

As of September 30, 2022

Assets: \$671,384,544

Loans: \$509,268,538

Shares: \$603,425,176

Members: 43,030

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**TOP  
WORK  
PLACES  
2022**

The Oregonian OREGONLIVE

## Mid Oregon Awarded Top Workplaces 2022

Mid Oregon has been awarded a Top Workplaces 2022 honor by The Oregonian/Oregon Live!

"This award is especially meaningful because it is based solely on employee feedback," said Kevin Cole, President. "It sends a powerful message to potential job seekers and consumers that Mid Oregon is a trusted local organization that values fostering a positive work environment and attracting the best talent."

Among the 52 midsize companies in Oregon selected for the 2022 Top Workplaces designation, Mid Oregon was one of only five companies headquartered east of the Cascades.

Way to go Mid Oregon!

## Tips to Manage Your Holiday Spending

The holiday season is upon us, bringing images of gatherings with friends and family, pumpkin pie, decorated trees, gifts—and debt?

It can be easy to go overboard on holiday shopping, but with a little bit of planning and budgeting, it is possible to celebrate without spending a fortune.



- **Give yourself a set amount to spend.** Your budget is your friend if you want to keep holiday spending under control. Determine how much to spend and give yourself a hard limit to ensure you stay under budget. Track your expenses so you know what you're spending and can stay on track.
- **Set budgets for everyone on your shopping list.** From your nearest and dearest to your thoughtful neighbor, provide a dollar figure for each person you are gifting. Setting individual spending amounts can help pace your purchases.
- **Make sure your budget covers all holiday expenses—not just gifts.** Gift-buying is a major expense in any holiday shopping budget, but shouldn't be the only expense you consider. Planning to buy any new holiday decorations or hosting a holiday dinner? What about traveling? Ensure your budget covers all expenses.
- **Shop early to hunt for deals.** When it comes to holiday deal-hunting, the early bird may still get the worm. Pay attention to ads and promotions such as Black Friday and Cyber Monday, and see if you can get more bang for your buck.
- **Focus on crafts, homemade gifts or experiences.** Consider alternative types of gifts that are easier on your budget and often more meaningful. You can make a homemade candle or wreath, bake a holiday dish or offer to clean a loved one's home. These can be more appreciated and memorable than a store-bought gift.
- **Save year-round.** The costs of holiday spending can be overwhelming for a one- or two-month budget. Save yourself this financial burden by setting aside monthly savings to spend throughout the holidays. It may be too late to take advantage of this budgeting tip for the coming holiday season so make a plan for 2023, such as a Savers Club account.
- **Skip-A-Payment.** Free up your cash by taking advantage of this Mid Oregon program and enjoy a little breathing room during the holiday season (*see page 2*).

Whether you struggle with holiday spending or you're just looking for ways to better manage your money, using these budgeting tips can help you become a smarter shopper and spare you the stress of overspending. Cheers!

## What do you want in a credit card?

Whether you are looking for a card with a low rate for emergencies and special purchases, or it's all about earning reward points on everyday spending—we have the card for you! Plus, we have no balance transfer fees.

Take control of your credit cards for the holiday spending season. Ask us about our family of VISA® credit cards or visit [midoregon.com](http://midoregon.com) to get started!



# Message from Our CEO

## Our True Purpose—Making a Difference

Since this is my final newsletter column, I will reiterate that our true bottom line, the true purpose of Mid Oregon Credit Union, is simply to improve the lives of its members.

### Our Purpose is this:

MOCU exists to positively impact Central Oregon's regional economy and to help people meet their needs and achieve their dreams.

Specifically, the Mid Oregon Credit Union Board has set out the following five areas to which it holds the CEO accountable:

1. **Contribute to our members' financial stability** by offering affordable and convenient credit, savings, investments and financial services.
2. **Contribute to the success of our business members** by maximizing the value of our services.
3. **Build the financial literacy of our members**, their families, and the community
4. **Earn member loyalty** by being a safe, secure and stable financial partner.
5. **Make a difference in the communities** we serve through impactful collaborations.

While the CEO is specifically accountable to achieve these goals, it takes everyone in the organization—board, executives, managers and staff—to accomplish it. I have every confidence that so long as we remain clear on our purpose and commitment to helping members, the organization is perfectly situated to successfully help members meet their needs and achieve their dreams for many years to come.

My time as CEO of Mid Oregon Credit Union is quickly coming to an end. The Board of Directors, Kevin Cole and I have worked to make this a smooth and successful transition. While moving on is very poignant for me—having spent over half my life with the honor and opportunity to fill this role—I am proud of what we have accomplished together. I wish you well and thank you for all you do.

*Bill Anderson*

## Did You Know?



We're always on the lookout for ways to make managing your account—and talking to us—a little bit easier. We do this in an array of ways, such as improved processes, communications and technology. We encourage you to take advantage of the many options we offer, which make doing business with us convenient and easy.

### Send us a text!

You can now stay in touch with Mid Oregon the same way you do friends and family—using the messaging app on your phone. If you have questions about your account, or just want to be the first to know about offers and new services, Mid Oregon now provides member service by text! For questions about your account at Mid Oregon, just send us a **text to our main number during regular business hours: 541-382-1795**. Our team is here to help!

Plus, if you want to be in the know about upcoming offers, announcements, or new services, just scan the code here or text **GOODFRIENDS to 855-643-6728**. If change your mind about receiving text messages from any Mid Oregon phone number, simply opt out by texting STOP any time you like.

And remember, Mid Oregon will never ask you for sensitive personal or account information by text unless you initiate the contact and we have taken steps to verify your identity. You must send a text message from a phone number that we have on record for you, so be sure to keep your contact information up to date.

### Travel Notifications in Digital Banking

You might be ready for holiday adventures, 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.

## Skip-A-Payment and save

Skip-A-Payment and get a little financial breathing room this holiday season. For just a \$25 fee (donated to local nonprofit organizations), you can free up some cash and share some holiday cheer at the same time. Visit [midoregon.com](http://midoregon.com) to get started!

Love My Credit Union rewards

**MORE DEALS  
MORE REWARDS  
MORE TO** *Love*

[Rewards.LoveMyCreditUnion.org](http://Rewards.LoveMyCreditUnion.org)





# Investing for the Future

For years, you've diligently invested in your retirement portfolio, accumulating wealth that you hope will sustain you throughout your Golden Years. To help see that your assets are sufficient to help you support your lifestyle standards, there are important steps that you can take. We offer an overview below:

- **Perform regular assessments.** While you may have performed calculations about your anticipated retirement needs years ago, it's helpful to re-crunch those numbers regularly, to guard against changes in your expectations as well as financial markets.
- **Calculate** your Social Security income, any pension moneys, accumulated savings, and personal investments. Determine whether collectively they can cover your estimated living expenses, which should incorporate swings in the financial markets. If you find that your assets are lacking, it may be helpful to consult a financial professional to help reconfigure your portfolio.
- **Guard against the big "I."** Most people approaching retirement will want to protect their portfolio from market swings and the dreaded I: inflation. That doesn't mean replacing all of your investments with less risky assets; rather, that means considering a gradual move of some stock investments into bonds and cash while retaining sufficient growth-oriented investments that help manage inflation risk.
- **Preserving your assets for future generations.** Integral to a strong financial plan is a well-constructed estate plan that preserves your assets for your heirs. In this regard, you may benefit from consulting with an attorney who can help you draft trust and various types of insurance tools to help protect your assets from estate taxes. Additionally, revisit your financial plan and goals with a financial professional regularly, addressing any potential problems before they impact your savings.

If you are interested in learning more about our services and investing for your future, please contact Marc—his door is always open.



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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

### November

- 11 Veterans Day.** Holiday closure. You can access your money anytime using Digital Banking or at more than 30,000 surcharge-free ATMs.
- 15 Webinar: Building a Basic Budget.** 7-8 p.m. Learn the skills to build a spending plan that works! Register at [midoregoncu.com/webinars](http://midoregoncu.com/webinars).
- 14-Dec 16 Holiday Dough.** Annual fundraiser for Central Oregon families (see back page).
- 24 Thanksgiving Day.** Holiday closure.

### December

- 08 Webinar: Preventing ID Theft.** 10-11 a.m. Presented by Deschutes County Sheriff's Office Digital Forensics Team. Register at [midoregoncu.com/webinars](http://midoregoncu.com/webinars).
- 26 Christmas Day (observed).** Holiday closure.

### Upcoming 2023 Webinars

- Reaching your financial goals
- Managing your credit
- Parenting in a digital world
- Retirement planning



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



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



## Give—and Receive—Holiday Dough!

Annual fundraiser for local food pantries runs Nov. 14 – Dec. 16

When putting food on the table is a daily challenge, this time of year can be especially difficult for some families. Rising food and fuel costs are putting an added strain on many local households.

For more than a decade, Mid Oregon has partnered with members to bring holiday cheer to local families through Holiday Dough.

From November 14 through December 16, we're collecting donations in branches and online to benefit area food pantries—ensuring that every family has help with holiday meals and other essentials this season.

Stop by a branch, call, donate online at [midoregon.com/dough](http://midoregon.com/dough). All donations stay local, benefiting these community nonprofits:

- **Bend:** The Giving Plate
- **La Pine:** La Pine Christmas Basket Association
- **Madras:** Jefferson County Food Bank
- **Prineville:** Crook County Holiday Partnership
- **Redmond:** Jericho Road
- **Sisters:** Kiwanis Food Bank



Plus, this year we're sharing some "dough" with you! When you visit the Holiday Dough Page at [midoregon.com/dough](http://midoregon.com/dough), be sure to view and download the winning recipes from our Mid Oregon Team Cookie Contest. We invite you to share them with family and friends this season--let us know your favorites!