



## Fraud / ID Theft Prevention Begins with Awareness

Mid Oregon Credit Union has a new resource that will help educate you on the risks and prevention of fraud. Go to [midoregon.com](http://midoregon.com) click the Security Tab or the Security Ticker on the upper right-hand corner of the webpage to get up-to-date security news, education, and alerts.

**Stay informed about the latest fraud risks, and more importantly be aware of what you can do to protect yourself from becoming a victim.**

Just click the tabs: Mobile Devices, Scams & Phishing, Your Security, and News & Alerts. The site also contains comprehensive educational videos, written articles and 60 second video “quick tips” by Jim Stickley\* from *Stickley on Security*. This is a quick and easy way to keep yourself one-step-ahead of current fraud threats.

**Use Mid Oregon’s Online Banking for Secure Account Management.**

Online security tools provide an extra layer of protection for the safety of your transactions. Go to the “Options” tab to change your PIN or authentication questions and go to the “Accounts” tab to set up Account Alerts. Conveniently transfer funds between accounts, check your balances, print your statements, and more.

You can feel comfortable with Mid Oregon’s high level of protection for the security of your transactions.

\*Jim Stickley has stolen credit cards, hacked Social Security numbers, robbed banks, and created fake ATMs. He is an identity thief, but he is no criminal. Fortunately for all victims involved, Stickley is a cyber security expert with over 20 years in the industry who was hired to perform these attacks by corporations testing their security. His job is to find security flaws before the real criminals find them and warn people and organizations about what they can do to protect themselves.

## Positive Reflections

As of September 2014

Assets \$193,152,268

Loans \$129,810,109

Shares \$174,201,409

Members 24,005

## Smart Holiday Shopping

### VISA Gift Cards

A Visa Gift Card is the convenient way to give the gift of choice. Recipients will be able to shop anywhere Visa Debit Cards are accepted, and that’s a lot of choices!

### Prepaid VISA Debit Cards

Load it with the amount you want. Spend only the amount you have. Control your spending while enjoying the convenience of a debit card. Use anywhere debit cards are accepted.

### VISA Credit Cards

Use your Mid Oregon Visa for holiday shopping instead of other higher interest cards and save. See us to apply, go to [midoregon.com](http://midoregon.com), or call 541-382-1795.



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.



**MidOregon**

**Credit Union**

Retirement Services Financial Planning

JC Hallman, Financial Advisor  
(541) 322-5745

What is enough? If you're considering retiring in the near future, you've probably heard or read that you need about 70% of your end salary to live comfortably in retirement. This estimate is frequently repeated ... but that doesn't mean it is true for everyone. It may not be true for you. Consider the following factors:

**Health.** Most of us will face a major health problem at some point in our lives. Think for a moment about the costs of prescription medicines and recurring treatment for chronic ailments. These costs can really take a bite out of retirement income, even with a great health care plan.

**Heredity.** If you come from a family where people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You would need 40-45 years of steady retirement income.

**Portfolio.** Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, with the result being that the retirement income from their investments fluctuates wildly with the vagaries of the market. Other retirees are super-conservative investors: their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

**Spending habits.** Do you only spend 70% of your salary? Probably not. If you're like many Americans, you probably spend 90% or 95% of it. Will your spending habits change drastically once you retire? Again, probably not.

**Will you have enough?** When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. You won't learn how much retirement income you'll need by reading this article. Consider meeting with a qualified financial professional who can help estimate your lifestyle needs and short-term and long-term expenses.

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## 58<sup>th</sup> ANNUAL MEETING - February 28, 2015

Riverhouse Convention Center

9:00 a.m. Breakfast Buffet - 9:45 a.m. Business Meeting

RSVP (541) 382-1795

## End-of-Year Auto Purchase?

See us for loan pre-approval first, then shop with confidence!



Transportation • Work • Recreation • Luxury

Mid Oregon Credit Union will help you meet your needs and achieve your dreams!

# Maximize Your Money

workshops to help you make the most of your financial resources

FREE Financial Workshops are held at the East Bend Branch, 1386 NE Cushing Drive unless noted otherwise.  
Call 541-382-1795 to reserve your seat. Refreshments will be served.

## FREE WORKSHOP in La Pine at the Library ABC's & D's of Medicare Wednesday, Nov 12 at 6 p.m.



Presenter:  
Emily Carrick, Pacific Source Medicare

Join us in La Pine at the Library, 16425 1st Street, 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.

Workshop is open to the public, please call number above to reserve your seat.

## FREE WORKSHOP Build a Basic Budget Tuesday, Nov 18 at 6 p.m.

Presented by Bob Mullins of Money Management International

Good financial decisions start with good financial information. This class will help you gain the financial confidence you need for success.

You'll discover easy, practical tips and a step-by-step budget blueprint that will put you in control, regardless of your life stage or situation.

Learn the five easy steps to setting up your spending plan and you'll be successful as long as you set realistic financial goals, identify spending leaks, make informed choices, live within your means, and never lose sight of your ultimate financial goals.

## FREE WORKSHOP Senior Financial Scams Thursday, Nov 20 at 6 p.m.



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

Do you know the warning signs?

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

As the net worth of seniors increases, so does the likelihood they'll be targeted by con artists.

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.

## Money Management for Students

Mid Oregon Credit Union is eager to help students take a positive step toward financial responsibility with our Student eChecking account. This account offers students many benefits including:

- No monthly fee
- Debit Card
- Online/mobile banking
- Mobile deposit

Open a student eChecking Account and Mid Oregon will deposit \$5 in the savings account to get you started!



Online banking helps keep track of purchases, deposits and balances. Mid Oregon offers a mobile app for students' phones so they can learn how convenient it is to stay on top of their account. And with over 30,000 surcharge free ATMs domestically with 35 in Central Oregon (and over 800,000 around the world!), Mid Oregon's CO-OP ATM network is always nearby and easily found using CO-OP's Locator Apps for iPhone or Android phones.

Smart money management skills start early, contact a Mid Oregon representative and learn how this account works. We also make it easy for students to establish good credit with our Credit Builder loan. It's a smart way to plan for short-term goals like a new laptop, a vehicle, or travel needs. **Contact us today at [midoregon.com](http://midoregon.com), 541-382-1795, or visit us on FB.**



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

**January 24, 2015**  
**February 21, 2015**  
 10-4 p.m.

The HIGH  
 DESERT  
 MUSEUM  
 BEND, OREGON

541 / 382-4754  
[highdesertmuseum.org](http://highdesertmuseum.org)  
 Located just south of Bend  
 on Highway 97



# Holiday Dough

This is the season for giving and Mid Oregon Credit Union will give 100% of the collected **Holiday Dough Fund** to worthy Central Oregon community efforts that reach out to the poor and needy during the holidays.

The greatest contribution we can give is dollars because dollars can buy needed food, clothing and shelter for individuals and families as well as toys for kids during the holidays.

**Your individual contribution makes a significant impact when joined together with the strength of our membership.**

Contributions will stay in the community in which they are collected and financial donations will be given to organizations that do good things:

Madras - Jefferson County Food Bank

La Pine - La Pine Christmas Basket Association

Prineville - Crook County Holiday Partnership

Bend - Family Kitchen

Redmond - Jericho Road

*It feels good to give!*



## Holiday Skip-a-Payment

Enjoy extra holiday cash while you support the Central Oregon community!

Qualified members may choose to skip their loan payments in November, December or January 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 [www.midoregon.com](http://www.midoregon.com) for a Holiday Skip form or call (541) 382-1795.

Holiday Closings: Veterans' Day, Nov 11 - Thanksgiving Day, Nov 27 - Christmas Day, Dec 25 - New Year's Day, Jan 1



good friends. great service.™



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