

Meeting Your Needs and Achieving Your Dreams



The purpose of Mid Oregon Credit Union is to help members meet their needs and achieve their dreams by providing financial value and services to the communities we serve.

We can work as a valuable partner to help you get the most out of your hard-earned money. Partnering together we can offer a variety of strategies to help you determine the best financial solution regardless of your life stage or situation.

Your credit union is also a top source for financial information! Mid Oregon offers Free Financial Workshops and information on topics such as How to Get the Best Car Deal, Social Security and Your Retirement, and How to Protect Yourself Online. Go to midoregon.com for a complete list of topics and dates.

Our aim is to help our members understand all the available options so you can make sound financial decisions that will help you achieve your short and long-term goals.

Start the New Year Paperless!

Convenient, less clutter.

We make it easy to turn off your paper statements and switch to eStatements. Mid Oregon's eStatement service means you won't have to wait for your statements to arrive in your mailbox. Simply access them through Online Banking in a safe and secure way, everything is printable and your statements are archived for 24 months.

To sign up for eStatements, login to Online Banking and click on "Accounts/eStatement". (Call 541-382-1795 if you need to get signed up for Online Banking.)

You can always return to having your paper statement mailed to you. But we're sure once you start getting eStatements, the security, ease and convenience will be preferable.



For support or help call 541-382-1795 or info@midoregon.com.

You are invited to our
58th Annual Meeting
February 28, 2015

Riverhouse
Convention Center

9:00 a.m.

Breakfast Buffet

9:45 a.m.

Business Meeting

Our annual meeting is always
a special event
and we hope you'll make
plans to attend!

Please RSVP at
www.midoregon.com or
(541) 382-1795

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

Board of Directors

Mid Oregon's Board of Directors is made up of members who volunteer their time and expertise. The board is responsible for strategic planning and ensures that the credit union remains prosperous and progressive.

There were three positions open on the Board for the upcoming election. The Nominating Committee selected incumbents Doug Nelson, Michael Powell and Tim Johnson.

Doug Nelson

For the past eleven years it has been my honor and privilege to serve as a volunteer member of our Board of Directors. For six of those years I had the opportunity to serve as the Board Chair.

I am proud of how hard Mid Oregon works to earn your trust. As a board member I have witnessed the many instances where MOCU has gone out of its way to meet the needs of you – our members. I am committed to continuing to ensure that MOCU will remain your financial institution of choice by providing safety and service as well as the financial products you want to meet your dreams. Together we will be the leading financial institution in Central Oregon to meet our promise of "good friends, great service."

Michael Powell

It has been my privilege to serve you as a Board Director for the past six years. Serving on the Board has been a meaningful way for me to participate in supporting the Credit Union philosophy and vision. It is my hope to continue my service for another term. I am a licensed Pharmacist and currently work in a leadership role at St. Charles Medical Center. I believe the education, skills and abilities I have developed in my career have enabled me to better serve you as a Board Member. Lastly, it is a great honor to be associated with such a well-respected and sound organization as Mid Oregon.

Tim Johnson

I believe that creating opportunities for people to better their lives and live independently is important to the health of our communities.

I graduated from OSU with a Bachelor of Science degree and I'm currently the Executive Director for Abilitree. I'm a member of The Rotary Club of Greater Bend and I also participate in EDCO & HIDE events. I am grateful for the opportunity to have served as a volunteer Board Member. As a member of the Credit Union since 2009, I am proud to represent the members of this great organization and I am hopeful, with your support, to continue this service.

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 in Prineville Get the Best Car Deal

Thursday, January 22 at 6 p.m.



Presenter:
Tom Collier
Classic Motor Car Co

Thinking of buying a new car? It doesn't matter if it's your first car or your 10th - 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
- › And more!

UP-COMING FREE WORKSHOPS

Mark your calendar and plan to attend one or more of these helpful financial workshops:

Feb 24 - Key Factors in Getting a Home Loan. How qualified are you?

Feb 26 - Get the Best Car Deal - Redmond Branch

Mar 17 - Social Security & Your Retirement

Mar 19 - Understanding the ABC's and D's of Medicare

Mar 26 - Organize Your Financial Records

Apr 20 - PERS Overview

Apr 21 - Get the Best Car Deal location in La Pine TBD

Apr 23 - Building & Re-Building Your Credit

Beau Crotwell Joins Mid Oregon's Arbor Mortgage Team



In line with their mission to provide a positive, professional and personal loan experience for every client, Arbor Mortgage Group is pleased to have Beau Crotwell join them as Mortgage Advisor at Mid Oregon Credit Union.

Beau joined the Arbor Mortgage Group in June of 2013 and will be one of the Mortgage Advisors you will see at Mid Oregon branches. As with all Arbor employees, Beau shares in a passion for the mortgage business and all its opportunities to find the right solutions for his clients. Give him a call at (541) 323-0422.

Beau Crotwell

Mortgage Advisor NMLS 1062911
541-323-0426 Office
541-350-7956 cell
beau@arbormg.com



**Free Family Saturdays
at the High Desert Museum**
Jan 24 and Feb 21, 10 a.m. - 4 p.m.

The HIGH
DESERT
MUSEUM
BEND, OREGON

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

The Credit Union Will Be Closed
Jan 19 - Martin Luther King, Jr. Day
Feb 16 - Presidents' Day