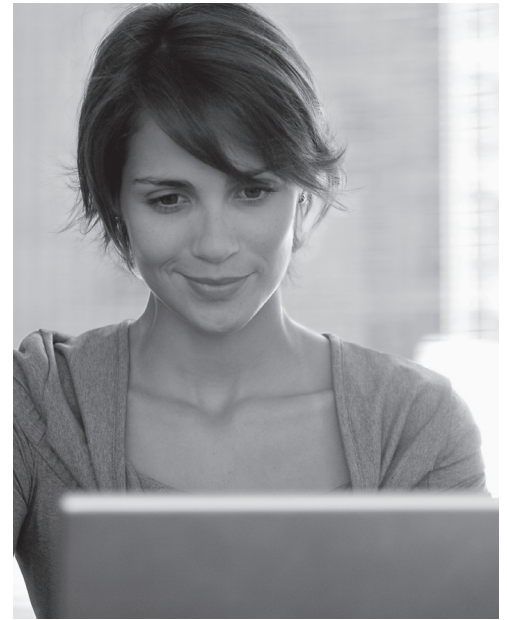


eChecking

Mid Oregon's eChecking is a simple account management tool with all the conveniences.

- **No monthly fee**
- **No minimum balance required**
- **Debit card**
- **Online/mobile banking/mobile deposit**
- **eStatements**
- **eBillPay**
- **30,000 surcharge free ATMs nationwide**

With our busy lifestyles why not choose the simple solution and cut the paper clutter. Open an eChecking account today and find out how easy money management can be! We can help you switch, just give us a visit, or call 541 382-1795.



Want to pay off your home and be debt free?

Yes, it is possible! Ask about the Accelerator Mortgage, a specially designed loan to help you save thousands in interest and say "good-bye" to your long-term mortgage.

Just one low fee, competitive rates, and your loan stays local! Don't wait, give a financial service representative a call at 541 585-1940 and get started today.



VISA

It's not too early to start thinking about those special holiday gifts. Your Mid Oregon VISA is an affordable way to make it all happen.



Compare and save by transferring outstanding balances from your other credit cards to your Mid Oregon VISA and watch your interest rate, and payments drop!

- ✓ Save on interest
- ✓ Pay down debt faster
- ✓ Enjoy friendly, local service

Go to midoregon.com to apply for a Mid Oregon VISA, or just stop by any of our branch locations, or give us a call at 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 unless noted otherwise. Call (541) 382-1795 to reserve your seat. Refreshments will be served.

FREE WORKSHOP

ID Theft: Who Has Your Number?

Tuesday, October 21 at 6 p.m.

Presenter:

Terri Rahmsdorff, Credit Advisor

Identity theft occurs when a thief obtains - and illegally uses - your identifying information, such as your Social Security number, your credit card, or your debit card numbers.

There are several things we can do to minimize our risk and protect our identity:

- › Find out how we make ourselves vulnerable
- › Learn valuable tips on how to protect yourself from fraud
- › Become skilled at spotting phishing attacks
- › Know what to do if you become a victim of fraud

FREE WORKSHOP

Protect Yourself Online

Thursday, October 23 at 6 p.m.



Presenter:

Ray Spreier, CIO
Mid Oregon Credit Union

Incidents of identity theft, compromised systems, and data theft seem to dominate the news these days. Minimize the chance of an Internet mishap and learn how you can be on guard online to help protect your information, your computer, even yourself.

Armed with a little technical advice and common sense, computer attacks can be avoided. Enjoy your computer with confidence and stay connected without worry.

FREE WORKSHOP in La Pine at the Library

ABC's & D's of Medicare

Wednesday, November 12 at 6 p.m.



Presenter:

Emily Carrick, Pacific Source Medicare

We invite you to come 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 Part A, B, C, and D, Medigap plans and Medicare Advantage plans.



Holiday Skip-a-Payment

Qualified members may choose to skip their loan payments for 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 midoregon.com for a Holiday Skip-a-Payment form.

Board of Director Positions Open for Election

Three positions on the Board of Directors are open for election. To serve on the board, members must be at least 21 years of age. Each volunteer position consists of a three year term. If you would like to be considered for a board position, please submit a resume and letter expressing your willingness to serve (or pick up an application packet at the East Bend branch) and mail it before October 31, 2014 to:

Nominating Committee, PO Box 6749, Bend OR 97708

As an alternate way to be placed on the ballot, you may file a petition signed by a minimum of one percent of the membership (approximately 235 members). The deadline for nomination by petition is December 31, 2014.

Results will be announced at the Annual Meeting on February 28, 2015.

Feb 28, 2015

Save this date for our
58th Annual Meeting
at the Riverhouse
Convention Center

9:00 a.m. Breakfast Buffet
9:45 a.m. Business Meeting
RSVP 541-382-1795

Strategic
Partners



Tom Collier
Classic Motor Car Co

