

Current *View*

As of March 31, 2021

Assets: \$522,627,938

Loans: \$376,810,877

Shares: \$479,976,699

Members: 38,888

Getting Back to Summer Fun



As the restrictions from COVID-19 begin to lessen, we are eager for summer! Mid Oregon is excited to sponsor some Central Oregon community events this year, and we're ready to see you all in person—in accordance with local guidelines! A few events are in the planning stages. We encourage you to visit midoregon.com frequently to see what events we're supporting in your area.

Fraud Aware

Fraudsters are always looking for ways to gain account access. Mid Oregon will never call or text you unsolicited. If you are contacted by someone claiming to be from Mid Oregon, do not provide sensitive account information. Contact us at **541-382-1795** as soon as possible to report the situation.

Mid Oregon *Vista*

Quarterly Member Newsletter • Spring/Summer 2021

Your Dream Home within Reach

Bloom where you're planted with Equity Line of Credit and other financing options from Mid Oregon.

As we shake off the winter doldrums, you may be thinking it's time for a change. Is your house too small? Not functional enough for your family's needs?

With the tight housing market, prices rising, and so many people looking to move, consider growing where you're already planted. You may have more equity than you realize to make big changes to the home you're in now. No moving van needed!

Whether you're adding square footage, or simply improving functionality, Mid Oregon can help with a Home Equity Line of Credit.

- Rates as low as 4.250% APR based on your credit qualifications and the amount of equity you have in your home.
- Advance what you need for your project, as you need it.
- Borrow up to 90% of your home's available equity.
- Local service and fast approvals, in person or online.

Get started now with our easy, secure online loan application at midoregon.com. Or, save time by logging into your account on Digital Banking and going to the Quick Apply widget.

If you're looking to re-finance your current home loan, want to purchase bare land, or managed to find your dream home somewhere else, we can help you there too! Visit the Home Loans page at midoregon.com, or ask to speak to the Home Loans team when you stop by or call.



This Spring, Renovate!

The right tools make all the difference, and our Simply Free Checking Account can renovate your financial routine with no monthly service charges, no minimum balance requirements, and no strings attached.

Plus, when you open a new checking account at Mid Oregon before May 31, you'll be entered to win a \$250 Ace Hardware gift card. We're awarding one gift card per branch.

Open your account online, give us a call at **541-382-1795**, or stop by today!





CEO's Message

Central Oregon Roars Back to Life

When we hosted our virtual Annual Meeting back in March, our keynote speaker, Regional Economist Damon Runberg, showed us some exciting data. The data suggest that Central Oregon is poised to roar back to life this summer as COVID-19 recedes and tourists and consumers get closer to business as usual.

Membership growth continues

I must admit I was skeptical, but we're seeing the signs already. Mid Oregon experienced the largest growth in new checking accounts in our history just a month ago, and we continue to see busy branches and members preparing to purchase homes, vehicles, and the equipment they need to get their businesses ready for new customers.

Here to serve members

We also learned something else: Our Central Oregon friends and neighbors want the option of in-person service, and our commitment to keeping our branches open to serve our members throughout the pandemic attracted hundreds of new households to discover the credit union difference.

Staying connected

Whether in-person or online, we'll keep building better ways to stay connected digitally. We just rolled out credit and debit card fraud alerts by text message and email, and we'll be bringing you more enhancements soon to manage your accounts using Digital Banking. Plus, we'll continue to offer online webinars on topics such as Central Oregon's business outlook, an introduction to Digital Banking, retirement and investing, and more.

In the community

As summer rolls on, we're also looking forward to more opportunities to see you in person! We have always been proud of our close ties with community events throughout Central Oregon, and we're eager to get started as soon as we can. Look for us at local community music festivals, fairs, and rodeos where and when we can. Visit midoregon.com or our Facebook page for our updated community calendars.

We value your membership at Mid Oregon. Have a great summer, and we'll see you out there soon!

Bill Anderson

Did You Know?

Pay anyone with the *PayTo:* widget

No fees, easy set-up. Need to split the bill for lunch? Pay your landscaper? Reimburse your brother? Mid Oregon's Digital Banking has everything you need to pay straight from your phone in seconds.

No need to download one of those third-party apps and share your account information with another vendor to make quick payments. Using the *PayTo:* widget in Mid Oregon's Digital Banking, you can pay anyone with just a phone number or email.

It's easy, fast and FREE! There's no fee to use your Mid Oregon debit card to pay anyone using *PayTo:*. To get started:

1. Login to Digital Banking.
2. Select the *PayTo:* widget. If you don't see it on your dashboard, click More to find any hidden widgets.
3. Click the Make a Payment button.
4. Fill in the recipient's email or phone number and confirm.
5. Enter your debit card number and the amount you want to transfer.
6. Click Send and you're done!

You can use the widget on your desktop computer to create and manage contacts, review your transaction history, and receive incoming payments to your Mid Oregon account. Try it today!



Join our Team!

Mid Oregon Credit Union continues to grow. We are interested in hearing from enthusiastic, dedicated, and qualified people looking for a rewarding career opportunity in Central Oregon.

Visit the careers webpage at midoregon.com to check our current job openings and apply.

Common Factors Affecting Retirement

When it comes to planning for your retirement income, it's easy to overlook factors that can affect whether you will be able to enjoy the retirement you envision.

- **Investment risk**—Different types of investments carry with them different risks. Sound retirement income planning involves understanding these risks and how they can influence your available income in retirement.
- **Inflation risk**—Inflation is the risk that the purchasing power of a dollar will decline over time, due to the rising cost of goods and services.
- **Long-term care expenses**—This type of care may be needed if physical or mental disabilities impair your capacity to perform everyday basic tasks. As life expectancies increase, so does the potential need for long-term care.
- **Catastrophic care expenses**—Despite the availability of Medicare coverage, you'll likely have to pay for additional health-related expenses out-of-pocket.
- **Taxes**—Some income, like interest, is taxed at ordinary income tax rates. Other income, like long-term capital gains and qualifying dividends, currently benefit from special, generally lower, maximum tax rates. Some specific investments, like certain municipal bonds, generate income that is exempt from federal income tax.

To better understand how these factors may affect you, contact Mid Oregon Wealth Management today for a no-cost, no-obligation appointment.

Some Materials Provided by Brokerage Invest or Communication Solutions, Inc. Copyright 2021. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-3553059.1-0421-0523



Mid Oregon
Wealth Management
Retirement • Insurance • Investments

JC Hallman, Financial Advisor
541-322-5745
j.c.hallman@cunamutual.com

The MEMBERS Financial Services Program
Located at: Mid Oregon Wealth Management

Community Outlook

Events and special dates for Mid Oregon members

May

- 18 **Webinar: Understanding Digital Banking**
12 p.m. A guided tour through the main features of our Digital Banking platform, such as multiple ways to transfer funds, link outside accounts, personalize your security and alerts, and more.
- 18 **Webinar: The Return of Conservative Investing**
6 p.m. Presented by CUNA Mutual and Mid Oregon Wealth Management.
- 25 **Webinar: Women and Investing** 3:30 p.m.
Presented by CUNA Mutual and Mid Oregon Wealth Management.
- 26 **Webinar: Long-Term Care Coverage** 1 p.m.
Presented by CUNA Mutual and Mid Oregon Wealth Management.

- 26 **Business Webinar: Recovery from COVID is Closer Than You Think** 3 p.m. Presented by Damon Runberg, Economist, Oregon Employment Department.
- 31 **Memorial Day** Mid Oregon branches will be closed.

June

- 1 **Webinar: Social Security and Your Retirement**
6 p.m. Presented by CUNA Mutual and Mid Oregon Wealth Management.
- 8 **Webinar: Income for Life** 6 p.m. Presented by CUNA Mutual and Mid Oregon Wealth Management.
- 20 **Father's Day** Free admission for fathers to the High Desert Museum. Sponsored by Mid Oregon Credit Union. Visit highdesertmuseum.org to reserve advance tickets.

For a full schedule or to register for webinars, visit midoregon.com.



PO Box 6749
Bend OR 97708-6749

PRSR STD.
U.S. POSTAGE
PAID
BEND, OR
PERMIT NO. 12



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)

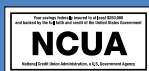
Sisters | 650 N. Arrowleaf Trail
(Next to McDonald's)

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.



Ready to Grow Your Business?

As business picks up, be ready with the financing you need from a local partner. Mid Oregon Commercial Services can help you with:

- **Business lines of credit.** Flexibility to help you run your business better.
- **Commercial real estate.** Ready to stop leasing? We can help you purchase your building!
- **Multifamily properties.** We can help you buy or refi 5 or more units.
- **Help with making your business stronger.** Have questions about checking, merchant services, or managing your deposits? We're here to help you.



Dan Stake, our Commercial Markets Director, is here to assist your business. Contact him at **541-585-1836**.



SMALL SAVINGS ADD UP
YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS

Keep your phone, number and network and save when you switch to no-contract wireless.

START SAVING AT
LoveMyCreditUnion.org

