



Checking

It just gets better.

Introducing security and control over Mid Oregon debit cards through your smartphone or tablet!



CardNavSM by CO-OP adds another level of security to your debit card by letting you decide how and when it can be used and alerting you when certain types of transactions you specify take place. You can turn card access on or off in seconds. Receive near real-time, in-app transaction alerts. Receive alerts when you're getting close to any personal spending limits you've set.

Gain the security and control of our new CardNav app. Get started with your own Mid Oregon debit card. Download today at the Apple App Store or Google Play, or by scanning the QR code above.

Don't have Checking/Debit with us? Look at the benefits:

- Mobile Deposit - anytime, anywhere!
- Debit Card, Online & Mobile Banking, eStatements, and eBillPay
- Text and email Account Alerts
- 30,000+ surcharge free CO-OP ATMs nationwide, 38 ATMs in Central Oregon and 800,000 worldwide

Give us a call today at 541-382-1795 or go to midoregon.com/personal/checking.

Home Borrowing Solutions

Mid Oregon has been helping its members meet their needs and achieve their dreams since 1957! Today we offer a variety of options for real estate financing. Whether you want to pay off your mortgage, refinance an existing home loan or access the equity in your home, we have solutions to fit your needs.

- › Home loans - competitive rates, local service - 15 and 20 year mortgages!
- › Accelerator Mortgage - shorter, flexible terms for those who want to pay off their mortgage faster.
- › Home Equity Loans or Lines of Credit - an attractive borrowing option and the benefits truly add up.
- › Energy Trust Loans - Mid Oregon has partnered with Energy Trust of Oregon to help you remodel your home so it's more energy efficient and comfortable. Home energy remodel projects utilizing Energy Trust incentives are eligible for financing.

Contact Todd McGuire, our mortgage specialist, at 541-585-1887.



MLO 843747 NMLS 472178

Positive Reflections

As of March 31, 2015

Assets \$198,147,128

Loans \$133,664,762

Shares \$178,525,793

Members 24,458

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



President's Message

By Bill Anderson, President/CEO

Clarity

In order to provide the best service to members, we strive to have clarity of purpose and function throughout the Credit Union. One of the ways we do this is to make sure all staff members are clear about why the credit union exists and how we do things. Here are the major characteristics we need everyone to be clear about.

Why does the Credit Union exist?

In order to help people meet their needs and achieve their dreams, Mid Oregon Credit Union provides financial value and service to current and future members. We believe the Credit Union should be a safe, secure and stable financial institution for our members. We believe in a true and impactful commitment to the community in which members live, work, worship and go to school.

How do we behave?

We are Coachable - Words we use to describe this value: quick learner, willing adaptive, low drama, ask questions, dependable, accountable, honest, and unafraid.

We are People's People - Words we use to describe this value: team builder, enthusiastic, fun, uninhibited, positive, idealistic, low drama, friendly, approachable, willing, adaptive.

We have an Owner's Mentality - Words we use to describe this value: accountable, coach, team builder, advocate, supportive, goal oriented, future focused, change focused, innovative, hardworking, analytical/thoughtful, takes ownership, vision, dependable, asks questions, professionalism, calm presence.

What do we do?

We provide financial value and services to current and future members who live, work, worship or go to school in our communities.

How will we succeed?

Personal Relationships, Operational Simplicity and Community Responsibility

What is most important--right now?

Improve Speed to Fulfillment

President's Message Continued

Who must do what?

The Board of Directors employs the CEO to responsibly operate the Credit Union and be accountable for its performance. The CEO develops and implements operational goals and tactics to achieve the Board's strategic ends. The CEO employs professionals that provide service to members, product support and fiscal management.

How do we know if we have clarity?

Our goal is that any member of our staff or management has the ability to provide examples of how we utilize these characteristics in the organization, from hiring to coaching, and how they contribute to improving on being Good Friends and providing Great Service to the membership.

Thank you for being a member and allowing us to serve you.

Sincerely,
William R. Anderson

What You Need To Know About Medicare - May 14

Presented by: Bancorp Insurance of La Pine
Sponsored by: Mid Oregon Credit Union

This FREE Educational Medicare Seminar will be held at the Sunriver Library, 56855 Venture Lane, from 6pm – 7pm. This seminar is for people currently on Medicare or those who will be turning 65 this year. We will be going over Medicare Supplements, Medicare Advantage Plans, Part D Drug Plans and offering one-on-one consultations with Medicare specialists. Call 800-452-6826 to reserve a seat today.

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings call 800-633-4227 (TTY users should call 1-877-486-2948).

Summer Skip-a-Payment

Enjoy extra cash this summer! Qualified members may choose to skip their loan payments for May, June, or July by paying a small fee of \$25 per loan skipped. Plus, a portion of the fee supports Central Oregon community efforts.

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

Your loan(s) must be in good standing and not under a modification agreement. You must have made at least six (6) consecutive payments. Interest will continue to accrue on all skipped payments which may extend the term of your loan. Skip-a-Payment does not include real estate secured loans. Visit us at any branch location, or call 541-382-1795.

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 in PRINEVILLE

Building & Rebuilding Your Credit

Tuesday, May 19 at 6 p.m.

Presenter: Bob Mullins of 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:

- › How to build good credit and why
- › Tips for using credit wisely
- › Pitfalls that could cost you plenty

FREE WORKSHOPS

Women & Money III: Are you ready for change?

Tuesday, June 23 at 6 p.m.



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

Being organized is more than getting rid of piles. It's knowing you have important documents handy when you need them. It's changing your record keeping system so your loved ones can find important papers and policies. It's having investments that accurately represent your willingness to take risk. And it's having a plan in place for long-term financial security.

FREE WORKSHOP

Women & Money II: Are you covered?

Thursday, May 21 at 6 p.m.



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

This workshop is a second in three-part series for women of all ages. Prepare for life's uncertainties and develop a personal action plan.

Topics include:

- › How to protect your credit rating
- › How to avoid fraud
- › How to prepare for the "what if's" (suddenly single, divorced, widowed, returning student, job loss, and more)
- › Develop a personal action plan

FREE WORKSHOPS

Get the Best Car Deal

Thursday, June 25 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 decipher financing options and warranties
- › How to determine how much car you can afford
- › How to deal with dealers

FREE WORKSHOP

Power Over Debt: Break the Debt Cycle

Thursday, May 28 at 6 p.m.



Presenter:
Wayne Hanson,
Mid Oregon Credit
Union Membership
Development

If debt is dragging you down, take control of debt before it takes over your life.

Topics include:

- › How to tackle your debt
- › How to rebuild good credit
- › How to stay out of debt

FREE WORKSHOPS

Senior Financial Scams

Tuesday, June 30 at 6 p.m.



Presenter:
Neil Mackey, Retired
Corporal with
Deschutes County
Sheriff's Office

Phony telemarketers and internet schemers aren't the only groups ripping off older Americans' hard-earned money.

To increase your odds that you or a loved one - or someone in your care - can avoid becoming a victim of financial exploitation, you need to know the facts. Find out more by attending this free workshop.



We will be closed on May 25 in observance of Memorial Day



Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Mid Oregon Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



GMC

