

## Current *View*

As of March 31, 2024

Assets: \$728,240,134

Loans: \$616,289,382

Shares: \$641,734,139

Members: 47,273

## Table of *Contents*

**Pg1** .... Don't Become a Fraud Victim  
Crystal Performance Award  
Tell-A-Friend, Earn \$10

**Pg2** .... Message from Kevin Cole, CEO  
Business Services  
Stroke Awareness Month

**Pg3** .... Tips on Retirement  
Community Calendar

**Pg4** .... Keep Your Money Local  
What do you want in a VISA?



## Mid Oregon Receives 3rd Crystal Performance Award!

These prestigious performance awards are presented each year to the participants in the Raddon Performance Analytics program.

Each recipient credit union is selected based on an analysis of key performance metrics focused on service, member relationships, sales and financial soundness within their asset class.

Mid Oregon has received the Crystal Performance Award three times since 2020 and is ranked in the 99th percentile overall in this benchmark!

# Mid Oregon *Vista*

Quarterly Member Newsletter • Spring 2024

## Don't Become a Victim of Caller ID Spoofing

**Mid Oregon:** "Hey there, this is Janet from Mid Oregon's fraud department and I'm sorry to say that we've noticed some suspicious activity on your account."

**Member:** Oh no! What do I do next?

**Mid Oregon:** Don't worry, we're here to help. Let's start by verifying your identity. Could you please tell me your full name, account number, and PIN or password?

**Member:** Sure, do you also need my Social Security number and mother's maiden name?"

You may be thinking, "That would never happen to me." Unfortunately, these conversations do happen—especially if it's from a trusted source—and it can lead to compromised security, identity theft, and financial loss.

### What is Caller ID spoofing?

Caller ID spoofing is a technique used by scammers to manipulate the information displayed on the recipient's caller ID to make it appear that it belongs to a trusted company. In reality, the caller's true identity may be fraudulent.

### How to prevent Caller ID spoofing.

- **Do not assume a call from an unknown number is legitimate.** Hang up and call back using a number you can verify from a bill, statement, or official website.
- **Be suspicious.** If you do answer, be cautious. Scammers can be very convincing, using tactics such as asking seemingly innocent questions, offering something too good to be true, or pressuring you into making a quick decision.
- **Use call blocking or caller ID spoofing detection services** provided by your phone carrier or available for download to identify and block suspicious calls.
- **Under no circumstances should you provide personal information** such as account numbers, Social Security numbers, code words, passwords, or any other identifying information in response to an unexpected call or if you are even slightly suspicious.

If you receive one of these calls or messages from Mid Oregon, please contact us immediately at 541-382-1795 (DO NOT click on links in text messages!).

More information can be found on our Fraud Prevention page at [midoregon.com](https://midoregon.com).



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

Good friends always share what works, right? So, if you love Mid Oregon, tell your family and friends about us! When they open a new checking account, we'll purchase their old checks and debit cards for up to \$10, and you will receive a \$10 gift card as a token of our appreciation.

So, what are you waiting for? Visit [refer.midoregon.com](https://refer.midoregon.com) to get started.



# Message from your President/CEO

## Helping Local People—and Businesses—Thrive

As CEO, my job is to ensure Mid Oregon is strong, healthy, and ready to meet your financial needs.

Members like you rely on us to provide affordable, simple ways to manage their money. Whether you need a convenient way to pay and track your spending, or a competitive rate when you save for a rainy day, our team is here with a variety of options and award-winning service.

But what if you need something more?

### Local Expertise and Customized Tools

Our members aren't just consumers with busy lives—they're also running small businesses or side gigs that require extra tools to help them grow and thrive.

Central Oregon businesses aren't all the same—but they all deserve the right tools and support from a homegrown team of experts who understand their needs, and can help them keep more of their hard-earned money.

We're investing to ensure local businesses have better access to transparent, affordable tools to help streamline their financial operations and keep their money more secure.

### Build Financial Strength

We're also coming up with new ways to help you maximize your savings and financial wellness. Keep watching for special offers on certificates and savings, and be sure to login to **Digital Banking** and access the **My Credit Score** widget to see your latest credit score and take the **Financial Checkup** quiz to learn how to take charge of your financial health.

Thank you for being a part of Mid Oregon.

*Kevin Cole*



## Business Services Made to Order New Enhanced Features!

Thriving local businesses provide essential jobs and services, and bring character to our local communities.

Our Commercial Services experts believe in Central Oregon businesses and the importance of building relationships.

We also believe that working with your local financial institution shouldn't mean compromising on having the best digital tools to help you manage your company's finances.

That's why we're introducing new capabilities to save you time and keep more of the money you earn.

We've always offered a great free Business Checking account with no monthly service charges and extras like Digital Banking.

### Now, we're adding new enhanced features, including:

- Remote deposit capture (on-site check processing).
- Self-Service wires (pay and get paid more quickly).
- Positive Pay (keep your accounts safer from fraud).
- Cash management services.
- Plus, ways to make sure you're earning the best rate on your business deposits.

Customize and pay only for what you use, or get it all!

Let's work together to find the best business checking enhancements for your business. Give us a call at 541-585-1836 or send a message to [CommercialServices@midoregon.com](mailto:CommercialServices@midoregon.com).

## May is Stroke Awareness Month

Mid Oregon is partnering with **Stroke Awareness Oregon**, a local nonprofit organization, to help bring awareness and education about strokes—the fourth leading killer in the United States.

While 80 percent of strokes are preventable, many do not understand what they are, how to prevent them, or what to do if someone has symptoms.

### Know the F.A.S.T. signs:

- F**—Face drooping. **A**—Arm weakness.
- S**—Speech difficulty. **T**—Time to call 911.

Visit the **Stroke Awareness Oregon** website and learn how you can play a vital role in ensuring stroke patients get the emergency care they need.

# Tips if Retiring in Five Years

## 1. Put together an overview of your annual expenses

Your first step is to get a comprehensive and accurate picture of your annual expenses.

Collect your credit card, checking and savings account statements from the past 12 months. In addition to your biggest expenses each month like housing, transportation, food, and utilities, make sure to include other fixed costs, such as insurance, gym memberships, streaming services, and routine medical/dental expenses.

Perhaps the most important part of this step is to review all of your one-off and variable purchases to better understand how they can impact your overall yearly spending.

Really digging into your entire year-in-review can also help you notice patterns in your spending, like when there are increases around vacations, holidays, birthdays, and other annual events.

## 2. Inspect your retirement income sources

Now that you know what you'll need, it's time to inspect any sources of income you can count on each month in retirement. Examples include Social Security benefits, rental income, annuities, pensions and retirement savings.

## 3. Avoid turbulence with healthcare costs

While Medicare is a valuable benefit for those age 65 and older, it isn't free and it doesn't cover everything. Health-care costs include deductibles, premiums and things Medicare doesn't cover, such as prescription drugs, vision and dental care, hearing aids, home care and nursing homes.

Before you retire, start saving for these potential costs, enroll in a HSA, or look into long-term-care insurance.

If you are interested in learning more about our services and investing in your future, contact us for a no-cost, no-obligation appointment—our door is open.



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

1386 NE Cushing Drive  
Bend, OR 97701



This material is for general information only and is not intended to provide advice or recommendations for any individual. This material was prepared by LPL Financial, LLC. 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.

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

### Educational Workshops

**May 16 Estate Planning Essentials, Hosted by Jeff Patterson, partner at Lynch Murphy McLane LLP.** 6:30-7:30 p.m., East Bend Conference Room. Register at [midoregon.com](http://midoregon.com).

### Upcoming Events

**June 5-10 Sisters Rodeo.** Mid Oregon is proud to be the Grand Entry sponsor. Also, look for us Saturday morning at the parade.

**June 19-22 Crooked River Roundup.** Mid Oregon will be the Grand Entry Sponsor. Bring the whole family!

### Free Community Concert Series

**Music in the Pines.** Frontier Heritage Park, La Pine, 5:30 p.m. Live, free music (June-August). Stay tuned for upcoming dates and performers.

**Picnic in the Park.** Pioneer Park, Prineville, 6 p.m. Stay tuned for upcoming dates and performers.

### Federal Holiday Closures

You can access your money anytime using **Digital Banking** or at more than 30,000 surcharge-free ATMs.

**May 27 Memorial Day, June 19 Juneteenth Day, July 4 Independence Day.**

**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)

**PO Box 6749 | Bend OR 97708-6749**  
541-382-1795 (call or text)  
800-452-3313 (toll-free)  
midoregon.com



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



## What Do You Want in a Credit Card?

Looking for a credit card with a low rate for emergencies or special purchases? Or perhaps a card that rewards you for your everyday spending habits? Look no further—we offer a variety of VISA® Credit Cards to fit your needs!

### Everyday Rewards VISA®



Earn reward points for every dollar spent—double points for gas and groceries.

### Platinum VISA®



Low rate. Perfect for those who carry a balance. Great card for emergencies.

### Secured VISA®



Benefits of a VISA card while building credit. Limit based on savings balance.

## Put Your Money to Work in Central Oregon

- **Share Certificates.** Limited-time offers with special rates.
- **High Yield Accounts.** Earn better returns without tying up your funds.
- **IRA Accounts.** An easy, tax-advantaged way to save for your future.

Your money stays local, making our economy and community stronger.

Open your account now or tell a friend.

