

Current *View*

As of March 31, 2022

Assets: \$627,861,380

Loans: \$444,016,244

Shares: \$575,853,953

Members: 41,601

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Join Our *Team*

Humble:

Don't think less of yourself,
think of yourself less.

Hungry:

Driven by team success.

Smart:

Understands how to work with
and lift up others.

If you're Humble, Hungry and
Smart, we are looking for you!

Whether you're new to financial
services or eager to take the
next step in your career, visit
midoregon.com/careers to view
openings and get started.

Not looking right now? Pass
this along to friends and family.

Mid Oregon *Vista*

Quarterly Member Newsletter • Spring/Summer 2022

Come Home to Your Local Lender Come Home to Mid Oregon

With winter in the rearview mirror and warmer weather on the way, you may be thinking now is the time to find your perfect dream home or make improvements on your current one.

Perhaps your future includes a new, beautifully landscaped backyard for family barbecues or building additional living space to care for elderly relatives.

If this sounds like you, look no further than Mid Oregon Credit Union.

As the only financial institution headquartered in Central Oregon, your Mid Oregon Home Loan team is uniquely positioned to offer flexible options with an array of loan products tailored to fit your individual needs and circumstances.

We offer affordable financing, including:

- Conventional Home Loans
- Home Equity Lines of Credit
- ADU, Remodeling and Construction
- Financing for Bare Land
- Manufactured Homes
- Multi-Family and Investment Properties
- FHA, VA, USDA Loans
- Reverse Mortgages

Being local, we know the Central Oregon community and can provide a comprehensive review of your loan application to identify the option that will best suit your needs and lifestyle, as well as your budget.

Have a unique financing need? No problem—we specialize in helping people with complex financial situations and those who may not meet traditional lending standards.

In addition, we pride ourselves on providing fast and professional customer service. Just take a look at the more than 140 five-star Google reviews our team has earned from local homeowners to see for yourself.

Whether you are looking to finance new property, capitalize on the equity in your current home, or just want to explore options, our goal is to put you into a loan that fits your situation. From start to finish, we will guide you through your entire mortgage process and ensure a simple, hassle-free experience to help reach your dreams.

Get started on your summer dreams by visiting midoregon.com.



Take Your Summer on the Road

Enjoy those long, warm summer days in a new or used auto and take a 90-day vacation on your first loan payment!

Already have an auto loan elsewhere? Refinance with Mid Oregon at a lower rate.

We also have RV loans. Take advantage of our competitive rates and hit the road today—summer awaits!





Message from Our CEO

A Time of Change and Growth

This spring has been an exciting time for us at Mid Oregon—we've been busy catching up on community events, and our team has been thrilled to see everyone's faces again in the branches!

One highlight for the early part of 2022 was Mid Oregon's 65th Annual Meeting, held March 5 at the Riverhouse. Nearly 200 members attended, and it was wonderful to see both old friends and new in person at last.

If you joined us, you heard about some changes coming to our leadership team. I announced my plans to step back from the CEO role on December 31, 2022, to begin my retirement after more than 30 years at Mid Oregon. We announced the shift well in advance as part of our long-term vision, and to ensure that our entire Executive Team is well prepared for Mid Oregon's next chapter.

I am proud to share that current President Kevin Cole will be stepping into the CEO position. Again, this shift has been underway for a while now, and we can already see Kevin's impact in many areas of our institution, including improving our technology infrastructure, building our internal talent pool, and managing our balance sheet carefully during some unprecedented economic conditions. I'm confident that Kevin will continue to steer Mid Oregon Credit Union in a direction of continued growth and strength.

When I started at Mid Oregon, we had one office, nine employees, and just \$19 million in assets. Today, we are a full-service financial institution with more than 41,000 members, seven branches, and assets exceeding \$600 million.

It's been an amazing experience, and I've been blessed to work with such an amazing group of professionals.

Of course, this is not goodbye yet—I will still be here, coaching our leadership team to carry on Mid Oregon's proven track record of providing good member value, the highest standards of safety and security, and cheerful, professional service when you need us.

Thank you for giving me the opportunity to serve you.

Bill Anderson



According to the FBI, Americans were hit by an unprecedented rise in cybercrime in 2021, with nearly 850,000 reports to the FBI and losses surpassing \$6.9B.

It seems like every time you turn around, a new scam is making the rounds and the goal is the same—to get you to provide your personal information so they can steal your data, money, or both.

Scams Target Everyone

Scams succeed because they look like the real thing and catch you off guard when you're not expecting it. Scammers are getting smarter and taking advantage of new technology, new products and services to create believable stories that will convince you to give them your money or personal details.

Reduce Your Risk

- Be suspicious.
- Don't share personal information.
- Don't trust unexpected contact.
- Do your research on who is reaching out.
- Resist demands to act quickly.
- Check for spelling and grammar errors.
- Be leery of offers that sound too good to be true.
- Don't pay by an untrackable payment method, such as money orders or pre-loaded gift cards.
- Never open attachments or click on links in emails or texts if words or images make you feel wary.

Remember, it's perfectly fine to say no if you have a bad feeling about something. Your security trumps politeness.

Bottom line, if you think it's a scam, it probably is.

Member Only Deals
Enjoy Exclusive Savings Every Day

Love My Credit Union rewards
Get more from your credit union membership at LoveMyCreditUnion.org

Community Outlook

Events and special dates for
Mid Oregon members

May

- 12 Webinar: Managing Your Credit.** 10 a.m. Presented by Wayne Hanson, Community Development Officer, Mid Oregon. Register at midoregon.com.
- 26 Webinar: Business Succession Planning.** 10 a.m. Presented by Scott Reed, Northwestern Mutual. Register at midoregon.com.
- 30 Memorial Day.** All Mid Oregon branches will be closed. You can access your money anywhere, anytime using Digital Banking or at more than 30,000 surcharge-free ATMs nationwide.

June

- 8-12 Sisters Rodeo.** Mid Oregon is proud to be the Grand Entry sponsor. Also, look for us Saturday, 9:30 a.m., at the parade!
- 20 Juneteenth.** Mid Oregon branches will be closed.
- 23 Webinar: Digital Banking.** 10 a.m. Presented by Jodie Rogers, Creative Director, Mid Oregon. Register at midoregon.com.
- 23 Mid Oregon's Music in the Pines** featuring Off the Record. 5 p.m., Frontier Heritage Park, La Pine. Live, free music. Come one, come all.
- 23-25 Crooked River Roundup.** Mid Oregon will be the Grand Entry Sponsor. Bring the whole family!

July

- 04 Independence Day.** Mid Oregon branches will be closed.
- 14 Mid Oregon's Music in the Pines** featuring Toast and Jam. 5 p.m., Frontier Heritage Park, La Pine.
- 20 Picnic in the Park,** (performer TBD). 6-8 p.m., Pioneer Park, Prineville
- 27 Picnic in the Park,** (performer TBD). 6-8 p.m., Pioneer Park, Prineville
- 28 Mid Oregon's Music in the Pines** featuring Infamous Soul. 5 p.m., Frontier Heritage Park, La Pine.



Great Drake Park DUCK Race Tickets will go on sale soon so stay tuned for more information. To purchase a \$5 ticket, ask any Rotarian, stop by one of branches, or go to theduckrace.com. Buy a duck, change a life!

Keep in touch with upcoming
events and special dates

Text [midoregon](http://midoregon.com) to 22828 or visit
midoregon.com and sign up for our eNewsletter.

Community Spotlight

Thanks to the generous support of our members, Mid Oregon's 18th Annual **Adopt-A-Bear Fundraiser** in April raised almost \$3,500 for Healthy Beginnings.



La Pine Team

Nearly 40 percent of children enter kindergarten with a barrier to their success. Proceeds will help provide free health and behavioral screenings for

Central Oregon preschoolers to ensure they are healthy and prepared to enter kindergarten ready to learn.

Since 2004, Mid Oregon's annual Adopt-A-Bear fundraiser has raised more than \$38,000 for Healthy Beginnings. Thank you again members!



Clatsop Crew

Free
Shred
Day



Prineville Crew

Thank you to the community members who ventured out in the blustery weather on April 16 for our Free Shred Day with Republic Services.

Between our four branch locations in Bend, Redmond, Madras and Prineville, we shredded over three tons of documents for almost 200 participants, and raised an additional \$1,000 for Healthy Beginnings!



Redmond Crew



PO Box 6749
Bend OR 97708-6749

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good friends. great service.®

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

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

La Pine | 51675 Huntington Road
(Across from Bi-Mart)

Madras | 395 SE 5th Street
(At 5th and "F" Streets)

Prineville | 305 NE Hickey Farms Road
(Next to Bi-Mart)

Redmond | 2625 SW 17th Place
(Next to Bi-Mart)

Sisters | 650 N. Arrowleaf Trail
(Next to McDonald's)

PO Box 6749 | Bend OR 97708-6749

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

midoregon.com



This credit union is federally insured by the National Credit Union Administration.



What do you want in a credit card?

Whether you are looking for a card with a low rate for emergencies and special purchases, or it's all about earning reward points on everyday spending, we have the card for you! Ask us about our family of VISA® Credit Cards.

Everyday Rewards VISA®



Earn reward points for every dollar spent—double points for gas and groceries.

Platinum VISA®



Low rate. Perfect for those who carry a balance. Great card for emergencies.

Secured VISA®



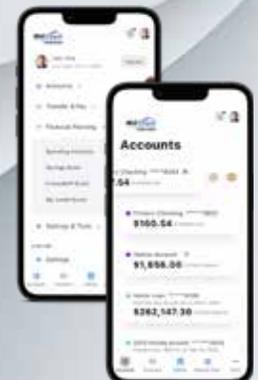
Benefits of a VISA card while building credit. Limit based on savings balance.

Digital Banking—a good thing gets even better!

Exciting News! We're updating our Digital Banking app to make it even easier to save, pay, and manage your money from anywhere!

Our new, updated mobile look will feature:

- **A mobile deposit process that is streamlined** and even easier to use!
- **Re-organized categories** that make it easy to find what you're looking for in one spot.
- **A simple and modern Accounts screen.** You'll see what's most important at a glance, so you're always in control of your finances.



The update is planned for the end of May—make sure your device is set to update automatically so you can see it as soon as it's ready. If you haven't tried Digital Banking yet, download the app and get started now!

