



Don't miss out on the **FREE** tools available to you as a member of Mid Oregon.

Digital Banking

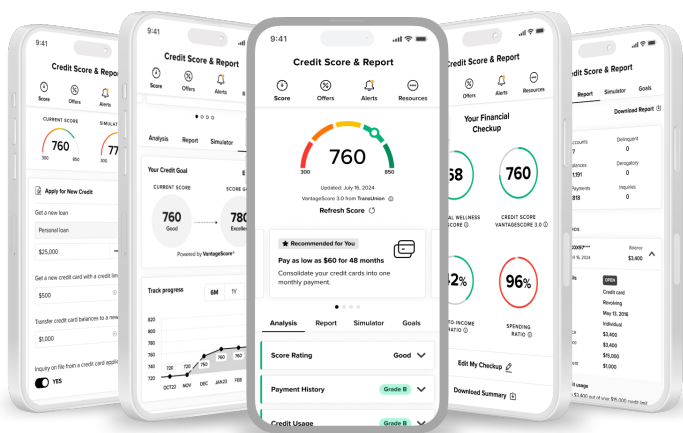
Available as an App or on your computer.



If you haven't already, download the Free **Digital Banking** app to manage all your accounts. Even those outside of Mid Oregon.

Credit Savvy

Available as a **FREE** addition to **Digital Banking**.



Sign up for **Credit Savvy**. Free to all Mid Oregon members. Use it to track and manage your credit score; get a Financial Check-up, set up credit and balance alerts, receive loan offers catered to your needs and more.

Thank You for Being a Member!

midoregon.com
541-382-1795 (call or text)
800-452-3313

Federally Insured by NCUA | Equal Housing Lender

Your Year-End Financial Success Checklist

☐ Celebrate Your Wins

Sign up for free **Credit Savvy** in the **Digital Banking** app and set savings goals. Then acknowledge every financial milestone you achieved this year—big or small.

Progress Deserves Recognition!

☐ Revisit Your Goals

Review the goals you set for 2025. Which ones did you crush? Which needs a fresh approach for 2026? If you have already signed up for **Credit Savvy**, this will be easy to do!

☐ Know Your Numbers

Awareness is the first step toward control. Calculate your total income and expenses.

☐ Strengthen Your Safety Net

Check your emergency fund. Aim for 3–6 months of living expenses and set up automatic transfers to grow it. You can even set up a goal in **Credit Savvy** that will track your progress for you!

☐ Tackle Debt Head-On

List all debts and prioritize paying down high-interest balances. Every payment brings you closer to freedom.

☐ Boost Your Future

Maximize retirement contributions if possible. Even small increases today can make a big difference tomorrow. Check out your options with Mid Oregon's Share and IRA Certificates. And, schedule a free consultation with our investment services at Mid Oregon Wealth Management Retirement and investment Planning.

☐ Protect What Matters

Review insurance coverage—health, life, auto, home—and adjust for any life changes.

☐ Align Your Investments

Evaluate your portfolio. Does it match your risk tolerance and goals? Rebalanced if needed. Schedule a free consultation with our investment services at Mid Oregon Wealth Management Retirement and Investment Planning.

☐ Prepare for Tax Season

Gather documents early and review deductions. Planning now means less stress later. Take advantage of your Love My Credit Union rewards and save with Intuit TurboTax and H&R Block.

☐ Set Bold New Goals

Define clear, measurable financial goals for 2026. Automate savings and payments to make your success effortless.