

## Current View

As of June 30, 2023

Assets: \$692,337,266

Loans: \$581,226,681

Shares: \$618,329,453

Members: 45,380

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## Supplies4 Schools

### Mid Oregon members supporting local kids

Children don't always have the school supplies they need to learn.

For over two decades, Mid Oregon's annual **Supplies 4 Schools** fundraiser, in partnership with Family Access Network and supported by our generous members, has helped change that.

During the month of August, we are collecting new school supplies and/or cash donations at all Mid Oregon branches and online.

Your donations stay local, ensuring the students in your area have the supplies and tools to start the school year off right!

To view a list of the most-needed supplies or to make a financial donation, visit one of our branches or [midoregon.com](http://midoregon.com).

Thank you for your support!

# Mid Oregon Vista

Quarterly Member Newsletter • Summer 2023

## Is Your Financial Plan on Track?

We are more than halfway through 2023. Hard to believe, right? How are you doing with those financial goals you set on January 1? If the answer is "right on track," good for you!

However, if you need a little nudge to set them back in motion, you can begin a fresh chapter on Monday, August 14—National Financial Awareness Day.

National Financial Awareness Day is dedicated to revisiting your finances and taking steps toward achieving financial stability.

Need inspiration? No problem—we have a few tips to help you get back on track:

- **Set up (or revisit) a budget and track your expenses.** Write it all down—every dollar you spend. From daily coffee to monthly subscriptions to treats for Fido—it all adds up. Have you tried the **Financial Wellness** tool in **Digital Banking**? The spending analysis tool can help you categorize and view your spending.
- **Make sure your credit report is accurate.** To better manage your money, you need to manage your credit better. Take advantage of Mid Oregon's free **My Credit Score** feature in **Digital Banking**. When you enroll, you will receive access to your credit score anytime, anywhere. You can also sign up for emails to alert you to changes to your credit report.
- **Grow your savings.** If you're looking to build your nest egg, Mid Oregon offers flexible options with competitive returns. Visit [midoregon.com/specials](http://midoregon.com/specials) for our current limited-time share certificate offers.
- **Increase your financial literacy.** Mid Oregon provides free financial literacy workshops throughout the year. Topics include Digital Parenting, Estate Planning, Social Security and Retirement, Medicare ABCs, and more. Visit [midoregon.com](http://midoregon.com) for upcoming and previously recorded workshops.
- **Explore the product offerings at Mid Oregon.** Have you considered taking advantage of the equity in your home with a HELOC? Or, consolidating credit card debt with a Mid Oregon VISA® card—with our no balance transfer fee?

It's never too late to take control of your finances. Mid Oregon's experienced staff is here to help, so stop by a branch, text or call us.



## Know your most important number

Checking your credit report is more than knowing your score

Checking your credit report regularly for unauthorized credit inquiries can help protect you from identity fraud.

Sign up today for Mid Oregon's free, secure **My Credit Score** feature in **Digital Banking** and get your credit report anytime, anywhere. In the age of increased fraud, there's never been a more crucial time to pay attention to your credit report.



# Message

## from your President/CEO

### Building a better Mid Oregon

As we reach the midpoint of summer, we'd like to pause to share the latest good news here at Mid Oregon.

#### Strong Relationships

Our goal is to be your first stop for all your financial needs. We strive to be more than just a financial institution—we are committed to making a positive impact on our regional economy and helping people achieve their dreams.

We survey our members to see what percentage would refer Mid Oregon to others. Our score of 82 rivals the most highly respected companies in the world and illustrates the trust you place in us. That confidence was echoed by *Forbes* magazine, who named us #1 for Oregon in its list of America's Best Credit Unions, based on a nationwide survey and local online reviews. We are proud of this recognition and of the work our team does every day to exceed your expectations.

#### Branch Renovations

We recently completed our work on the Prineville branch—I hope our members in the Jefferson and Crook Counties are enjoying the expanded service options. We are currently working to better align our capacity with member needs at our Redmond branch. The finished project will include more teller windows, additional office space, and a cosmetic update to our 26-year-old building. Thank you for your patience during construction.

I am also pleased to announce we will be breaking ground on our Old Mill branch later this summer. The Old Mill branch will feature a full-service branch with ATM and drive-up services. We look forward to welcoming you to the new location by year-end 2024.

#### Community Impact

August kicks off our annual Supplies 4 Schools supply drive in partnership with Family Access Network. Mid Oregon also supports Duck Race ticket sales, benefiting local nonprofits. The continued support from our members each year continues to amaze us.

*Kevin Cole*



### Grow your business with us

Local businesses are the backbone of our thriving Central Oregon communities—providing the jobs, services and unique character that make this a great place to call home.

With our roots right here in Central Oregon, we believe in the future of our community and the value of local relationships.

Whether your business is well established and ready for new opportunities or just getting off the ground, our Commercial Services team offers a range of accounts and services, including:

- **A truly FREE Business Checking** account for small businesses payroll, direct deposit, ACH origination, remote deposit capture, and more.
- **Business Savings**—business money market, savings, and share certificates.
- **Digital Banking** including our Mid Oregon mobile app with mobile deposit.
- **Commercial Lending Services**—business lines of credit, commercial real estate, vehicle, and commercial equipment loans.

All this, plus an experienced lending team and convenient branch locations to help grow your business.

Stop in to open an account or reach us at 541-585-1836 or [CommercialServices@midoregon.com](mailto:CommercialServices@midoregon.com).

### Sign up for text updates!

Be the first to know about upcoming offers, events, announcements, new products and services!

Simply text GOODFRIENDS to 855-643-6728 or scan the QR code below.



If you change your mind,  
simply opt out by  
texting STOP.

What are you  
waiting for?  
Sign up today!



# The benefits of life insurance

Is life insurance for you? Whether you're launching your career, an empty nester enjoying retirement, or own a business—you should consider the potential benefits life insurance can offer:

- Purchasing life insurance can provide parents reassurance that their **children will be financially supported** if either parent dies unexpectedly.
- It may help those in their peak-earning years **protect their wealth** while accumulating tax-deferred income. This type of investment strategy can benefit those who want to retire early or hedge against inflation.
- Using it in **estate planning** allows couples to provide more to future generations while paying less to the IRS.
- **Business owners** can use life insurance as a strategy to secure their business operations. This type of insurance can provide funds to buy out the deceased partner's ownership, allowing the remaining partner(s) to continue operations. It can also be used to provide funds to cover debts or to provide capital to keep the business running.

Choosing the right life insurance product can give you confidence about the future, but you may feel overwhelmed by the many options available. We are here to help you sort through the confusing details to find the right insurance solution for you, your family, or your business.

If you want to learn more about our services and investing in your future, contact us for a no-cost, no-obligation appointment—our door is always open.

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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Not Credit Union Deposits or Obligations	May Lose Value



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**MidOregon**  
Wealth Management  
Retirement and Investment Planning

## Community Calendar

## Events and special dates for Mid Oregon members

### August

- 1-31 Supplies 4 Schools.** Annual school supply fundraiser for Central Oregon students (*see page 1*).
- 2 Picnic in the Park** featuring Precious Byrd, 6-8 p.m., Pioneer Park, Prineville.
- 2-6 Deschutes County Fair.** Stop by our booth on Friday!
- 10 Music in the Pines** featuring The Cutmen, 5-8 p.m., Frontier Heritage Park, La Pine.
- 16 Picnic in the Park** featuring Rock Bottom Boys, 6-8 p.m., Pioneer Park, Prineville.
- 23 Picnic in the Park** featuring Reb and the Good News, 6-8 p.m., Pioneer Park, Prineville.

- 24 Music in the Pines** featuring Cash'd Out, 5-8 p.m., Frontier Heritage Park, La Pine.

### September

- 4 Labor Day.** Mid Oregon locations closed.
- 10 Great Drake Park Duck Race.** \$5 tickets on sale now! Enter to win over \$19,000 in prizes. Visit a branch for information. Buy a duck, change a life!

**Upcoming Financial Workshops.** During the coming months, we will be hosting workshops on Social Security and Retirement, Estate Planning, and Medicare ABCs. Stay tuned for more info.



**Redmond remodel continues! Follow our social media channels for construction updates.**

**MidOregon**  
Credit Union  
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 (call or text)

800-452-3313 (toll-free)

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



**VISA**



Mid Oregon is federally  
insured by the National Credit  
Union Administration.



## Grow Your Savings!

Limited-time share certificate rates for new deposits starting at just \$10,000.

Visit us at [midoregon.com/specials](http://midoregon.com/specials) or one of our conveniently located branches.

**Local deposits support our local economy.  
Open an account today.**



THE GREAT DRAKE PARK

**DUCK RACE**



**\$5  
Tickets  
On Sale Now!**

The 34<sup>th</sup> annual Duck Race is **September 10**, with a total of \$19,000 in prizes including \$5,000 cash. Buy your \$5 duck race tickets at any Mid Oregon branch or online at [theduckrace.com](http://theduckrace.com). All proceeds benefit local nonprofits, including the Bend-La Pine Education Foundation, which will receive a special donation from our local credit union sponsors.

Watch thousands of brightly colored ducks race down the river to claim their prize—will yours be one of the lucky ducks?