

Current *View*

As of June 30, 2021

Assets: \$555,975,437

Loans: \$393,206,610

Shares: \$511,186,602

Members: 39,789



Donate Supplies or Funds—Your Choice!

The annual [Supplies4Schools](#) drive has been a Mid Oregon tradition every August, and this year's event will let you choose how you'd like to give!

Last year's cash fundraiser was more successful than we ever predicted, so this year, we're giving our members the choice to contribute school supplies, OR to make a convenient cash donation—either in the branch or online using our secure donation form.

The funds raised go to [Family Access Network](#) and local school districts to ensure that K-12 students in our area have the supplies and tools to start the school year off right! To view a list of the most-needed supplies or request to have a donation transferred from your Mid Oregon account, visit [midoregon.com](#) and click the Supplies4Schools link.



MidOregon *Vista*

Quarterly Member Newsletter • Summer/Fall 2021

Refi or Buy—Keep your Auto Loan Local!

Are you paying too much for your vehicle?

You may love your current wheels, but if you have your auto or RV financed with another lender, you may not be feeling great about your loan deal. Bring your auto loan home to Mid Oregon.

Our loan experts will find you the best rate possible, and make sure that the other

terms on your loan are just right for your needs. Need a different payment date, or want to pay your loan off faster? We can work with you to make that happen.



Protect your vehicle, and your budget

We can also recommend other products that can help secure your investment, whether it's a Mechanical Repair Coverage policy or GAP protection so you're not left with additional expenses if something ever happens to your vehicle.

Struggling to find the right car?

Inventories are low right now, so save time by starting your search with our easy AutoSmart tool. Just visit [midoregon.com](#) and click the AutoSmart link. You can search the area for great new and used vehicles, and even build your own dream vehicle without leaving home!

Business vehicle?

If you need to finance or refinance a vehicle for your company, we can help with that too! Just give us a call at 541-382-1795 or visit your nearest branch, and we'll walk you through the steps.

Win a Vacation for Two with Simply Free Checking!

You deserve a vacation from high monthly service fees on your checking account. When you open a **Simply Free Checking** account at Mid Oregon, you say "bon voyage" to monthly fees, and enjoy a great everyday value with lots of extras.

Plus, when you open a new checking account at Mid Oregon before August 29, you'll be entered to win a Sunriver Resort vacation package for two valued at \$800. We're awarding one per branch, so what are you waiting for?

Open your account at [midoregon.com](#), give us a call, or stop by today!





CEO's Message

Improving Processes and Growing our Team to Serve You

After many months of adapting to a pandemic, we can agree the most over-used term has to be "unprecedented." From record unemployment to massive government payouts, shifting our society to remote work and school—and then back again—we all were called upon to grapple with the unexpected.

For Mid Oregon, it helped us recognize some ways to improve our organizational health. Some are less visible, such as our digital infrastructure and internal procedures. Others, like our phone wait times and process for applying for and funding Home Equity Lines of Credit, are services you rely upon regularly. We responded to your feedback and made them simpler, streamlined, or more affordable.

Simplified surveys for member feedback

Starting in mid-July, you may occasionally receive an email from us with a short 3-5 question survey. It takes just a few clicks to complete, and helps us continue improving how we meet your financial needs. We thank you for taking the time to share with us!

Looking for great team members to join us!

In the list of pandemic-related lingo, another word we heard plenty of times was "unpredictable." At first, we worried about the impact of having so many people out of work in our community. Less than a year later, we find businesses struggling to get "back to normal" because there aren't enough job seekers to fill open positions!

Mid Oregon strives to reward and promote the teammates that help you in the branches when you stop by or call. We are always on the lookout for candidates who emulate our "good friends, great service" values. If you have a family member or acquaintance on the hunt for a stable, community-focused organization where they can take the next leap in their career, please encourage them to reach out. They can scan the code on the back page of this newsletter to view current openings and start their application.

And remember that when life hands you the unprecedented and unpredictable, we are here for you as your financial home base. We value your membership.

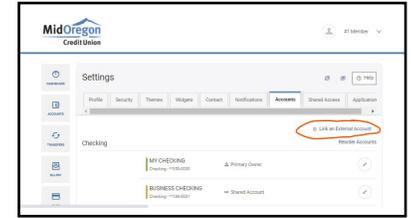
Bill Anderson

Did You Know?

Link external accounts in Digital Banking

See everything in one place

If you're tired of checking multiple apps to see your financial information, we have the solution! Use the "Link External Accounts" feature in Digital Banking to view your account activity from your non-Mid Oregon accounts, too!



Get started

1. Log into Digital Banking and click the "Get Started" button below the "View Accounts at Other Institutions" section of the screen. (On the mobile app, click the "Link External Accounts" link at the bottom of the Accounts screen.)
2. Start typing the name of your financial institution. When the correct name appears, select it.
3. On the "Verify" tab, type your account number and password, and repeat your password, for the outside account. Wait while your account is validated.
4. On the "View" tab, your accounts will begin to sync. This may take a few minutes.

You may have to log out and log back in to see your newly-linked accounts. After that, you'll be able to see balances and transactions for your outside accounts on the same screen as your Mid Oregon Accounts. You can update your Settings in Digital Banking to show, hide, reorder, color-code, or create custom nicknames for any accounts that are displayed on your Accounts widget.

Note: You may have to click the "Refresh" link periodically to get updated balances and transaction history on your outside accounts. Information is generally updated automatically every 15 minutes.



Buy your Duck Tickets Now!
Sponsored by Credit Unions Working Together

Weekly drawings too!

Visit duckrace.com/shop to purchase your tickets for a chance at winning more than \$13,500 in prizes on September 12, 2021—including the \$5,000 cash Grand Prize. All proceeds benefit local nonprofit organizations. Come back often to purchase tickets and to get your chance at the weekly prize drawings.

Reasons to Consider Life Insurance

Life insurance can be a touchy subject, but it's important to consider when it might be appropriate and which kind to get. Whether you're just starting a family, are entering your golden years, or are somewhere in between, you want to ensure your loved ones are cared for when you're gone.

Types of life insurance policies

The two basic types of life insurance are term life and permanent (cash value) life.

- **Term policies** provide life insurance protection for a specific period of time. If you die during the coverage period, your beneficiary receives the policy's death benefit. If you live to the end of the term, the policy simply terminates, unless it automatically renews for a new period.
- **Permanent insurance** policies offer protection for your entire life, regardless of your health, provided you pay the premium to keep the policy in force. As you pay your premiums, a portion of each payment is placed in the cash-value account. The cash value continues to grow—tax deferred—as long as the policy is in force.

What type is right for you?

Before deciding whether to buy term or permanent life insurance, consider the policy cost and potential savings that may be available. Also keep in mind that your insurance needs will likely change as your family, job, health, and financial picture change. Your homeownership status, the age of your children and financial needs of your spouse, or whether you own a business all can influence your choice of life insurance options.

Want to learn more?

Understand the differences between term life and whole life insurance, along with various life circumstances that can help you determine which is right for you. Download our guide, Top 5 Reasons to Consider Life Insurance, by visiting midoregon.com and clicking the Life Insurance link in the News section. Or, contact Mid Oregon Wealth Management today for a no-cost, no-obligation appointment.

Representatives are registered, securities are sold, and investment 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, through the financial services program, to make securities available to members. Not NCUA/ NCUSIF/ FCID 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-3677151.1-0721-0823



MidOregon
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

August

- 24 **Webinar: Rollover Planning**
6 p.m. Presented by CUNA Mutual and Mid Oregon Wealth Management.

September

- 6 **Labor Day Holiday** All branches will be closed.
- 12 **The Great Drake Park Duck Race Raffle**
Enter to win over \$13,500 in prizes. Buy your \$5 tickets at theduckrace.com/shop.
- 14 **Webinar: First-Time Homebuying**
7 p.m. Learn the steps to reduce your stress and

prepare your first loan application.

- 21 **Webinar: Social Security & Your Retirement**
6 p.m. Presented by CUNA Mutual and Mid Oregon Wealth Management.

- 21 **Webinar: Managing your Credit**
7 p.m. Learn factors that impact your credit.

October

- 11 **Columbus Day Holiday** All branches will be closed.
- 14 **Webinar: Understanding Medicare ABCs (and Ds)**
10 a.m. Presented by Emily Carrick, PacificSource Medicare.

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.



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!



**MORE SAVINGS.
MORE POSSIBILITIES.**



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!



Love My Credit Union® rewards

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