

## Current *View*

As of June 30, 2022

Assets: \$663,184,673

Loans: \$472,165,946

Shares: \$598,168,581

Members: 42,150

## Table of *Contents*

- Pg1** ..... Nat'l Financial Awareness Day  
Supplies 4 Schools  
Tell-A-Friend, Earn \$10
- Pg2** ..... Message from our CEO  
Did you know?
- Pg3** ..... Mid Oregon Wealth Mgmt  
Community Calendar
- Pg4** ..... Great Drake Park Duck Race  
Put your home equity to work

## Supplies 4 Schools

### Mid Oregon Members Supporting Local Kids

Some children do not have the supplies they need to be ready to learn for school.

For almost two decades, Mid Oregon's annual **Supplies 4 Schools** fundraiser, with help from Family Access Network and generous members, has helped change all that.

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

Your donations stay local, ensuring the K-12 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 make a financial donation, visit one of our branches or [midoregon.com](http://midoregon.com).

Thank you for your continued support of **Supplies 4 Schools!**

# Mid Oregon *Vista*

Quarterly Member Newsletter • Summer/Fall 2022

## National Financial Awareness Day—August 14

We are more than halfway through 2022. Hard to believe, right? How are you doing with those financial goals you set on January 1? Hopefully the answer is, "right on track." However, if you need a little nudge to set them back in motion, you can begin a fresh chapter on Sunday, August 14—National Financial Awareness Day.

What is National Financial Awareness Day? It is a day dedicated to revisiting your finances and taking steps toward financial stability.

If you're looking for a little inspiration to get started, we've got a few ideas that'll 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. You can also use the spending analysis tool in **Digital Banking**. This tool allows members to categorize and view all of their spending in one place.
- **Make sure your credit report is accurate.** To better manage your money, you need to better manage your credit. You can get your credit report from several sources. You can also take advantage of Mid Oregon's free, secure option **Credit Savvy** located in Digital Banking. When you enroll, you will receive anytime, anywhere access to your credit score, as well as key information from your credit report.
- **Pass on unnecessary purchases.** Get disciplined by identifying needs vs. wants. Do you need that newest gadget or merely want it? Turning down something today, can mean greater financial stability tomorrow.
- **Increase your financial literacy.** Mid Oregon provides free **Financial Literacy Webinars** throughout the year. They cover many topics such as Managing your Credit, Estate Planning, Social Security, Medicare ABCs, and more. Visit [midoregon.com](http://midoregon.com) and register for our upcoming webinars.
- **Explore the product offerings at Mid Oregon.** Have you considered **refinancing your vehicle** at a lower interest rate? What about taking advantage of the equity in your home with a **HELOC**? Another option is to consolidate credit card debt with one of our low-interest **VISA® cards**. Visit us for more info on our products.

It's never too late to take control of your finances. Whether it's the first of the year or National Financial Awareness Day, Mid Oregon's experienced staff is here to help.

## Tell-A-Friend | Earn \$10!

Earn a \$10 gift card, PLUS be entered to win a \$250 Sunriver Resort "staycation" gift card!\*

How to get started? It's simple—just refer your family and friends to Mid Oregon. When they open a new checking account, not only will we buy their old checks and debit cards (up to \$10), YOU receive a \$10 gift card and a chance to win a \$250 gift card at Sunriver Resort!

No limit on referrals. \*Tell-A-Friend Sunriver Resort promotion ends August 12.



# Message

## from Our CEO

### Improving the Team and Member Experience

It's hard to believe that summer is past the midpoint already—so much is happening in our local communities, including here at Mid Oregon.

#### Branch Renovations

If you haven't stopped by our Madras branch recently, you may be surprised at the construction activity. We are midway through our remodeling project and expect to be done this fall. The building will feature a redesigned teller area to accommodate increased member traffic—and the much-anticipated addition of drive-up services. We have seen rapid growth in Madras and look forward to having this additional capacity to serve your needs.

We're also pleased to report that our Prineville branch will be the next location undergoing renovations—including the addition of drive-up services at that location as well. We appreciate your flexibility during the various phases of construction.

#### Employee Retainment

In addition to enhancing convenience through facilities, technology and process innovations, our team is also focusing on the teammates who assist you with your financial business. Like many other organizations, we have experienced staffing challenges. We continue to fine-tune the working environment, compensation, and career opportunities that make our institution an employer of choice in Central Oregon. Our goal is to attract great folks to join our team—while providing you with the best service possible.

#### Mid Oregon Community Fundraisers

We've kicked off several key community efforts, including our annual Supplies 4 Schools fundraiser supporting the work of Family Access Network to assist local kids. We've also seen strong community interest for the return of the Great Drake Park Duck Race, happening September 11. This partnership between local credit unions, Rotary Clubs, and area nonprofits will be in-person after two years as a virtual event, and we are excited to be back! We are amazed and humbled by the outpouring of support from members like you.

*Bill Anderson*



Your Mid Oregon team is committed to providing positive member experiences. We do this in an array of ways, such as improved processes and technology. You can take advantage of the many options we offer, which make doing business with us convenient and easy.

#### Staying Connected: Text Messages from Mid Oregon

Mid Oregon will soon have the capability to send text messages to our members about topics such as an overdue loan payment, negative checking balance, or status of a loan request.

These messages are informational only, and will not ask for sensitive account information such as code words, account numbers, or passwords. You can opt out of these communications at any time by replying STOP to any message.

If you ever receive a text message claiming to be from Mid Oregon that you believe is potentially fraudulent, please disregard and contact us at 541-382-1795.

#### Digital Banking—Linking External Accounts

If you are 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.

#### Travel Notifications

You might be ready for sandy beaches and frosty drinks with umbrellas, but is your debit or credit card? Setting your travel notifications just got easier as we have added this feature to our digital banking! Setting up a travel notification lets us know you will be using your cards while away from home. It also helps strengthen the security of your accounts and prevent fraud.



# Meet Your *Wealth Management Advisor*



**Marc Cabanilla**  
LPL Financial Advisor  
m.cabanilla@lpl.com  
(541) 322-5745

1386 NE Cushing Drive  
Bend, OR 97701



**Mid Oregon is pleased to introduce your Mid Oregon Wealth Management Retirement and Investment Planning Team Member—Marc Cabanilla**

**Marc Cabanilla** has been hired as our LPL Financial Advisor at Mid Oregon Wealth Management Retirement and Investment Planning.

Prior to coming to Mid Oregon Wealth Management in June, Marc was employed as an Advisor with Mountain America Investment Services in Layton, Utah, and previously worked at Merrill Lynch and AXA Advisors. Marc graduated from Utah State University with a Bachelors Degree in Economics and holds his Series 7, 63, 66, and Oregon Life and Health Insurance licenses with LPL Financial Services.

During his free time, Marc enjoys golf, hiking, singing, and playing the acoustic guitar. He lives with his wife and three daughters in Bend. He is looking forward to educating members on the many facets of their financial plans and guiding them through the accumulation and distribution phases of their retirement.

"I am excited to get to know our branch teams and members, as well as familiarizing myself with our local communities," said Cabanilla. "I recognize that investors have had some challenging months, and I'm here to help you stay the course."

Members who have worked with Mid Oregon Wealth Management in the past are encouraged to schedule a portfolio review with Marc. If you are interested in learning more about our services, please contact Marc—his door is always open.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Mid Oregon Credit Union (MOCU) and Mid Oregon Wealth Management Retirement and Investment Planning (MOWM) are **not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MOWM, and may also be employees of MOCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MOCU and MOWM. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value

## 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 pg. 1).
- 11 Music in the Pines** featuring Eric Leadbetter 5:30-8 p.m. Frontier Heritage Park, La Pine.
- 17 Picnic in the Park** featuring Earl Wear & Haywire 6-8 p.m., Pioneer Park, Prineville.
- 24 Picnic in the Park** featuring Rockridge Bluegrass Band. 6-8 p.m., Pioneer Park, Prineville.
- 25 Music in the Pines** featuring Motel Kalifornia 5:30-8 p.m. Frontier Heritage Park, La Pine.
- 26-27 The Airshow of the Cascades,** Madras.

### September

- 05 Labor Day.** Mid Oregon locations closed.
- 11 Great Drake Park Duck Race.** \$5 tickets on sale. Enter to win over \$18,000 in prizes. Visit a branch for information. Buy a duck, change a life!

**Upcoming Webinars:** We will be hosting financial fitness webinars in the next few months such as Managing your Credit, Estate Planning, Social Security and Medicare ABCs. Stay tuned for more info.

Keep in touch with upcoming events and special dates

Text **midoregon** to 22828 or visit **midoregon.com** and sign up for our eNewsletter.



PO Box 6749  
Bend OR 97708-6749

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



**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)

PO Box 6749 | Bend OR 97708-6749

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

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



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



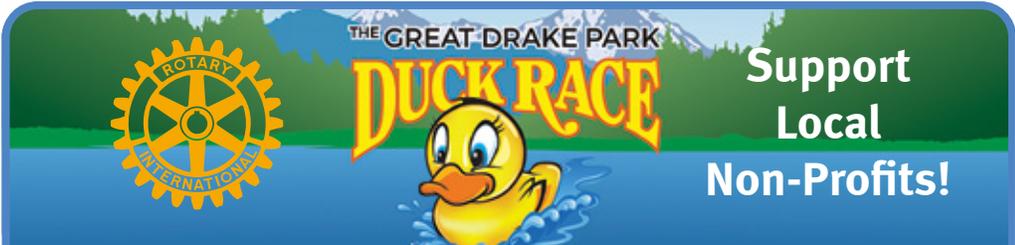
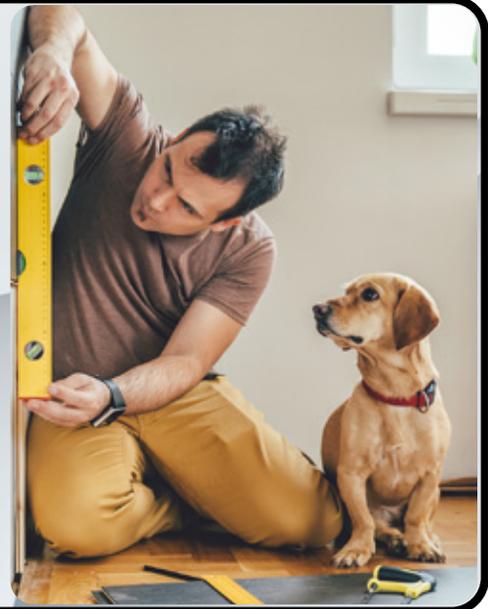
## Put Your Home Equity to Work!

Fall is approaching, which means old man winter is not far behind.

Are you planning to make any **home improvements**? What about building an **ADU** to accommodate elderly family members or as a source of income?

Whatever your needs—now is a great time to get a Mid Oregon **home equity line of credit (HELOC)**.

To get started on those end-of-summer projects—visit [midoregon.com](http://midoregon.com), stop by a branch or call our Home Loans team at 541-382-1795.



After a two-year hiatus, the ducks are back and eager to race down the river on **September 11**. This year we are selling tickets in person as well as online.

Duck race raffle tickets are \$5 and are available at any Mid Oregon branch or online at [theduckrace.com](http://theduckrace.com). All proceeds benefit local non-profits.

Twenty prizes with total value over \$18,000 will be raffled, including the Grand Prize of \$5,000 cash. Get yours today. **Buy a duck—change a life!**