

Current View

As of December 31, 2022

Assets: \$660,513,549

Loans: \$541,742,050

Shares: \$582,715,597

Members: 43,822

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Free Family Saturdays are back!

Bring the family and join us at the High Desert Museum on February 11 and 25, 10 a.m. to 4 p.m.

After a two-year hiatus, Mid Oregon is excited to resume our Free Family Saturdays!

This event is a great opportunity to explore art, wildlife, and living history right in Central Oregon's backyard—for free.

We value our long-standing partnership with High Desert Museum and look forward to providing fun, educational experiences for our communities.

We look forward to seeing you!



Mid Oregon Vista

Quarterly Member Newsletter • Winter 2023

Welcome to 2023—New Chapter, Same Purpose

On January 1, I officially stepped into the role as your President/CEO, taking the reins from long-time CEO Bill Anderson.



Kevin Cole
President/CEO

My goal as Mid Oregon's new leader is to build on the track record Bill built in his 32 years of distinguished leadership, delivering exceptional member service, high standards of safety, and innovative products that make your financial life affordable and convenient.

At Mid Oregon, we pride ourselves on being more than just a financial institution—we are committed to positively impacting Central Oregon's regional economy and helping people achieve their dreams.

Under my leadership, Mid Oregon will continue to ensure the following:

- **Personalized service with a wide array of products** tailored to meet member needs—making it easier for you to borrow, save, spend, and secure your money.
- **Improved technology infrastructure**, including robust Digital Banking and additional communication channels such as text messaging.
- **Free financial literacy workshops**—both online and in-person—providing the highest level of education for individuals, families and businesses.
- **Building our talent pool.** Mid Oregon was awarded a 2022 Top Workplaces honor, and we will continue to fine tune our working environment, compensation, and career opportunities to recruit and retain qualified team members.
- **Making a difference in the communities** we serve through impactful collaborations and partnerships.
- **Branch renovations for enhanced member experience.** Last year saw the completion of our **Madras branch**, featuring a redesigned teller area and drive-up services. Remodeling continues in our **Prineville branch**, adding drive-up services there as well. Renovations are coming to the **Redmond branch** in the spring. Lastly, we are excited to announce Mid Oregon's **purchase of property in the Old Mill District**, the future site of our eighth full-service branch, opening in 2024!

Ultimately, I am responsible for achieving these goals and objectives, but the credit union's success will rely on each team member's dedication and commitment. We will continue to create an atmosphere that fosters growth, encourages innovation, and yields successful results.

Thank you for being part of our credit union family, and best wishes for a happy, healthy, and prosperous 2023.

Get a handle on post holiday debt

If you're looking to consolidate your credit card balances and pay them off faster, remember that Mid Oregon has **NO balance transfer fees**.

Visit midoregon.com and click Apply for A Loan to initiate a balance transfer, or apply for your new Mid Oregon VISA® card today!

IRS imposters among latest tax email scams



Did you receive an unexpected good-news email from the IRS? Bad news: It's probably bogus.

The IRS will not contact you through email about

a refund you didn't know you had coming. These emails may have convincing IRS logos that display a refund amount and feature a link requesting lots of personal information before you can claim your money.

Victims enter this information, press "submit," and presto! Another identity thief now has the means to make your bank balance disappear.


The bogus IRS email scam is an example of "phishing." It occurs when scammers use an authentic-looking email to trick recipients into supplying personal financial data.


Don't take the bait—it's expensive

Although phishing accounts for only a fraction of the Internet fraud committed each year, its sting goes deep.


One of the clearest signs that an email may be coming from an IRS imposter is if it requests personal information, such as a Social Security number, bank account details, credit card numbers, or other sensitive information. If you have received an email with this kind of request, it is likely not from the IRS.

The best thing to do if you're unsure whether an email regarding taxes is legitimate is to check at [irs.gov](https://www.irs.gov), call your local IRS office, or forward the email to phishing@irs.gov. You'll find out if the message is legitimate, and you may even alert the IRS to a criminal who can be shut down before scamming another victim.






**SAVE MONEY.
ACE TAX SEASON.**
Enjoy the perks of being a member.



Save Now



Get a jump on your 2022 taxes

This tax season, take advantage of exclusive, members-only savings on tax solutions that will make filing your 2022 taxes easy:

- **TurboTax**—File with the #1 best-selling tax software to help you get your taxes done right. As a credit union member you can save up to **\$15 when you file with TurboTax**. PLUS, if you begin your return by February 16, 2023, you'll automatically be entered for a chance to win \$10,000!
- **H&R Block**—Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member, first-time filers will receive **\$25 off their expert tax prep**, and returning customers get the Tax Identity Shield® add-on (\$35 value).



Whether you file on your own or get help from a tax pro, you're in good hands. **Scan the QR code** and save today!

As a reminder, be sure that the account information you have with the IRS is updated—and all joint tax filers are joint owners of the account you're designating for any tax refund deposits.

If this information is not consistent, your tax refund will be returned to the IRS and your refunds could be delayed.

Update your security settings in Digital Banking

In our continuing effort to provide the highest level of account security, Mid Oregon's Digital Banking will be updated to accept three best methods of two-factor authentication of your login information. **After February 2023, email addresses will no longer be accepted as a method of two-factor authentication within Digital Banking.**

Be sure your account settings are updated to use the most effective authentication methods such as text, voice, or a third-party authentication app. Login to your account at your earliest opportunity, and choose your preferences in the Security tab.

If you have questions about your account security, or need help with your settings, visit the Digital Banking page at midoregon.com or contact Mid Oregon using the Secure Messaging function located within Digital Banking. Thank you for your cooperation in keeping your accounts at Mid Oregon secure!

Eliminate the guesswork of estate planning

Creating an estate plan is a key component of achieving financial wellness. End-of-life planning isn't something most people think about every day, but you may have loved ones who will soon face those issues. While it's not pleasant to think about, you may be the one who ends up having to sort out their affairs.

What is estate planning? In a nutshell, estate planning is writing down your intentions after you die. In general, this is accomplished through wills, trusts, advance directives, and beneficiary designations. When you pass away without an estate plan, people are left to guess what you wanted—and guessing can be stressful on your family. One of the most generous things you can do for them is to get your affairs in order and create an estate plan.

Here are four key reasons to keep in mind:

- **Choose how to distribute your assets.** An estate plan allows you to allocate your assets according to your wishes. In the absence of an estate plan, your money and property may not reach the person you intended.
- **Set up care for dependent children.** Make sure that if you have minor children, you have named someone to be the proper caretaker. Although it can be uncomfortable having the conversation on who will be the caretaker, setting up an estate plan can prevent arguing among family members.
- **Avoid probate.** If you die without a will, your estate will go through probate, which in most states takes a minimum of seven months. The probate process can also be expensive, and legal costs will reduce the amount your loved ones inherit. Avoiding the probate process can help ensure a smooth transition of your assets, and less stress for your loved ones.
- **Minimize taxes.** Some advance planning can save your heirs from getting a big tax bill. Some states also have an estate or inheritance tax with a different threshold. You can reduce these estate taxes with an estate plan.

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:

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MidOregon
Wealth Management
Retirement and Investment Planning

Community Calendar

Events and special dates for
Mid Oregon members

February

- 11 Free Family Saturdays—High Desert Museum.** Join us from 10 a.m.—4 p.m. for some fun and free family adventure (see page 1).
- 20 President's Day.** Federal holiday closure. You can access your money anytime using Digital Banking or at more than 30,000 surcharge-free ATMs.
- 23 In-Person Seminar: 1st Time Homebuyer.** 6:30—7:30 p.m., East Bend Branch. Register at midoregoncu.com/webinars.
- 25 Free Family Saturdays—High Desert Museum.** Last one of the year, don't miss out!

March

- 04 66th Annual Meeting.** Riverhouse Convention Center, 9—11 a.m. (see back page).
- 09 In-person Seminar: Take the Wheel, Get the Best Car Deal.** 6:30—7:30 p.m. Register at midoregoncu.com/webinars.

Upcoming Financial Workshops

- Understanding Medicare
- Estate Planning Essentials
- Wealth Management/Retirement

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
(Next to 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 (call or text)

800-452-3313 (toll-free)

midoregon.com



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



Boost your returns in 2023!

If you're looking to build your savings, bring your money home to Mid Oregon. Whether you're hoping to maximize your returns or want flexibility for unexpected expenses, we have a variety of options for you.

- **Share Certificates** with terms for any need. Ask about our current special offers.
- **High Yield Accounts.** Earn better returns without tying up your funds. The more you save, the more you earn!
- **Saver's Club Certificates.** Make a monthly deposit toward your goal, and watch your savings grow.

It's easy to get started. Visit midoregon.com to open an account, or stop by a branch.



Join us for our 66th Annual Meeting

Date: Saturday, March 4, 2023

Location: Riverhouse Convention Center, 9—11 a.m.

Our annual meeting is held every year to share the state of the credit union, vote on any pertinent changes, and conduct Board elections.

This is a great opportunity to say farewell to your outgoing CEO and meet your Board and new President/CEO Kevin Cole. Visit midoregon.com to RSVP!