

Current *View*

As of September 30, 2021

Assets: \$580,270,443

Loans: \$402,913,047

Shares: \$532,979,843

Members: 40,551

MidOregon *Vista*

Quarterly Member Newsletter • Fall/Winter 2021

Contactless
cards are
here.



))) Just wave and go!

Mid Oregon's credit and debit cards now have a new look! The new designs make it easier to carry multiple Mid Oregon cards in your wallet, and they're all enabled with a great new feature: Contactless payment.

Just hold your card over the reader, wait for the all-clear signal, and you're done! No signatures, PINs, or inserting your card into the card slot—and it's just as secure.

Your new contactless-enabled cards with new designs will start arriving during your next scheduled card reissue.

A SEASON TO REMEMBER

The season of celebrating is almost here—let us help you be ready with loans and options to make this an extra-special time for you and your loved ones.



- **Home Equity Line of Credit.**

Whether it's time to spruce up your home for holiday guests, or to get that long-awaited renovation on the books, we can help you access your home's equity (it may be more than you think). Our loan experts and online loan application make the process fast and easy!

- **Auto and RVs.** Holiday travel plans? Let's help you get your next set of wheels. Get preapproved now so you can shop with confidence, or ask for Mid Oregon financing right at the dealership. Need a vehicle for business? We can help with that, too!

- **Take a Breather with Skip-A-Payment.** Need extra cash to keep your budget on track? Get some breathing room by skipping your loan payment. Log in to your account in Digital Banking and select the Skip-A-Pay widget to see which loan payments are eligible for a skip. Or, give us a call or stop by at least to make your request.

Mid Oregon is here to help with anything you're dreaming of this holiday season. Visit midoregon.com to start your application, stop by a branch, or give us a call!



Holiday Dough: Brighten the Season

We know many local families are struggling to meet basic needs right now. When putting food on the table is a daily challenge, planning a festive holiday meal can be almost impossible.

That's why we've made our November Holiday Dough fundraiser an annual Mid Oregon tradition—a time for us to partner with members and local non-profits to bring help to those who need it most.

There's still time to make your Holiday Dough donation in your nearest branch, by phone at 541-382-1795, or by using our convenient online form at midoregon.com. All money stays local, ensuring that families in your area have a brighter holiday season. No amount too big or too small! Proceeds from Holiday Dough will benefit these local non-profits:



Bend: The Giving Plate

Madras: Jefferson County Food Bank

Redmond: Jericho Road

La Pine: La Pine Christmas Basket Association

Prineville: Crook County Holiday Partnership

Sisters: Kiwanis Food Bank



CEO's Message

Meeting our goals, while managing the unexpected

As we head toward the end of 2021, we're reflecting on another year of responding to numerous curveballs while staying focused on keeping your credit union on a healthy, sustainable growth path. We're getting pretty good at it after the challenges of navigating 2020 and 2021!

Every member of the Mid Oregon team knows and understands the Key Objectives we set for the year. Usually, they center around our members—welcoming those who just joined, increasing our relationships with those who've been with us a long time, and keeping our processes simple to make your financial life easier. Plus, we measure your overall satisfaction periodically to make sure we're delivering the service you deserve.

We're proud to report that member loan growth is healthy and steady, and we're continuing to grow membership in all our communities throughout Central Oregon. We're also seeing strong member savings balances, as well as increasing business lending and mortgage loan originations.

We're happy to share some updated changes to our lineup of credit cards to better meet your needs for convenient spending and payments. In the coming weeks we'll be rolling out our all-new Everyday Rewards VISA® card. As the first locally grown rewards credit card offered in Central Oregon, our Everyday Rewards card will give you rewards on everyday purchases that you can redeem for extra cash back, merchandise, or gift cards. You'll also have an option to redeem your points for contributions to local non-profits!

In addition to keeping your credit union running well and growing strong, we also know you expect us to show up for our community—and our team has been busy doing just that! We were pleased to partner with Central Oregon Association of Realtors (COAR) and KTVZ-TV to provide lunches and morale-boosting cards and messages to the folks working on the front lines at St. Charles emergency and urgent care clinics throughout our tri-county region. Our team loves collaborating with other organizations to make this a better place to live.

We value and appreciate the trust you place in us. Thank you for your membership.

Bill Anderson

Did You Know?

Social media is a haven for scammers



...that more than half of social media traffic is illegitimate? That's right, according to a study from Arkos Labs (2019). Out of 1.2 billion social media interactions, 53% of that was fraudulent. That means scammers are constantly combing your social media for information they can use against you.

Be cautious when sharing personal information with the outside world. Scammers only need a few pieces of personal information to pose as someone you think you know.

Want more tips for staying safe online?

Mid Oregon offers **Stickley on Security's** industry-leading articles, resources, and news alerts. And it's free! Stop by midoregon.com and click Security in our Resources section to get the latest updates anytime.

Call for Nominations

Mid Oregon Credit Union is now accepting nominations for open positions on the Mid Oregon Board of Directors.

To serve on the board, members must be at least 18 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 a letter expressing your willingness to serve, and mail to:

**Nominating Committee
Mid Oregon Credit Union
PO Box 6749
Bend, OR 97708-6749**

Or you can also submit these documents by email to nominations@midoregon.com.

The deadline for submitting your nomination is December 27, 2021.

LEAVING A LEGACY

You've worked hard to build your assets, and you may want to ensure they'll continue to be a source of support for your loved ones and the causes you believe in after you're gone. It's important to plan now to ensure that your legacy reaches your heirs as you intend. There are four basic ways to leave a legacy:

Will. You should have a will no matter how much your estate is worth, and even if you've implemented other estate planning strategies. Leaving property outright to minor children is problematic, so name a custodian or property guardian, or use a trust to protect their interests.

Trusts. Trust property passes directly to the trust beneficiaries according to the trust terms. There are two basic types of trusts: living or revocable, and irrevocable. Living trusts are very flexible because you can change the terms of the trust and the property in the trust at any time. A living trust is also a good way to protect your property in case you become incapacitated. Irrevocable trusts can't be changed or ended except by its terms but can be useful if you want to minimize estate taxes.

Beneficiary Designations. Property that is contractual in nature, such as life insurance, annuities, and retirement accounts, passes to heirs by beneficiary designation. Typically, all you have to do is fill out a form and sign it. Beneficiaries can be persons or entities, such as a charity or a trust, and you can name multiple beneficiaries. You shouldn't name minor children as beneficiaries; instead, name a guardian to receive the proceeds for the benefit of the minor.

Joint Ownership Arrangements. Two (or more) persons can own property equally, and at the death of one, the other becomes the sole owner. Joint ownership arrangements are useful and convenient with some types of property, but not for others.

Each of these methods can help ensure your loved ones are looked after in the way you envisioned. An estate planning professional can assist you with determining what combination of methods are best for you—and your Mid Oregon Wealth Management Representative can work alongside them to make sure your investment plan and your estate plan work together to meet your goals.

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MidOregon
Wealth Management
Retirement • Insurance • Investments



Tom Melton, Financial Advisor
541-322-5745 thomas.melton@cunamutual.com
The MEMBERS Financial Services Program
Located at: Mid Oregon Wealth Management

Introducing Thomas J. Melton

The new wealth management advisor*
located at Mid Oregon Credit Union.

Thomas J. Melton has had the pleasure of working as a consultant, educator, and trainer in the Financial Services industry for over 30 years. During that time through personal consultations and client educational workshops, he has helped a great number of people make sound financial decisions that stood the test of time. Tom has passed the General Securities Representative exam, the Investment Company, and Variable Contracts Products Principal exam, the NASAA Uniform Securities Agent State Law exam, and the Uniform Investment Advisory Law examination and currently holds an Oregon State insurance license #254-9940.

Please contact Mid Oregon Wealth Management* for a no-cost, no-obligation second opinion.

Community Outlook

Events and special dates for Mid Oregon members

November

- 18 Webinar: Estate Planning Essentials 10 a.m.** Presented by Jeff Patterson of Lynch Conger LLP. Learn about wills, trusts, powers of attorney, healthcare documents and more. Register at midoregon.com.
- 25 Thanksgiving Holiday.** All Mid Oregon branches will be closed.
- 30 Holiday Dough branch fundraiser ends.** [See article page 1.] Donate at any Mid Oregon branch location or online at midoregon.com.

December

- 10 Webinar: Preventing ID Theft 10 a.m.** Presented by the Digital Forensics Team at Deschutes County Sheriff's Office. Register at midoregon.com.
- 14 Webinar: Basic Budgeting, 7 p.m.** Learn the skills to build a spending plan that will really work. Register at midoregon.com.
- 24 Christmas Eve.** All Mid Oregon branches will close at 2 p.m.

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

MidOregon
Credit Union

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
(Near 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.



**MORE SAVINGS.
MORE POSSIBILITIES.**



Love My Credit Union[®]
rewards

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That's why a Mid Oregon membership saves you money through exclusive member-only offers through our trusted partners. With Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Savings up to \$360 on your wireless bill by switching to no-contract wireless
- Savings up to \$15 on TurboTax federal products
- Save \$40 on Calm, the #1 app for meditation and sleep
- Save on your travel and entertainment needs like car rentals, hotels, theme parks, movie tickets, and more!

Learn how your Mid Oregon membership gets you savings at LoveMyCreditUnion.org.

Join the Mid Oregon Credit Union Team!

Are you looking for a job opportunity that will excite you? Explore a career with Mid Oregon Credit Union. Excellent benefits, training and advancement, and paid community service are just a few reasons why our team members love working here.



Positions exist for those new to credit unions and those looking to advance their career in financial services. Visit midoregon.com/careers or use the QR code on the right to view our openings and apply. You can also pass this info to a job-seeking friend or family member!