

## Current *View*

As of Dec. 30, 2020

Assets: \$474,307,814

Loans: \$368,823,131

Shares: \$433,060,296

Members: 38,007

## Wonder Wednesdays



#ExperienceWonder at the High Desert Museum every Wednesday through the school year! To provide learning opportunities, parents and/or caregivers visiting the museum on Wednesdays with Pre-K to 12<sup>th</sup> grade students will receive reduced admission prices of \$5 per person.

Mid Oregon has been a proud sponsor of Free Family Saturdays for many years, and it's been our pleasure to partner with the High Desert Museum once again on this modified offering for 2021.

Space is limited, so visit [highdesertmuseum.org](https://highdesertmuseum.org) to learn more and pre-purchase tickets between two weeks to an hour before you plan to visit.

**Want to explore from home?** Visit the "High Desert Museum from Home" webpage for engaging activities your family can enjoy together!

# Mid Oregon *Vista*

Quarterly Member Newsletter • Winter/Spring 2021

## A Fresh Start for a Financially Healthy 2021!

2020 is over (finally). This is a great time to get a head start on your financial goals.

It's time to leave 2020 in the rearview mirror. We can safely say that no one is sad to see it go. So many things were out of our control that it's understandable if your financial goals were knocked off-track along with your other 2020 plans.

Let's dust ourselves off and find new ways to make goals we can really achieve, and discover tools that will help us get there faster. Here are some ideas:



- **Make a savings goal.** If you received a stimulus payment or see a tax refund in your future, use part of that money to give yourself a head start. Login to Digital Banking and visit the Savings Goals widget to set a goal—whether it's an emergency fund, a down payment, or a trip to one of the exotic places you dreamed about visiting during 2020. It's fun to track your progress!
- **Expand your financial know-how.** Visit page 3 to see a list of our upcoming virtual webinars. Whether you're planning for retirement, or looking to purchase your first home, we have something for you!
- **Reduce those monthly bills.** Start with your wireless phone plan. **Love My Credit Union Rewards** has a new partnership with Tracfone that might help you tackle those high costs! Learn more on page 4.
- **Get a better deal on your auto loan.** Whether it's a better rate, a lower payment, or a faster payoff, our lending team can help you move your loan to Mid Oregon. Start your application now at [midoregon.com](https://midoregon.com).
- **Refinance your real estate loan.** If you want to combine your first mortgage and equity loan into one rate and payment, or if you have an investment property with 1-4 units, our Home Loan experts can help you determine if refinancing is a good financial move. Visit our Home Loans page at [midoregon.com](https://midoregon.com) to apply online or call 541-382-1795.

## Tell-A-Friend, Be Rewarded!

We love rewarding our members when they spread the word about our great checking accounts—that's why we introduced our Tell-A-Friend program. When your friend opens a new Mid Oregon checking account, we'll buy back their old debit cards and checks for up to \$10, and enter them to win a prize.

But what do you get? That's right, a \$10 gift card! Just visit [refer.midoregon.com](https://refer.midoregon.com) and start inviting your friends and family to Mid Oregon. And reward yourself while you're at it—there's no limit to how many gift cards you can earn!



# Message from Our CEO

## Preparing Now for Long-Term Success

Reflecting back at the remarkable events of 2020, Mid Oregon accomplished a great deal—and much of it can't be found in our business plan! Helping members with stimulus payments, managing several waves of PPP loan requests, and keeping our branches safe but open for business during a pandemic were just a few of the unplanned challenges we faced. We're proud to have kept our members' financial health and the long-term vitality of our cooperative at the center of every crucial decision.

**As we begin 2021, I am proud to announce some exciting leadership changes that have been in development for several years, and which fit into that focus on our long-term health.**

First off, Executive VP Kevin Cole will be promoted to the role of President for our organization. I will remain the Chief Executive officer with increased focus on community relationships, organizational culture, and serve as the link between the Board of Directors and operation of the credit union.

Mid Oregon's growth rate continues to outpace most of its credit union peers, so we determined that our Executive Team needed to grow with it. Kyle Frick will remain VP of Marketing. In addition, we have promoted six internal leaders to executive leadership roles: Dawn Morrison will be named VP of Member Experience, Jeff Sanders will become VP of Information Technology, Kari Joel will take on the role of VP of Human Resources, Matt Mitchell will transition to VP of Lending, Robert Dennis will provide leadership as VP of Risk Management, and Sarah Hix will join the Executive Team as the VP of Finance. Chief Risk Officer Maureen Rogers plans to retire in 2021.

The Board of Directors and I take great pride in seeing these dedicated leaders flourish, evolve and succeed in their time at Mid Oregon. We are very confident they will ensure the continued growth and health of our institution, and prosperity for our members and team, well into the coming years.

Thank you for being a part of Mid Oregon Credit Union. We value your membership and wish you a successful year in 2021.

*Bill Anderson*

## Did You Know? Tax-Time Financial Fitness

Yes, it seems like we just finished filing our taxes. With the April 15 deadline coming right on the heels of last year's pandemic-delayed deadline, it might be difficult to get motivated to start again. Plan now to get as much back as possible.



- **Consider itemizing.** The standard deduction is \$12,400, so it's tempting to claim it rather than tracking down receipts and tax forms so you can itemize your deductions. But it might be worth it if you are a homeowner with a sizeable mortgage, gave money and "stuff" to charity (remember your quarantine cleaning?), or paid points when you took out your mortgage. Educators: Don't forget to deduct up to \$250 of school supplies even if you don't itemize.
- **Claim credit for your "full house."** If your adult children, their significant others and friends have come to live with you, you may be eligible to claim a \$500 tax credit for non-child dependents you support if their income is less than \$4,300. You can claim the credit for parents you support, even if they don't live with you.
- **Update your information with the IRS.** Many of us learned this one the hard way when the federal stimulus payments were issued. Be sure the account information you have with the IRS is current—and all tax filers on your return are joint owners on the account where you want your tax refund deposited. If the information isn't consistent, your tax refund can be returned or delayed.
- **Get digital tax statements.** Log into Digital Banking and make sure your E-Statements are set up. Once you're in the widget, you can click the dropdown menu to find tax statements for all your Mid Oregon accounts.
- **Bonus tip: File Early.** You can't get a refund until you file. And even if you don't need to file because your income is low, file anyway to claim a refund for taxes withheld, as well as any credits you might be entitled to. Plus, it prevents any potential identity thieves from filing fraudulently in your name.

Lastly, when it's time to file your taxes, use TurboTax®. From simple to complex taxes, getting your biggest possible tax refund has never been easier. And as a credit union member, you can save up to \$15 on your federal return using TurboTax—and you don't pay until you file. Visit [midoregon.com/turbotax](https://midoregon.com/turbotax) to get started!

# Are You on Track to Retire?

That's a very important question and the answer really depends on the financial choices you make. The right choices can sustain your income and enhance your lifestyle.

The wrong choices can leave you vulnerable to taxes and inflation.

Investing for your retirement isn't about getting rich quick. More often, it's about having a game plan that you can live with over a long time. You wouldn't expect to be able to play the piano without learning the basics and practicing. Investing for your retirement over the long term also takes a little knowledge and discipline. Though there can be no guarantee that any investment strategy will be successful and all investing involves

risk, including the possible loss of principal, there are ways to help yourself build your retirement nest egg.

For help in determining if you're on track, contact your Financial Professional at Mid Oregon Wealth Management, JC Hallman, today for a no-cost, no-obligation appointment.



**Mid Oregon**  
**Wealth Management**  
Retirement • Insurance • Investments

JC Hallman, Financial Advisor  
(541) 322-5745

[j.c.hallman@cunamutual.com](mailto:j.c.hallman@cunamutual.com)

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

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 CBSI-1683568.2-0720-0822 © 2020 CUNA Mutual Group

## Community Outlook

## Events and special dates for Mid Oregon members

### February

- 9 **Webinar: Estate Planning Essentials** 10 a.m. Presented by Jeff Patterson of Schwabe, Williamson and Wyatt. Learn about wills, trusts, powers of attorney, healthcare documents and beneficiary designation assets/accounts. Register at [midoregon.com](http://midoregon.com).
- 15 **President's Day** All Mid Oregon branches will be closed.
- 25 **Webinar: Understanding Credit** 3 p.m. Presented by Wayne Hanson of Mid Oregon. Learn what influences your credit score, and how you can improve it. Register at [midoregon.com](http://midoregon.com).

### March

- 6 **Mid Oregon Virtual Meeting** 9:45 a.m. Board and management reports, special guest speaker, Damon Runberg, CO Regional Economist with the

Oregon Employment Department, and, of course, PRIZES! RSVP at [midoregon.com](http://midoregon.com) to be entered into the drawings. (Must be logged on to win a prize.)

- 23 **Webinar: First-Time Homebuyers** 7 p.m. Presented by Matt Mitchell of Mid Oregon. Start planning now to make your dream of home ownership a reality. Register at [midoregon.com](http://midoregon.com).

### April

- 17 **Free Shred Event** Details coming soon—see [midoregon.com](http://midoregon.com) for details about specific times and locations.

**Want more information about our webinars and community offerings?**  
Visit our website [midoregon.com](http://midoregon.com).



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good friends. great service.®

**Bend** | 202 NE Olney  
(Corner of 2<sup>nd</sup> & Olney)

**East Bend** | 1386 NE Cushing Drive  
(South of Neff, off 27<sup>th</sup>)

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

**Madras** | 395 SE 5<sup>th</sup> Street  
(At 5<sup>th</sup> and "F" Streets)

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

**Redmond** | 2625 SW 17<sup>th</sup> Place  
(Next to Bi-Mart)

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

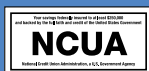
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(541) 382-1795 | (800) 452-3313

[midoregon.com](http://midoregon.com)



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



## Join Us! Virtual Membership Meeting

MID OREGON CREDIT UNION  
64<sup>th</sup> ANNUAL MEMBERSHIP MEETING  
SATURDAY, MARCH 6, 2021  
Livestream begins at 9:45 a.m.

Learn what we've accomplished in 2020, and what's to come! We're proud to welcome Damon Runberg, CO Regional Economist for the Oregon Employment Department, as a featured guest speaker. Lots of prize drawings, but you must be logged in to be eligible to win! All members welcome.

RSVP online at [midoregon.com](http://midoregon.com)

## Save Up to \$360 Per Year on Wireless

Keep your phone, number, and network and save when you switch to no-contract wireless brought to you by **Love My Credit Union Rewards!**

Benefits for Mid Oregon members include:

- **No contracts or mystery fees.** Choose from a variety of plans, and switch when you want!
- **Top networks.** Get the coverage you need on America's largest and most dependable networks.
- **Top phones.** Whether you love Android or iOS, we have the latest phones for every budget.
- **Keep your phone.** Love the phone you have? Keep your phone, number and network with our easy-to-install SIM kits.



Start saving now at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)!