

(MCM) is a new 3% down loan option for 1st time home buyers. Key features include:

- › Fixed rate mortgage with a maximum of 30 years
- › \$0 borrower contributions - the 3% can be a personal gift, gifts or grants from qualified entities
- › Reduced monthly mortgage insurance

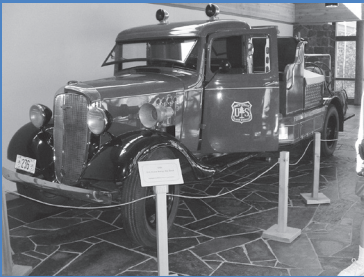
Contact Kevin or Beau at Arbor Mortgage 541-323-0422 for details.

Arbor Mortgage Group, LLC NMLS 91027





We will be closed on February 16 for Presidents' Day



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

**February 21, 2015**  
**10-4 p.m.**

The **HIGH**  
**DESERT**  
**MUSEUM**  
BEND, OREGON

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

**Coming! FREE SHRED DAYS**

April 18 in Bend, Redmond,  
Madras & Prineville  
May 2 in La Pine



## Attend the 58<sup>th</sup> Annual Meeting!

Join your fellow credit union members, learn more about Mid Oregon and enjoy a delicious breakfast.

**DATE:** February 28, 2015

**TIME:** 9:00 a.m. Breakfast Buffet  
9:45 a.m. Business Meeting

**PLACE:** Riverhouse Convention Center

**RSVP:** midoregon.com or call (541) 382-1795 by 2/23

### Spring Skip-a-Payment

Qualified members may choose to skip their loan payments for February, March, or April by paying a small fee of \$25 per loan skipped. A portion of the fee is invested back into the Central Oregon community.

Some restrictions apply, so please contact us for complete details.

Go to midoregon.com for a Skip form, visit a branch, or call (541) 382-1795.

### Congratulations!



We are happy to announce the appointment of Tiffany Zeiler, of our La Pine Lending Center, to the La Pine Chamber Board of Directors. She will also

fill the position as treasurer, leading the fiscal management of the board and working on the budget committee.

Tiffany graduated from La Pine High School, has worked in banking in La Pine for 14 years, and has a strong passion for the community.