



UNDERSTANDING MID OREGON'S

DIGITAL BANKING

PRESENTED BY JODIE ROGERS

Creative Director, Mid Oregon Credit Union



good friends. great service.®

Convenient

DIGITAL BANKING

All your accounts and financial management tools in one place.



Key Features

DIGITAL BANKING

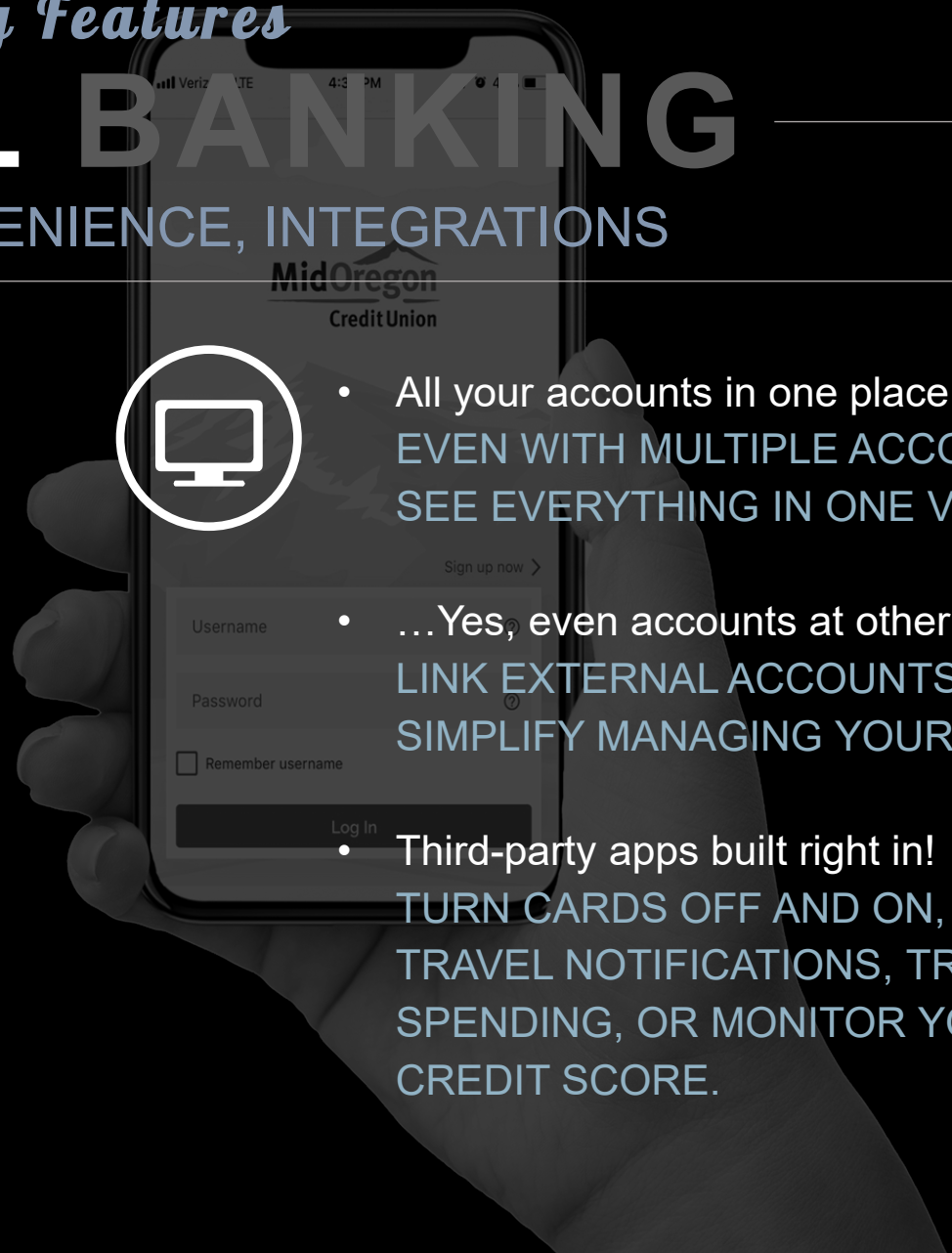
SECURITY, CONVENIENCE, INTEGRATIONS



- One Password = One User
NO MORE SHARED PASSWORDS!
- Two-Factor Authentication
USE EMAIL, TEXT, AND VOICE TO MANAGE
- Be the first to know
AUTOMATE TRANSFER ALERTS, PASSWORD CHANGES, CREDIT INQUIRIES AND MORE
- Limit access to others
SET PERMISSIONS TO CUSTOMIZE

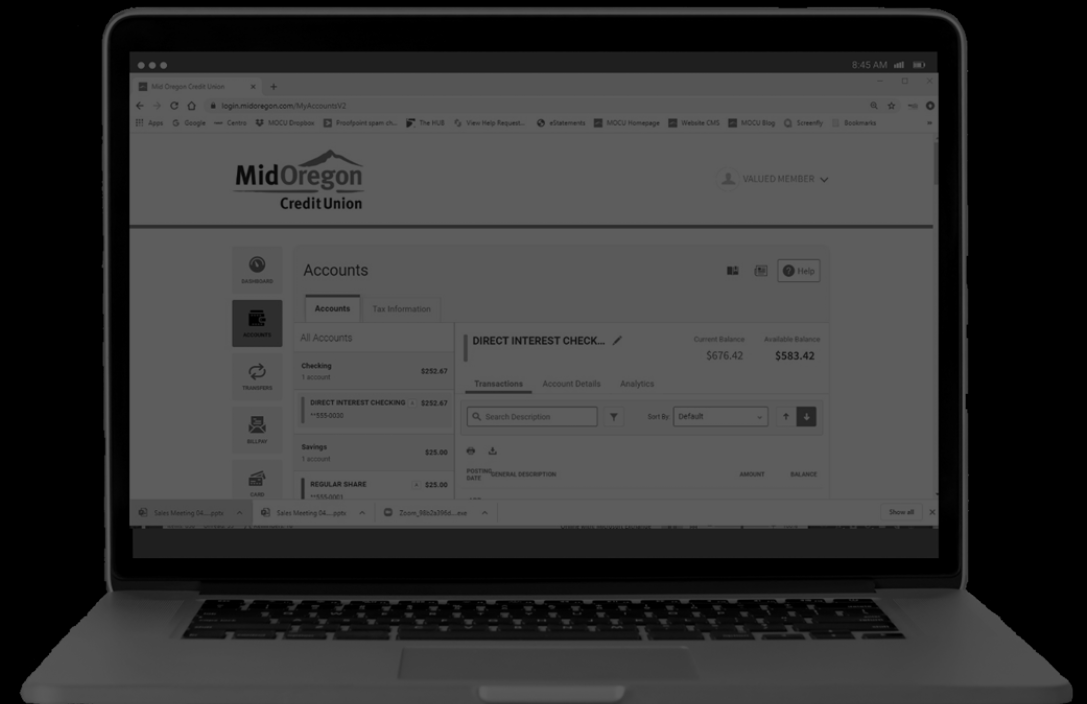


- All your accounts in one place
EVEN WITH MULTIPLE ACCOUNTS, YOU SEE EVERYTHING IN ONE VIEW
- ...Yes, even accounts at other institutions!
LINK EXTERNAL ACCOUNTS TO SIMPLIFY MANAGING YOUR MONEY
- Third-party apps built right in!
TURN CARDS OFF AND ON, CREATE TRAVEL NOTIFICATIONS, TRACK SPENDING, OR MONITOR YOUR CREDIT SCORE.



Getting Started DIGITAL BANKING

- REVIEW OF MAIN DASHBOARD, SETTINGS TABS
- EXPLORE MAIN WIDGETS TO MANAGE YOUR ACCOUNTS
- THEN, CHECK OUT LESS VISIBLE WIDGETS AND SOME ENHANCED FUNCTIONS



The Dashboard

DIGITAL BANKING

The image shows a browser window displaying the Mid Oregon Credit Union website. The browser's address bar shows the URL <https://www.midoregon.com>. The website header includes the Mid Oregon Credit Union logo and navigation links for PERSONAL, BUSINESS, SERVICES, RESOURCES, and ABOUT. The main content area features a large banner with a forest and river background, announcing a "New Website" and offering a "Start Tour" button. A "Digital Banking" login overlay is positioned on the right side of the page. This overlay contains a "Username" input field, a password field with masked characters, and a green "Sign In" button. Below the login fields are links for "Register | Forgot Password?", "Forgot Username?", and "FAQ". A light blue box provides instructions: "To log in for the first time choose the Register link above." Further down, there is a blue "Make a Loan Payment" button and two app store logos: "Available on the App Store" and "ANDROID APP ON Google play". At the bottom of the website, a navigation bar includes icons and text for "Apply for a Loan", "Webinars", "Personal Loans", and "AutoSmart".

The Dashboard

DIGITAL BANKING

The screenshot displays the MidOregon Credit Union digital banking dashboard. At the top left is the MidOregon Credit Union logo. The top right shows a user profile icon and the text "#1 Member". A navigation bar below the header contains links for "Dashboard", "Accounts", "Transfer & Pay", "Credit & Budgeting", and "Tools". The main content area is titled "Dashboard" and includes a "Help" button. It is divided into several sections: "Accounts" (with sub-sections for Checking, Savings, and Loans), "Credit Savvy" (featuring a credit score of 786 and a "Show Full Report" button), and "View Accounts at Other Institutions" (with logos for US Bank, Wells Fargo, Chase, Bank of America, and Iti). A "Get Started" button is located at the bottom right of the dashboard area.

MidOregon Credit Union #1 Member

Dashboard Accounts Transfer & Pay Credit & Budgeting Tools

Dashboard Help

Accounts

Checking \$1,483.07

- MY CHECKING** **555-0030 \$931.41 / \$931.41
- BUSINESS CHECKING** **186-0031 \$1,351.66 / \$1,351.66

Savings \$204.28

- REGULAR SHARE** **555-0001 \$204.23 / \$209.23
- BUSINESS SHARE** **186-0001 \$0.05 / \$5.05

Loans \$0.00

- 2017 VOLKSWAGEN GO...** **555-0090 \$0.00 / \$10,404.87
\$383.10 due on Jul 15, 2022

Certificates of Deposit \$900.00

- 10 MO SAVERS CLUB** \$900.00

Credit Savvy

786 Rating: Excellent Updated: Jun 22, 2022

▲ 24 Score Change ▼ 15% Credit Usage 📄 5 New Alerts

Show Full Report

RECOMMENDED FOR YOU

Consolidate your credit cards into one monthly payment
Pay as low as \$127 for 48 months*

Learn more

View Accounts at Other Institutions

US Bank Wells Fargo Chase Bank of America Iti

Get Started

The Dashboard

DIGITAL BANKING

MidOregon Credit Union #1 Member

Dashboard Accounts Transfer & Pay Credit & Budgeting Tools

Messages
Settings
Log Out

Dashboard

Accounts

Account Type	Balance
Checking \$1,483.07	
MY CHECKING **555-0030	\$931.41
BUSINESS CHECKING **186-0031	\$1,351.66
Savings \$204.28	
REGULAR SHARE **555-0001	\$204.23
BUSINESS SHARE **186-0001	\$0.05
Loans \$0.00	
2017 VOLKSWAGEN GO... **555-0090	\$0.00
\$383.10 due on Jul 15, 2022	
Certificates of Deposit \$900.00	
10 MO SAVERS CLUB	\$900.00

Credit Savvy

786 Rating: Excellent
Updated: Jun 22, 2022

▲ 24 Score Change ▼ 15% Credit Usage 5 New Alerts

[Show Full Report](#)

RECOMMENDED FOR YOU

Consolidate your credit cards into one monthly payment

Pay as low as \$127 for 48 months*

[Learn more](#)

View Accounts at Other Institutions

[Get Started](#)

Settings Screen

DIGITAL BANKING

The screenshot shows the MidOregon Credit Union digital banking interface. At the top left is the MidOregon Credit Union logo. At the top right, there is a user profile icon and the text "#1 Member" with a dropdown arrow. Below the logo is a navigation bar with links for Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The main content area is titled "Settings" and includes a "Help" button. Underneath the "Settings" title are several tabs: Profile (selected), Security, Themes, Contact, Accounts, Shared Access, and Applications. The "Profile" tab is active, showing a user profile icon and an "Edit" button. Below this is the "Profile Information" section, which contains a table with the following data:

Field	Value	Action
FULL NAME	[Redacted]	
NICKNAME	#1 Member	
TIME ZONE	(UTC-08:00) Pacific Time (US & Canada)	

Below the "Profile Information" section is the "Recent Login Activity" section, which has a table with the following headers:

DATE AND TIME	BROWSER
---------------	---------

Settings Screen

DIGITAL BANKING

The screenshot displays the MidOregon Credit Union digital banking interface. At the top left is the MidOregon Credit Union logo. At the top right, there is a user profile icon and the text "#1 Member" with a dropdown arrow. Below the logo is a navigation bar with the following items: Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The main content area is titled "Settings" and includes a "Help" button. Underneath the "Settings" title is a horizontal menu with tabs for Profile, Security, Themes, Contact (which is selected), Accounts, Shared Access, and Applications. The "Contact" tab is active, showing two sections: "Addresses" and "Phone Numbers".

Addresses

If you need to update your physical or mailing address, please send us a secure message through message center, call us at (541)382-1795, or visit your local branch.

HOME	(541) 433-XXXX	BENTON OR 97703
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Phone Numbers

HOME	(541) 743-XXXX	PREFERRED	SMS	Not Confirmed	
WORK	(541) 555-XXXX				
MOBILE	(541) 743-XXXX				

Settings Screen

DIGITAL BANKING

The screenshot shows the MidOregon Credit Union mobile app interface. At the top left is the logo for MidOregon Credit Union. At the top right, there is a user profile icon and the text "#1 Member" with a dropdown arrow. Below the logo is a navigation bar with the following items: Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The main content area is titled "Settings" and includes a "Help" button. Underneath the "Settings" title is a horizontal menu with tabs for Profile, Security, Themes, Contact (which is currently selected), Accounts, Shared Access, and Applications. The "Contact" section is active and contains two sub-sections: "Addresses" and "Phone Numbers". The "Addresses" section has a note: "If you need to update your physical or mailing address, please send us a secure message through message center, call us at (541)382-1795, or visit your local branch." Below this note is a form field labeled "HOME" with a blurred input area and a "SEND MESSAGE" button. The "Phone Numbers" section has a form field labeled "HOME" with the number "(541) 725-XXXX" entered. Below the phone number field is a checked checkbox with the text "I Would Like To Receive SMS Text Messages To This Number" and a sub-note: "Standard text messaging rates will apply." Below that is a status message: "Status: Not Confirmed - we cannot deliver text to this number until it is confirmed." At the bottom of the "Phone Numbers" section is a blue button labeled "Send a code via text".

Settings Screen

DIGITAL BANKING

Dashboard Accounts Transfer & Pay Credit & Budgeting Tools

Settings

Profile Security Themes **Contact** Accounts Shared Access Applications

Addresses

If you need to update your physical or mailing address, please send us a secure message through message center, call us at (541)382-1795, or visit your local branch.


HOME [Redacted Address]

Phone Numbers

HOME (541) 7[Redacted]

I Would Like To Receive SMS Text Messages To This Number
Standard text messaging rates will apply.
CONFIRMED

Save Changes Cancel

WORK [Redacted] 

Accounts Tab

DIGITAL BANKING

Settings Help

Profile Security Themes Contact **Accounts** Shared Access Applications

[Link an External Account](#)

Checking Reorder Accounts

MY CHECKING Checking - **555-0030	Primary Owner	
BUSINESS CHECKING Checking - **186-0031	Shared Account	
Dottie Checking - **076-0030	Shared Account	
Cook Checking - ***135-0030	Shared Account	

Savings Reorder Accounts

REGULAR SHARE Savings - **555-0031	Primary Owner	
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Accounts Tab

DIGITAL BANKING

The screenshot displays the MidOregon Credit Union digital banking interface. A modal dialog box titled "Add an external account" is centered on the screen. The dialog contains the following text and options:

Add an external account [Close]

Select the type of external account you would like to add.

- Link accounts from another financial institution** [Right Arrow]
You can view the balances and transactions of your accounts at other financial institutions.
- External transfer account.** [Right Arrow]
You can make transfers to and from this account.

[Cancel]

The background interface shows the "Accounts" tab selected in the left sidebar. The main content area lists several accounts:

- Checking**
 - DIRECT INTEREST CHECK... (Checking - **555-0030) - Primary Owner
 - BUSINESS CHECKING (Checking - **186-0031) - Shared Account
- Savings**
 - REGULAR SHARE (Savings - **555-0001) - Primary Owner
 - BUSINESS SHARE (Savings - **186-0001) - Shared Account

At the bottom, the "Loans" section is partially visible.

Accounts Tab

DIGITAL BANKING







The screenshot displays the MidOregon Credit Union mobile app interface. A 'Link Accounts' dialog box is open, showing a three-step process: 1. SELECT, 2. VERIFY, and 3. VIEW. The 'SELECT' step is active, featuring a search bar for 'Institution name' and a list of 'MOST POPULAR SITES'. The list includes Chase, Wells Fargo HSA, Wells Fargo (The Private Bank), Wells Fargo Advisors, Wells Fargo, and Bank of America, each with its respective logo and URL. The background shows the app's navigation menu with options like DASHBOARD, ACCOUNTS, TRANSFERS, BILLPAY, CARD MANAGEMENT, and PAYTO. The top right corner of the app shows 'Member 1' and a 'Help' button.

Link Accounts [X]

1. SELECT 2. VERIFY 3. VIEW

🔍 Institution name

MOST POPULAR SITES

-  **Chase**
<https://www.chase.com/>
-  **Wells Fargo HSA**
<https://www.wellsfargo.com/>
-  **Wells Fargo (The Private Bank)**
<https://www.wellsfargo.com/the-private-bank/>
-  **Wells Fargo Advisors**
<https://www.wellsfargoadvisors.com/>
-  **Wells Fargo**
<https://www.wellsfargo.com/>
-  **Bank of America**
<https://www.bankofamerica.com/>

MidOregon Credit Union

Member 1 [v]

Help

Access Applications

Link an External Account

Reorder Accounts

Reorder Accounts

Reorder Accounts

DASHBOARD

ACCOUNTS

TRANSFERS

BILLPAY

CARD MANAGEMENT

PAYTO

MORE...

Settings

Profile

Checking

Savings

Accounts Tab

DIGITAL BANKING

The image shows a mobile application interface for MidOregon Credit Union. A modal dialog box titled "Add an external account" is centered on the screen. The background is a dimmed view of the "Accounts" settings page, which includes a sidebar with navigation options like "DASHBOARD", "ACCOUNTS", "TRANSFERS", "BILLPAY", and "CARD MANAGEMENT". The main content area shows "Settings" for a "Checking" account, with tabs for "Profile" and "Security".

The "Add an external account" dialog box contains the following fields:

- Account Type:** A dropdown menu with "Checking" selected.
- Routing Number:** A text input field containing "9 digits".
- Account Number:** An empty text input field.
- Confirm Account Number:** An empty text input field.
- Nickname:** A text input field with a question mark icon.

At the bottom of the dialog box, there are two buttons: "Cancel" and "Save".

Exploring Widgets

DIGITAL BANKING

ALL WIDGETS GROUPED
TO MAKE IT EASIER TO
FIND WHAT YOU WANT

The screenshot displays the MidOregon Credit Union digital banking dashboard. At the top, the MidOregon Credit Union logo is on the left, and a user profile icon with "#1 Member" is on the right. A navigation bar below the logo includes links for Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The main content area is titled "Dashboard" and features several widgets:

- Accounts:** A summary section with a gear icon and a Help button. It lists three categories: Checking (\$1,483.07), Savings (\$204.28), and Loans (\$0.00).
 - Checking:** Includes "MY CHECKING" (balance \$931.41) and "BUSINESS CHECKING" (balance \$1,351.66).
 - Savings:** Includes "REGULAR SHARE" (balance \$204.23) and "BUSINESS SHARE" (balance \$0.05).
 - Loans:** Includes a "2017 VOLKSWAGEN GO..." loan with a "Pay" button and a balance of \$0.00.
- Credit Savvy:** A credit score widget showing a score of 786 (Rating: Excellent, Updated: Jun 22, 2022). It also displays a 24-point score change, 15% credit usage, and 5 new alerts. A "Show Full Report" button is present.
- RECOMMENDED FOR YOU:** A section suggesting to consolidate credit cards into one monthly payment, with a "Learn more" link.
- View Accounts at Other Institutions:** A section with logos for U, W, C, Bank of America, Sun Life, iti, and JAA. A "Get Started" button is located below these logos.

Exploring Widgets

DIGITAL BANKING

ACCOUNTS MENU WIDGETS:

- ACCOUNTS
- MOBILE DEPOSIT (MOBILE DEVICES ONLY)
- CARDS
- E-STATEMENTS
- OPEN A SUBSHARE

The screenshot displays the MidOregon Credit Union digital banking dashboard. At the top left is the MidOregon Credit Union logo. The top right shows a user profile icon and "#1 Member". A navigation bar includes "Dashboard", "Accounts", "Transfer & Pay", "Credit & Budgeting", and "Tools". A "Help" button is visible in the top right corner of the dashboard area.

The "Accounts" menu widget is open, showing a dropdown list with the following options: "Accounts", "Cards", "E-Statements", and "Open a Subshare".

The dashboard content is organized into several sections:

- Checking** (Total: \$483.07):
 - MY CHECKING (**555-0030): \$931.41
 - BUSINESS CHECKING (**186-0031): \$1,351.66
- Savings** (Total: \$204.28):
 - REGULAR SHARE (**555-0001): \$204.23
 - BUSINESS SHARE (**186-0001): \$0.05
- Loans** (Total: \$0.00):
 - 2017 VOLKSWAGEN GO... (**555-0090): \$0.00
- Certificates of Deposit** (Total: \$900.00)

On the right side of the dashboard, there is a "Credit Savvy" widget showing a credit score of 786 (Rating: Excellent) and a "RECOMMENDED FOR YOU" section with a "Get Started" button. Below this is a "View Accounts at Other Institutions" section with logos for various banks and a "Get Started" button.

Exploring Widgets

DIGITAL BANKING

TRANSFER & PAY WIDGETS:

- TRANSFERS
- BILL PAY

The screenshot displays the MidOregon Credit Union digital banking dashboard. At the top, the MidOregon Credit Union logo is on the left, and a user profile icon with "#1 Member" is on the right. A navigation bar includes "Dashboard", "Accounts", "Transfer & Pay", "Credit & Budgeting", and "Tools".

The main content area is divided into several sections:

- Dashboard:** A "Transfer & Pay" dropdown menu is open, showing options for "Transfers" and "Bill Pay".
- Accounts:** A list of accounts is shown, categorized into Checking, Savings, Loans, and Certificates of Deposit.
 - Checking:** Total balance of \$1,483.07. Includes "MY CHECKING" (balance \$931.41) and "BUSINESS CHECKING" (balance \$1,351.66).
 - Savings:** Total balance of \$204.28. Includes "REGULAR SHARE" (balance \$204.23) and "BUSINESS SHARE" (balance \$0.05).
 - Loans:** Total balance of \$0.00. Includes a "2017 VOLKSWAGEN GO..." loan with a due date of Jul 15, 2022.
 - Certificates of Deposit:** Total balance of \$900.00.
- Credit Savvy:** A credit score widget showing a score of 786 (Rating: Excellent, Updated: Jun 22, 2022). It also displays a score change of +24, credit usage of -15%, and 5 new alerts. A "Show Full Report" button is present.
- RECOMMENDED FOR YOU:** A section suggesting to consolidate credit cards into one monthly payment, with a "Learn more" link.
- View Accounts at Other Institutions:** A section with logos for various banks (UW, C, W, A, iti, AAA) and a "Get Started" button.

Exploring Widgets

DIGITAL BANKING

CREDIT & BUDGETING MENU WIDGETS:

- APPLY FOR A LOAN
- EVERYDAY REWARDS
- MY CREDIT SCORE
- SKIP LOAN PAYMENT
- FINANCIAL WELLNESS

The screenshot displays the MidOregon Credit Union digital banking dashboard. At the top, the MidOregon Credit Union logo is on the left, and a user profile icon with "#1 Member" is on the right. A navigation bar includes "Dashboard", "Accounts", "Transfer & Pay", "Credit & Budgeting", and "Tools". A "Credit & Budgeting" menu overlay is open, listing "Apply for a Loan", "Skip Loan Payment", "Everyday Rewards", "Financial Wellness", and "My Credit Score". The main dashboard content is organized into sections: "Accounts" (Checking and Savings), "Loans", and "Certificates of Deposit". The "Checking" section shows a balance of \$1,483.07 and lists "MY CHECKING" and "BUSINESS CHECKING" accounts. The "Savings" section shows a balance of \$204.28 and lists "REGULAR SHARE" and "BUSINESS SHARE" accounts. The "Loans" section shows a balance of \$0.00 and lists a "2017 VOLKSWAGEN GO..." loan with a "Pay" button. The "Certificates of Deposit" section shows a balance of \$900.00. On the right side, there is a credit score widget showing a score of 786 (Excellent), updated on Jun 22, 2022, with a 24-point score change and 15% credit usage. Below this is a "RECOMMENDED FOR YOU" section with a "Show Full Report" button and a "Learn more" link. At the bottom right, there is a "View Accounts at Other Institutions" section with logos for UAW, C, W, A, I, and JAA, and a "Get Started" button.

Exploring Widgets

DIGITAL BANKING

CLICK ANY ACCOUNT FOR DETAILED TRANSACTION HISTORY.

CLICK EYE FOR FULL ACCOUNT NUMBER

SEARCH BY DESCRIPTION

CLICK "PRINT" TO PRINT ACCOUNT HISTORY FOR A SPECIFIED DATE RANGE, OR CLICK TO DOWNLOAD AND IMPORT INTO BUDGET SOFTWARE (QUICKEN, ETC.)

The screenshot displays a banking application interface. At the top, there's a navigation bar with 'Accounts' and 'Tax Information' tabs. Below this, a summary of 'All Accounts' is shown, including Checking (\$1,885.65), Savings (\$655.18), Loans (\$0.00), and External Accounts (\$513.30). The main content area is divided into two columns. The left column lists individual accounts with their current balances and an eye icon to toggle account numbers. The right column shows detailed information for the selected 'DIRECT INTEREST CHECKING' account, including its current and available balances, and a 'Transactions' tab. The transaction list includes entries like 'From Share 0001' (a credit of \$350.00) and various debits for 'Automotive Expenses', 'Groceries', and 'Restaurants & Dining'.

Account Type	Account Name	Account Number	Current Balance	Available Balance
Checking	DIRECT INTEREST CHECKING	**555-0030	\$375.04	\$375.04
Checking	BUSINESS CHECKING	**186-0031	\$1,510.61	
Savings	REGULAR SHARE	**555-0001	\$655.18	
Loans	2017 VOLKSWAGEN GOLF	**555-0090	\$0.00	
Certificates of Deposit	10 MO SAVERS CLUB	**555-0040	\$0.00	
External Accounts	FAMILY SAVINGS		\$354.09	

POSTING DATE	GENERAL DESCRIPTION	AMOUNT	BALANCE
DEC 6 2020	From Share 0001 Transfers	\$350.00	\$375.04
NOV 30 2020	Withdrawal Debit Empire Car Wash, Inc BEND OR Date XX 7542 Automotive Expenses	-\$13.00	\$25.04
NOV 29 2020	Food 4 Less Groceries	-\$109.38	\$38.04
NOV 29 2020	McDonald's Restaurants & Dining	-\$7.40	\$147.42
NOV 29 2020	Jo-Ann Stores Hobbies	-\$26.77	\$154.82
NOV 29 2020	From Share 0001 Transfers	\$150.08	\$181.59

Exploring Widgets

DIGITAL BANKING

ACCOUNT DETAILS TAB

HELPFUL INFORMATION FOR
MAKING ELECTRONIC
TRANSFERS IN/OUT

The screenshot displays the 'Accounts' section of a digital banking app. It features a list of account categories on the left and detailed information for the selected 'My Checking' account on the right.

Category	Account Name	Account ID	Balance
Checking	My Checking	**555-0030	\$605.76
Checking	BUSINESS CHECKING	**186-0031	\$1,510.61
Savings	REGULAR SHARE	**555-0001	\$319.18
Loans	2017 VOLKSWAGEN GOLF	**555-0090	\$0.00
Certificates of Deposit	10 MO SAVERS CLUB	**555-0040	\$522.76

My Checking Details:

- Current Balance: \$605.76
- Available Balance: \$605.76
- NICKNAME: DIRECT INTEREST CHECKING
- AVAILABLE BALANCE: \$605.76
- CURRENT BALANCE: \$605.76
- MICR ACCOUNT NUMBER: [Redacted]
- ROUTING NUMBER: 323274186

Exploring Widgets

DIGITAL BANKING

ANALYTICS TAB

ANALYZE YOUR SPENDING IN VARIOUS CATEGORIES OVER TIME—1, 3 OR 6 MONTHS

The screenshot displays the 'Accounts' page in a digital banking application. On the left, a list of accounts is shown with their respective balances. On the right, the 'My Checking' account is selected, showing its current and available balances. Below this, the 'Spending Breakdown' section is active, displaying a list of spending categories and a donut chart. The chart shows that 'Shopping' is the largest category of spending.

Account Type	Account Name	Balance
Checking	2 accounts	\$2,116.37
Checking	My Checking (**555-0030)	\$605.76
Checking	BUSINESS CHECKING (**186-0031)	\$1,510.61
Savings	1 account	\$319.18
Savings	REGULAR SHARE (**555-0001)	\$319.18
Loans	1 account	\$0.00
Loans	2017 VOLKSWAGEN GOLF (**555-0090)	\$0.00
Certificates of Deposit	1 account	\$522.76
Certificates of Deposit	10 MO SAVERS CLUB (**555-0040)	\$522.76
External Accounts	2 accounts	\$242.09

Category	Amount
Loans	\$400.00
Food, Dining & Entertainment	\$319.37
Cash & Transfers	\$215.00
Shopping	\$173.38
Family & Pets	\$112.43
Auto, Commute & Travel	\$36.39
Bills & Subscriptions	\$10.00
Total	\$1,266.57

Exploring Widgets

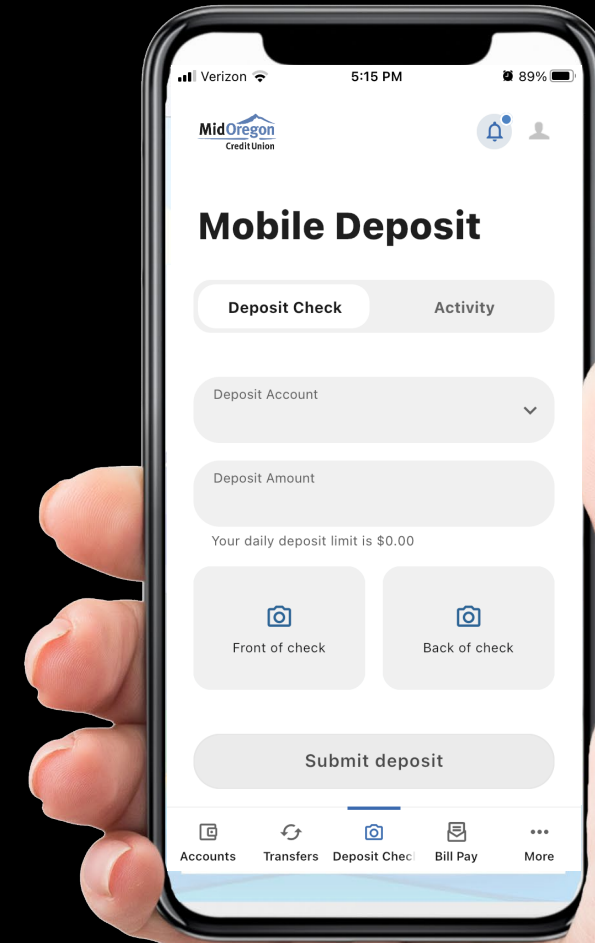
MOBILE DEPOSIT

Deposit a check using the camera on your mobile device!

Select the account you want to deposit to, enter the amount, and take a photo of the front and reverse side of your endorsed check.

Click “Deposit Check” and you’re done!

Remember to include the statement
“For Mobile Deposit Only to [account number]” in your endorsement
on the reverse side. Retain check for 45 days.



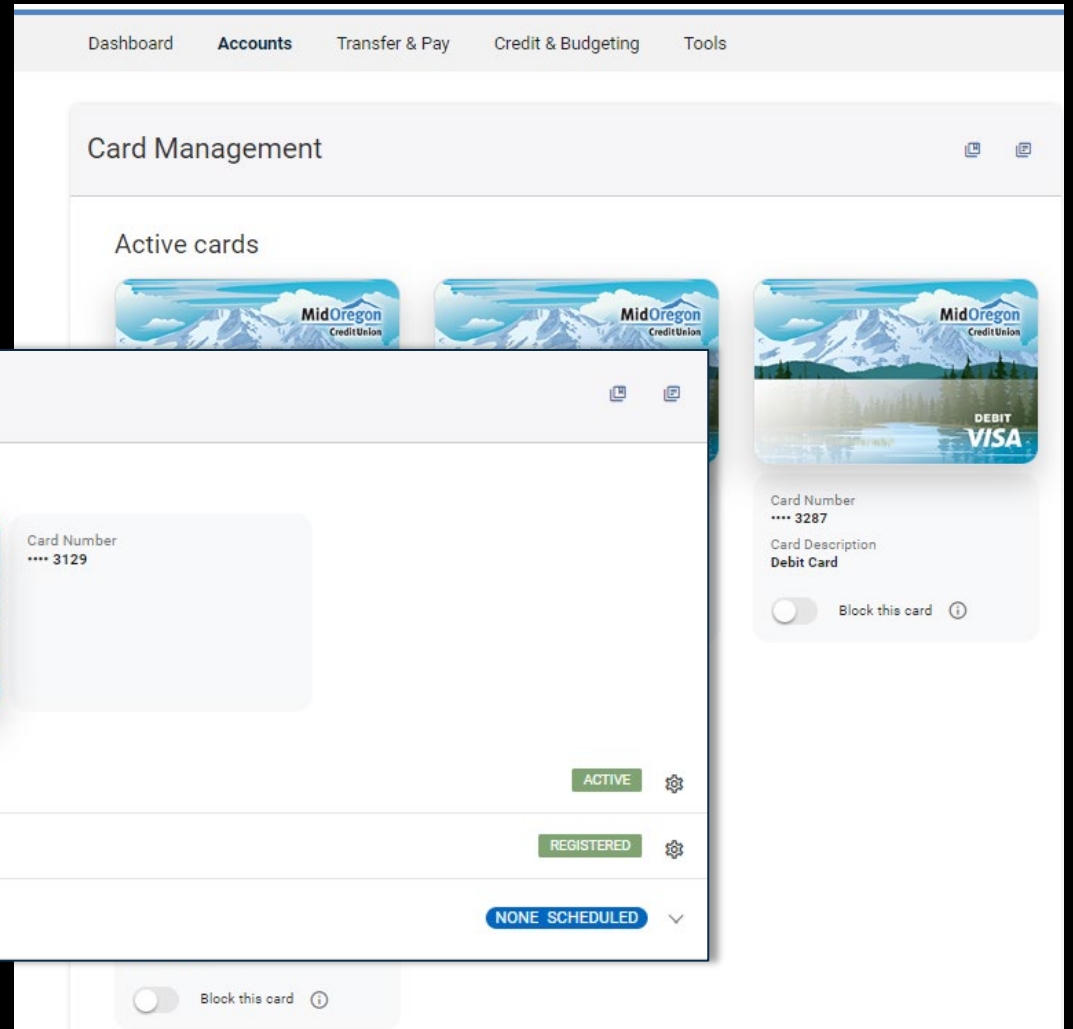
Exploring Widgets

DIGITAL BANKING

CARD MANAGEMENT

REGISTER TO VIEW YOUR CARDS, SET ALERTS, OR BLOCK AND UNBLOCK WITH ONE CLICK!

NEW! MANAGE TRAVEL NOTICES YOURSELF, RIGHT FROM THE APP!



Exploring Widgets

DIGITAL BANKING

ACCOUNTS MENU CONTINUED

The screenshot displays the Mid Oregon Credit Union digital banking interface. At the top, the logo for Mid Oregon Credit Union is visible on the left, and a user profile icon with the text "#1 Member" is on the right. Below the header is a navigation bar with the following items: Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The "Accounts" menu is open, showing a dropdown list with the following options: Accounts, Cards, E-Statements, and Open a Subshare. The main content area is divided into several sections: 1. A "Checking" summary card showing a balance of 483.07. Below it are two account entries: "MY CHECKING" with a balance of \$931.41 and account number **555-0030, and "BUSINESS CHECKING" with a balance of \$1,351.66 and account number **186-0031. 2. A "Savings" summary card showing a balance of \$204.28. Below it are two account entries: "REGULAR SHARE" with a balance of \$204.23 and account number **555-0001, and "BUSINESS SHARE" with a balance of \$0.05 and account number **186-0001. 3. A "Loans" summary card showing a balance of \$0.00. Below it is one loan entry: "2017 VOLKSWAGEN GO..." with a balance of \$0.00 and account number **555-0090, with a "Pay" button and a due date of \$383.10 due on Jul 15, 2022. 4. A "Certificates of Deposit" summary card showing a balance of \$900.00. On the right side of the interface, there is a "Credit Savvy" widget showing a credit score of 786 (Rating: Excellent), updated on Jun 22, 2022. It also displays a score change of +24 and credit usage of -15%. Below this is a "RECOMMENDED FOR YOU" section with a recommendation to consolidate credit cards. At the bottom right, there is a "View Accounts at Other Institutions" section with logos for UAW, C, W, A, A, and a "Get Started" button.

Exploring Widgets

DIGITAL BANKING

E-STATEMENTS

OPT IN FOR PAPERLESS
NOTICES AND STATEMENTS

CHANGE YOUR PREFERENCES
ANYTIME!

The screenshot displays a digital banking interface for lidOregon Credit Union. The top navigation bar includes 'Dashboard', 'Accounts', 'Transfer & Pay', 'Credit & Budgeting', and 'Tools'. The main content area is titled 'E-Statement' and has two tabs: 'Overview' and 'Statements'. A modal window titled 'Statements and Notices' is open, providing instructions on how to change delivery preferences. The modal contains a table with columns for 'MEMBERSHIP', 'PAPER', and 'ONLINE'. Two membership numbers are listed: 91555 and 70186. For membership 91555, the 'ONLINE' option is selected. For membership 70186, the 'PAPER' option is selected. A 'Continue' button is located at the bottom right of the modal. The background shows a blurred view of the 'E-Statement' page with a gear icon for settings.

MEMBERSHIP	PAPER	ONLINE
91555	<input type="radio"/>	<input checked="" type="radio"/>
70186	<input checked="" type="radio"/>	<input type="radio"/>

Exploring Widgets

DIGITAL BANKING

OPEN A SUBSHARE

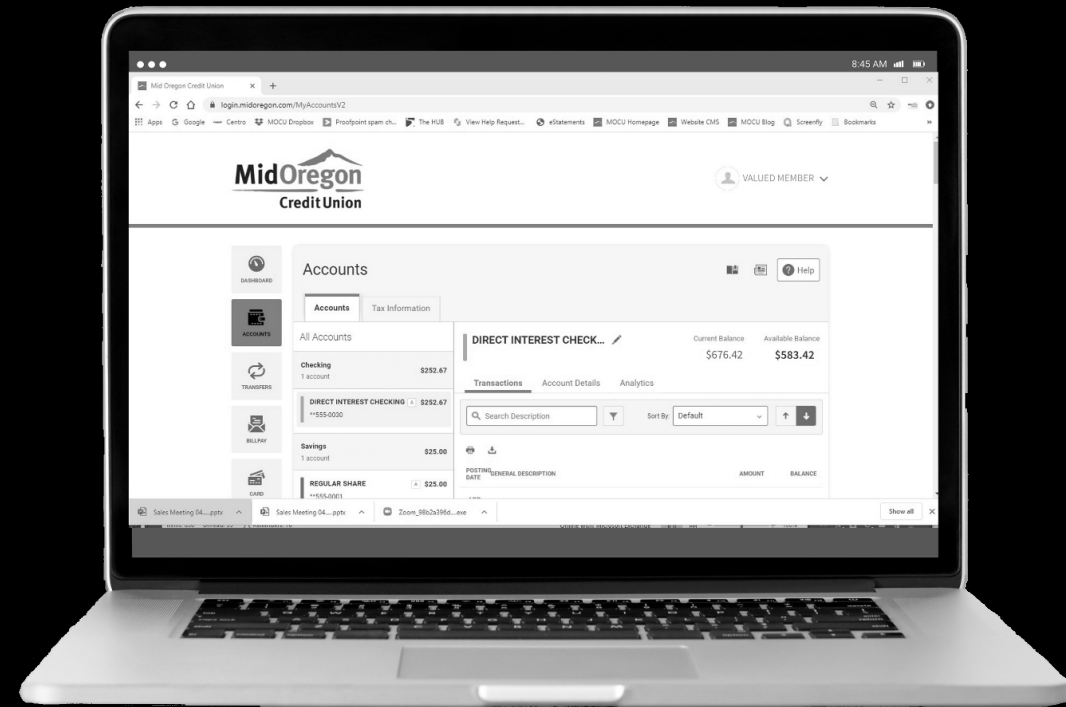
The screenshot shows the MidOregon Credit Union digital banking dashboard. The user is logged in as '#1 Member'. The navigation menu includes Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The 'Accounts' dropdown menu is open, showing options: Accounts, Cards, E-Statements, and Open a Subshare. The dashboard displays several account categories:

- Checking** (Total: 483.07)
 - MY CHECKING (**555-0030): \$931.41
 - BUSINESS CHECKING (**186-0031): \$1,351.66
- Savings** (Total: \$204.28)
 - REGULAR SHARE (**555-0001): \$204.23
 - BUSINESS SHARE (**186-0001): \$0.05
- Loans** (Total: \$0.00)
 - 2017 VOLKSWAGEN GO... (**555-0090): \$0.00 (due Jul 15, 2022)
- Certificates of Deposit** (Total: \$900.00)

Additional features include a Credit Savvy widget showing a 786 credit score (Rating: Excellent) and a 'RECOMMENDED FOR YOU' section with a 'Get Started' button for other institutions.

Digital Banking

QUESTIONS



Exploring Widgets

DIGITAL BANKING

TRANSFER & PAY

- INITIATE TRANSFERS BETWEEN EXTERNAL AND INTERNAL ACCOUNTS
- TRANSFER TO ANOTHER MID OREGON MEMBER!

The screenshot displays the Mid Oregon Credit Union digital banking interface. At the top, the logo and name 'Mid Oregon Credit Union' are visible, along with a user profile icon and the text '#1 Member'. A navigation bar includes 'Dashboard', 'Accounts', 'Transfer & Pay', 'Credit & Budgeting', and 'Tools'. A dropdown menu for 'Transfer & Pay' is open, showing options for 'Transfers' and 'Bill Pay'. The main dashboard area is divided into several sections: 'Accounts' (with sub-sections for Checking, Savings, and Loans), 'Credit Savvy' (featuring a credit score of 786 and a 'Show Full Report' button), and 'RECOMMENDED FOR YOU' (with a 'Learn more' link). At the bottom, there is a 'View Accounts at Other Institutions' section with logos for various banks and a 'Get Started' button.

Account Type	Account Name	Account ID	Balance
Checking	MY CHECKING	**555-0030	\$1,483.07
	BUSINESS CHECKING	**186-0031	\$1,351.66
Savings	REGULAR SHARE	**555-0001	\$204.28
	BUSINESS SHARE	**186-0001	\$209.23
Loans	2017 VOLKSWAGEN GO...	**555-0090	\$0.00
Certificates of Deposit			\$900.00

Exploring Widgets

DIGITAL BANKING

SELECT THE ACCOUNTS TO TRANSFER FROM AND TO, CLICK OR ENTER THE AMOUNT AND CLICK "SUBMIT TRANSFER."

TO TRANSFER TO ANOTHER PERSON, OR LINK MORE ACCOUNTS, CLICK THE CLASSIC TAB.

The screenshot shows a digital banking interface for making a transfer. On the left is a navigation menu with options: DASHBOARD, ACCOUNTS, TRANSFERS (highlighted), BILLPAY, CARD MANAGEMENT, PAYTO, and MORE... The main content area is titled 'Transfers' and has tabs for 'Quick', 'Classic', 'Scheduled', and 'History'. The 'Quick' tab is active, showing a 'Quick Transfer' form. The form includes a date 'Today 07 DEC 2020' and a 'Transfer Policy' link. It features three columns: 'From', 'Amount', and 'To'. The 'From' column lists four accounts: 'DIRECT INTEREST C...' (\$375.04), 'REGULAR SHARE' (\$655.18), 'Family Checking' (\$6502), and 'BUSINESS CHECKI...' (\$1,510.61). The 'Amount' column has input fields for \$20, \$40, \$50, \$60, \$80, \$100, \$200, \$300, \$400, \$500, \$1,000, and \$2,000. The 'To' column lists four accounts: 'DIRECT INTEREST CHE...' (\$375.04), 'REGULAR SHARE' (\$660.18), '2017 VOLKSWAGEN...' (\$16,570.35), and 'Family Checking' (\$6502), plus a 'BUSINESS CHECKING' account (\$1,510.61). A 'Submit Transfer' button is at the bottom right.

From	Amount	To
DIRECT INTEREST C... **555-0030	\$20	DIRECT INTEREST CHE... **555-0030
REGULAR SHARE **555-0001	\$40	REGULAR SHARE **555-0001
Family Checking **6502	\$50	2017 VOLKSWAGEN... **555-0090
BUSINESS CHECKI... **186-0031	\$60	Family Checking **6502
	\$80	BUSINESS CHECKING **186-0031
	\$100	
	\$200	
	\$300	
	\$400	
	\$500	
	\$1,000	
	\$2,000	

Exploring Widgets

DIGITAL BANKING

THE CLASSIC TAB ALLOWS YOU TO TRANSFER FROM AND TO AN ACCOUNT JUST LIKE THE QUICK TAB.

IT ALSO ALLOWS YOU TO LINK EXTERNAL ACCOUNTS AND TRANSFER TO OTHER MID OREGON MEMBERS.

Transfers [Help]

Quick **Classic** Scheduled History

Make a Transfer

From Account
Select an account

To Account
Select an account

Don't see the account you want to transfer to?
[Transfer to another Mid Oregon Credit Union member](#)
[Add External ACH Transfer Account at Another Bank](#)

Amount
\$ Enter Amount

[Add Memo](#)

Submit Transfer

Next 30 Days Scheduled

DEC 15	DIRECT I... -0030	\$100.00
	10 MO S... -0040	
DEC 15	DIRECT I... -0030	\$25.27
	2017 VO... -0090	
See all scheduled		Total \$125.27

Recent Transfer History

DEC 06	REGULA... -0001	\$350.00
	DIRECT I... -0030	
NOV 29	REGULA... -0001	\$150.08
	DIRECT I... -0030	
NOV 25	REGULA... -0001	\$150.00
	DIRECT I... -0030	

Exploring Widgets

DIGITAL BANKING

CLICK ON A PAYEE TO INITIATE A BILL PAYMENT, SEE ACTIVITY AND EDIT DETAILS.

YOU CAN CLICK THE MULTIPAY TAB TO PAY ALL YOUR BILLS AT ONCE.

SCHEDULE RECURRING OR ONE-TIME PAYMENTS

PAY A BUSINESS OR AN INDIVIDUAL.

The screenshot displays a 'BillPay' dashboard. On the left is a vertical navigation menu with icons and labels for: DASHBOARD, ACCOUNTS, TRANSFERS, BILLPAY (highlighted in blue), CARD MANAGEMENT, PAYTO, and MORE... The main content area is titled 'BillPay' and includes a top navigation bar with 'Add Payee', a printer icon, a share icon, and 'Help'. Below this is a sub-navigation bar with tabs for 'Bill Pay Dashboard', 'MultiPay', 'Scheduled', and 'History'. The 'My Payees' section features a search bar labeled 'Search Payee' and a message: 'You have no payments scheduled in the next 30 days'. Below the message is a list of payees: 'Bend Broadband *5133', 'Carol Palmer', and 'SBLI - Life Insurance *9704'. At the bottom of the list, there is a '10 per page' dropdown and an 'Add Payee' button.

Exploring Widgets

DIGITAL BANKING

ADDING A PAYEE

- SELECT WHETHER PAYEE IS A BUSINESS OR A PERSON
- ENTER PAYEE DETAILS AND WHICH OF YOUR ACCOUNTS YOU'D LIKE PAYMENT TO COME FROM.

The image displays a digital banking interface for Oregon Credit Union. The background shows the 'BillPay' dashboard with a list of payees: Bend Broadband *5133, Carol Palmer, and SBLI - Life Insurance *9704. An 'Add Payee' button is visible at the bottom. The foreground shows a modal form titled 'Add a Payee' with the following fields:

- Name of Business: Enter Name
- Zip Code: Enter zip code
- Default Funding Account: Select from account
- Account Number: Enter account number
- Confirm Account Number: Reenter account number

At the bottom of the modal, there are 'Next' and 'Cancel' buttons.

Exploring Widgets

DIGITAL BANKING

BILLPAY DASHBOARD

USE TABS TO MAKE PAYMENTS, MANAGE AND SEE ACTIVITY RELATED TO THIS PAYEE

The screenshot shows the BillPay interface for a payee named Bend Broadband. At the top, there are navigation tabs: "Bill Pay Dashboard" (selected), "MultiPay", "Scheduled", and "History". To the right of the tabs are buttons for "Add Payee", social media icons, and "Help". Below the tabs, the payee name "Bend Broadband *5133" is displayed with a back arrow. Underneath are three sub-tabs: "Make a Payment" (selected), "Manage", and "Activity". A text instruction reads: "To submit a payment, select a funding account from the dropdown, enter a valid amount and a valid business day that is not a holiday." The form fields include: "Pay From" (dropdown menu showing "MY CHECKING **555-0030" and a balance of "\$516.50"), "Amount" (input field with a dollar sign icon), "Frequency" (dropdown menu showing "One Time"), "Start Date" (calendar icon showing "6/24/2021"), and "Delivery Method" (dropdown menu showing "Standard Check" and "Deliver by 6/24/2021"). At the bottom, there is an "Add Memo" link, a note about fund withdrawal, and two buttons: "Back" and "Submit Payment".

Exploring Widgets

DIGITAL BANKING

MANAGE TAB

- TOGGLE THE SLIDER TO MAKE A PAYEE INACTIVE
- YOU CAN ALSO CHANGE THE DEFAULT ACCOUNT TO PAY FROM
- EACH PAYEE CAN HAVE A DIFFERENT DEFAULT ACCOUNT, EVEN WHEN DOING MULTIPAY!

BillPay

ⓘ Add Payee 📄 📱 📞 Help

Bill Pay Dashboard MultiPay Scheduled History

< Bend Broadband *5133

Make a Payment **Manage** Activity

Status INACTIVE ACTIVE

Toggle to make "Inactive" in order to remove the payee from your default list. You may only deactivate a bill if you have no scheduled payments.

Payee Information

Name	Bend Broadband	✎
Account Number	*5133 show	
Nickname	Bend Broadband	
Address	63090 Sherman Road Bend, OR 97703	
Phone	(541) 803-8090	

Sender Information

Pay From	MY CHECKING **555-0030	✎
	<small>This will be set as your default and can be changed when making a payment</small>	

Exploring Widgets

DIGITAL BANKING

CREDIT & BUDGETING

The screenshot displays the MidOregon Credit Union digital banking interface. At the top, the MidOregon Credit Union logo is on the left, and a user profile icon with "#1 Member" is on the right. A navigation bar includes "Dashboard", "Accounts", "Transfer & Pay", "Credit & Budgeting", and "Tools".

The main content area is divided into several sections:

- Dashboard:** A header for the main overview.
- Accounts:** A section listing various accounts:
 - Checking:** Total balance of \$1,483.07. It includes "MY CHECKING" (account # **555-0030) with a balance of \$931.41 and "BUSINESS CHECKING" (account # **186-0031) with a balance of \$1,351.66.
 - Savings:** Total balance of \$204.28. It includes "REGULAR SHARE" (account # **555-0001) with a balance of \$204.23 and "BUSINESS SHARE" (account # **186-0001) with a balance of \$0.05.
 - Loans:** Total balance of \$0.00. It features a "2017 VOLKSWAGEN GO..." loan (account # **555-0090) with a "Pay" button, a current balance of \$0.00, and a total amount of \$10,404.87. A note indicates "\$383.10 due on Jul 15, 2022".
 - Certificates of Deposit:** Total balance of \$900.00.
- Credit & Budgeting:** A dropdown menu is open, showing options: "Apply for a Loan", "Everyday Rewards", "My Credit Score", "Skip Loan Payment", and "Financial Wellness".
- Score & Alerts:** A credit score of 786 is displayed with a "Rating: Excellent" and "Updated: Jun 22, 2022". It also shows a "Score Change" of +24, "Credit Usage" of -15%, and "New Alerts" of 5. A "Show Full Report" button is present.
- RECOMMENDED FOR YOU:** A section suggesting to "Consolidate your credit cards into one monthly payment" with a "Pay as low as \$127 for 48 months*" offer and a "Learn more" link.
- View Accounts at Other Institutions:** A section with logos for US Bank, Wells Fargo, Chase, Sun Life, Ita, and AIA, accompanied by a "Get Started" button.

Widgets, Widgets DIGITAL BANKING

SKIP LOAN PAYMENT

AUTOMATICALLY DETERMINES
YOUR ELIGIBILITY FOR A SKIP
PAY AND INITIATES THE
PROCESS FOR YOU.

Skip Loan Payment

You are allowed to skip the next loan payment under the following conditions:

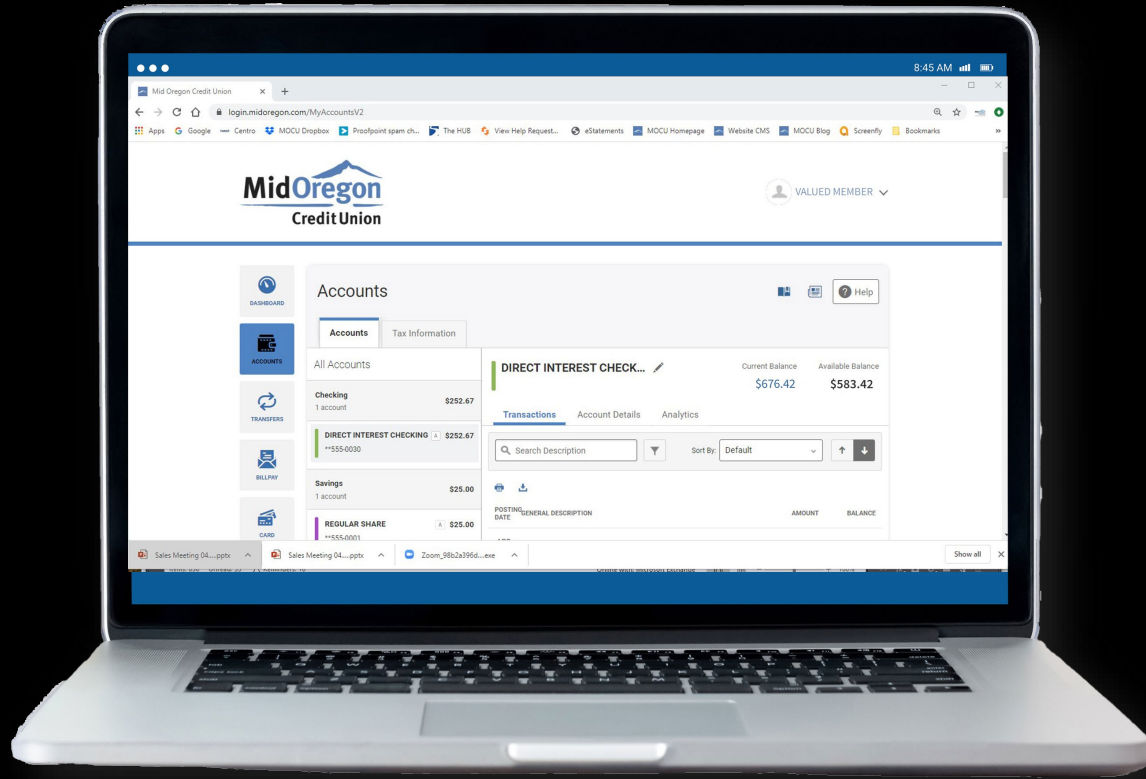
- You must be in good standing with the credit union, not past due
- Skip payment requests are available to qualifying borrowers on closed-end loans such as autos, RVs, and other collateral.
- We are unable to approve skip requests on lines of credit, revolving loans such as credit cards, and real-estate secured loans.
- The next payment due date on the loan must be at least 5 calendar days out and no more than 45 days in the future
- The loan must exist for at least 6 months
- A skip payment can be performed every 6 months with a maximum of twice per calendar year

Please note:

- There is a \$25 fee for each skip payment request
- For weekly payments, the loan will be advanced 4 weeks
- For bi-weekly, or semi-monthly payments, the loan will be advanced 2 payment cycles

**If your skip request is ineligible and is based on a financial hardship please reach out to us by calling 541-382-1795 or by sending an email to info@midoregon.com

ACCOUNT	CURRENT BALANCE	NEXT PAYMENT	STATUS	
2017 VOLKSW... **555-0090	\$10,404.87	\$391.64 7/15/2022	ELIGIBLE	<input type="button" value="Skip"/> \$25.00 Fee

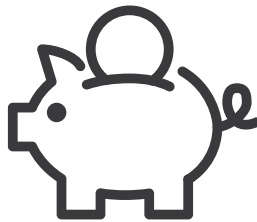


NO-COST SPECIAL FEATURES BUILT RIGHT IN



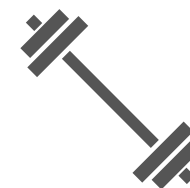
Credit Savvy

Free credit reports, monitoring, and coaching to increase your score.



Savings Goals

Set a savings goal, and track your progress toward achieving it!



Spending Analysis

View and analyze your spending on your accounts, including external accounts!

Credit Savvy

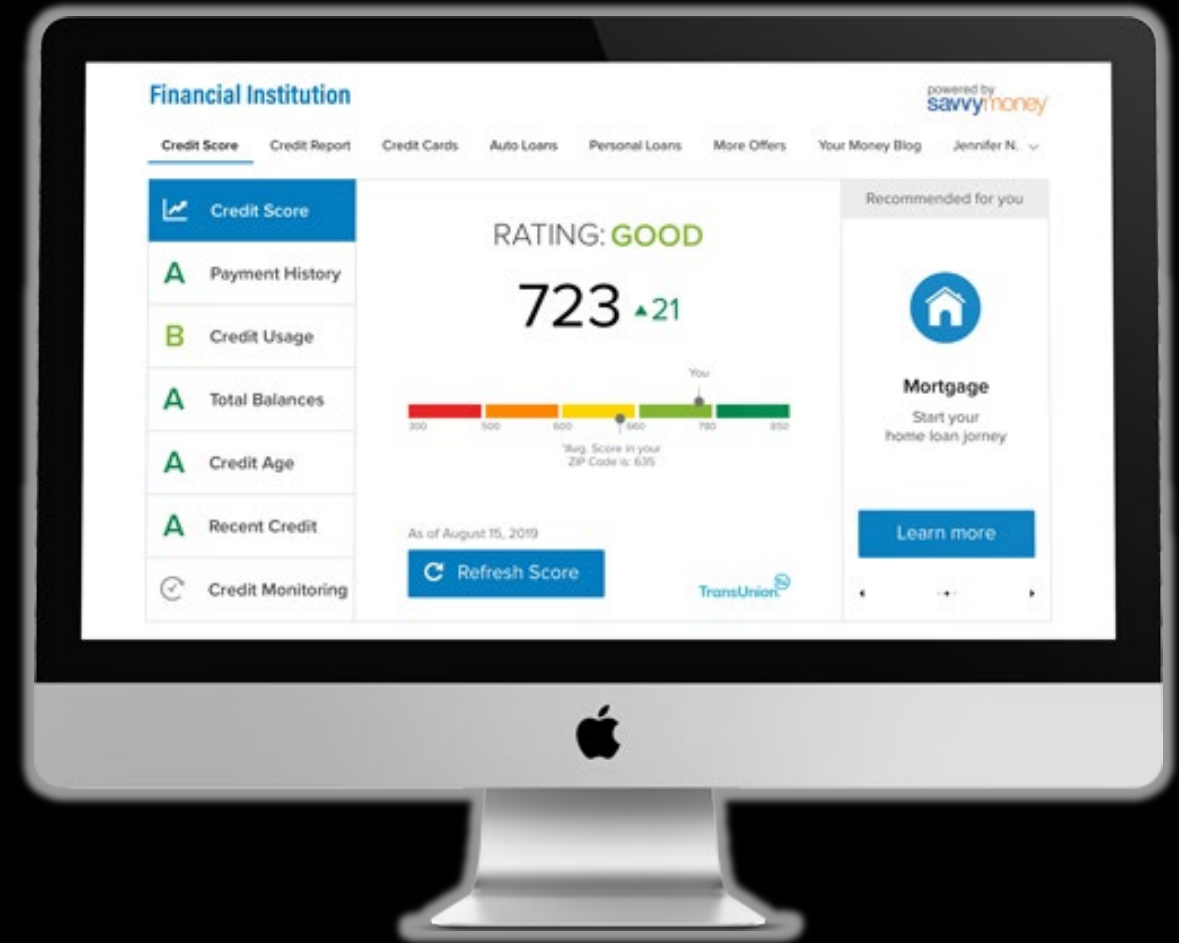
DIGITAL BANKING

NO SEPARATE LOGIN OR NEED
TO SHARE SENSITIVE DATA.

RECEIVE YOUR UPDATED
SCORE ANYTIME YOU LIKE.

SEE HOW YOU COMPARE TO
OTHERS

USE THE CREDIT SIMULATOR
FEATURE TO SEE HOW
DIFFERENT ACTIONS MIGHT
AFFECT YOUR SCORE



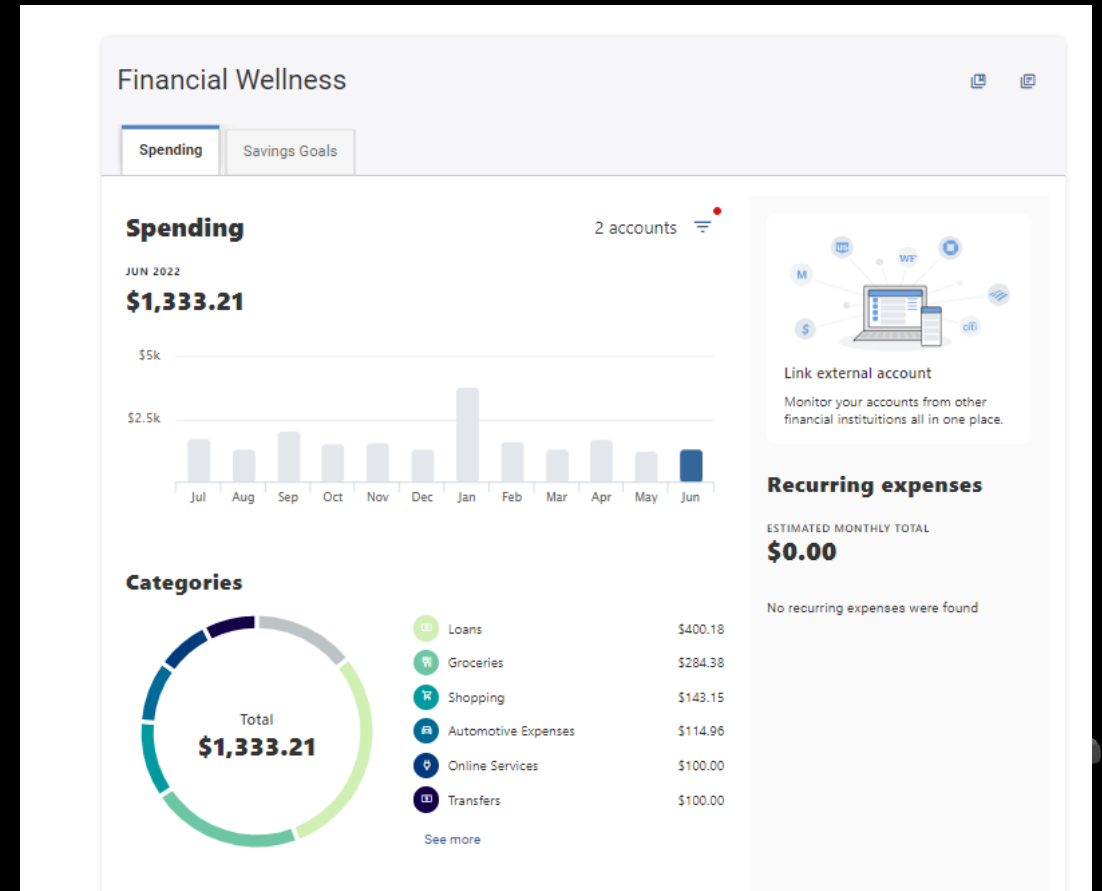
Financial Wellness

DIGITAL BANKING

SEE WHERE YOUR MONEY GOES

SET UP WHICH ACCOUNTS YOU'D LIKE TO VIEW

VIEW YOUR SPENDING BY CATEGORY, MOVE YOUR EXPENSES TO OTHER CATEGORIES—OR CREATE A CATEGORY OF YOUR OWN!

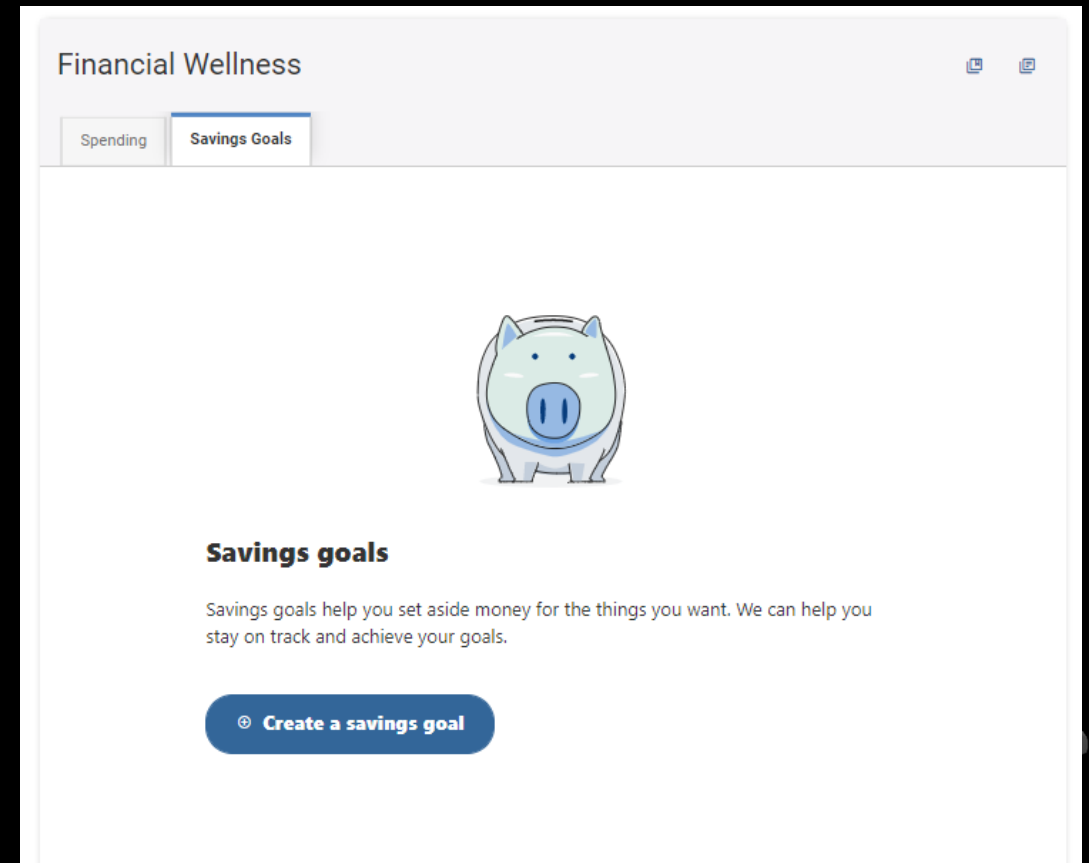


Financial Wellness DIGITAL BANKING

CREATE A SAVINGS GOAL FOR
SOMETHING YOU WANT
Ex.: AN EMERGENCY FUND.

SET YOUR TARGET DATE

YOU'LL SEE MUCH YOU NEED
TO DEPOSIT EACH MONTH TO
MEET YOUR GOAL BY THE
TARGET DATE.

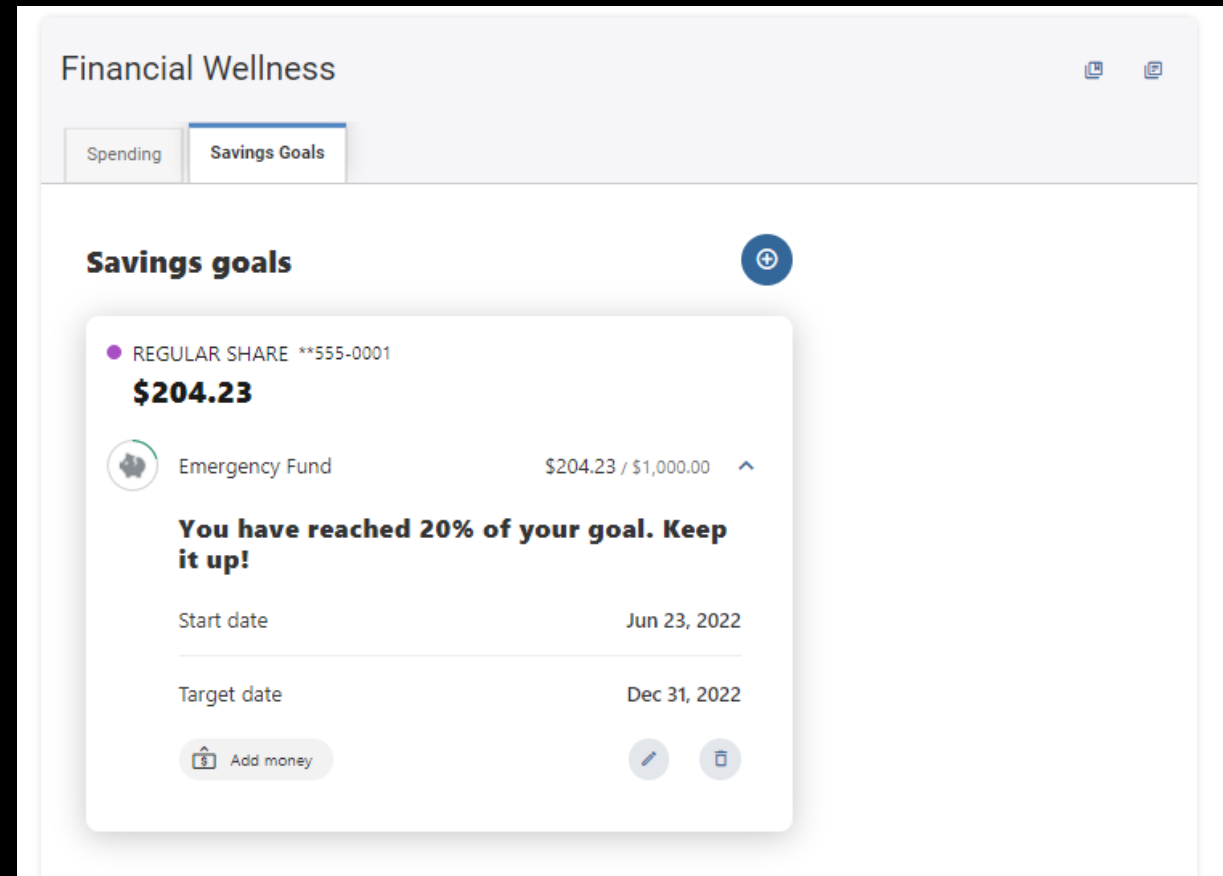


Financial Wellness DIGITAL BANKING

CREATE A SAVINGS GOAL FOR
SOMETHING YOU WANT
Ex.: AN EMERGENCY FUND.

SET YOUR TARGET DATE

YOU'LL SEE MUCH YOU NEED
TO DEPOSIT EACH MONTH TO
MEET YOUR GOAL BY THE
TARGET DATE.



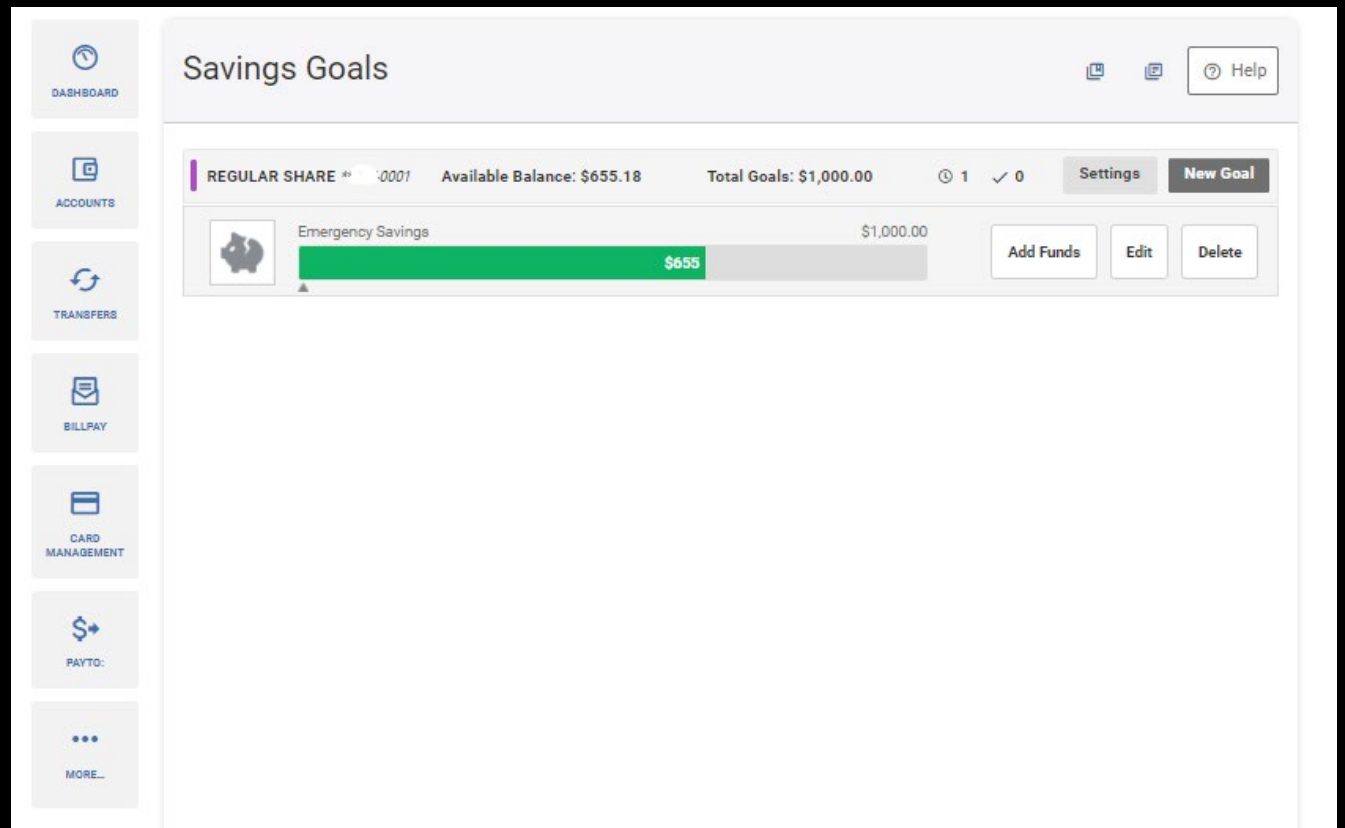
Savings Goals

DIGITAL BANKING

CHART YOUR PROGRESS
OVER TIME.

YOU CAN ADD AS MANY
GOALS AS YOU LIKE, AND YOU
CAN ALSO ADD FUNDS FROM
OTHER LINKED ACCOUNTS TO
CONTRIBUTE TO THE GOAL.

NOTE: THIS IS PURELY
VIRTUAL, IT DOESN'T CHANGE
BALANCES OR TIE UP THE
MONEY IN ANY WAY.



Tools Menu

DIGITAL BANKING

TOOLS MENU:

- ALERTS
- MESSAGE CENTER
- SETTINGS
- CHECK SERVICES
- LOCATIONS.

The screenshot shows the MidOregon Credit Union digital banking dashboard. At the top, the MidOregon Credit Union logo is on the left, and a user profile icon with "#1 Member" is on the right. Below the logo is a navigation bar with links for Dashboard, Accounts, Transfer & Pay, Credit & Budgeting, and Tools. The Tools menu is open, displaying a list of options: Alerts, Message Center, Settings, Check Services, and Locations. The main dashboard content is partially obscured by the menu. Visible sections include: Accounts (Checking, Savings, Loans, Certificates of Deposit), a credit score of 786 (Rating: Excellent, Updated: Jun 22, 2022), and a "RECOMMENDED FOR YOU" section with a "Get Started" button. The dashboard also features logos for various financial institutions like US Bank, Wells Fargo, Chase, and others.

MidOregon Credit Union #1 Member

Dashboard Accounts Transfer & Pay Credit & Budgeting **Tools**

Tools

- Alerts
- Message Center
- Settings
- Check Services
- Locations

Dashboard

Accounts

Checking \$1,483.07

- MY CHECKING** **555-0030 \$931.41
- BUSINESS CHECKING** **186-0031 \$1,351.66

Savings \$204.28

- REGULAR SHARE** **555-0001 \$204.23
- BUSINESS SHARE** **186-0001 \$0.05

Loans \$0.00

- 2017 VOLKSWAGEN GO...** **555-0090 \$0.00

Certificates of Deposit \$900.00

786 Rating: Excellent Updated: Jun 22, 2022

Score Change: +24 Credit Usage: -15% New Alerts

Show Full Report

RECOMMENDED FOR YOU

Consolidate your credit cards into one monthly payment

Pay as low as \$127 for 48 months*

Learn more

View Accounts at Other Institutions

Get Started

Tools Menu

DIGITAL BANKING

TOOLS MENU:

- SET ALERTS FOR BALANCE CHANGES, NUMBER OF LOGINS OR CHANGES IN SETTINGS.
- GREAT FOR MONITORING YOUR ACCOUNT IF CONCERNED ABOUT IDENTITY THEFT.

Alerts

- General Alerts
- Accounts**
- Authentication
- Card
- Mobile Deposit
- Transfers

Accounts

Selected Account (Optional)
2017 VOLKSWAGEN GOLF

- 2017 VOLKSWAGEN GOLF
**555-0090
- 10 MO SAVERS CLUB
**555-0040
- MY CHECKING
**555-0030
- REGULAR SHARE
**555-0001

Automatic Deposit

Automatic Withdrawal

Balance

Balance Summary

Check Cleared

Loan Payment Due

Returned Check

Transactions

Tools Menu

DIGITAL BANKING

TOOLS MENU:

- STOP PAYMENTS
- ORDER CHECKS

The screenshot displays the 'Check Services' page with a modal window titled 'Add Stop Payment Request'. The modal contains the following fields and options:

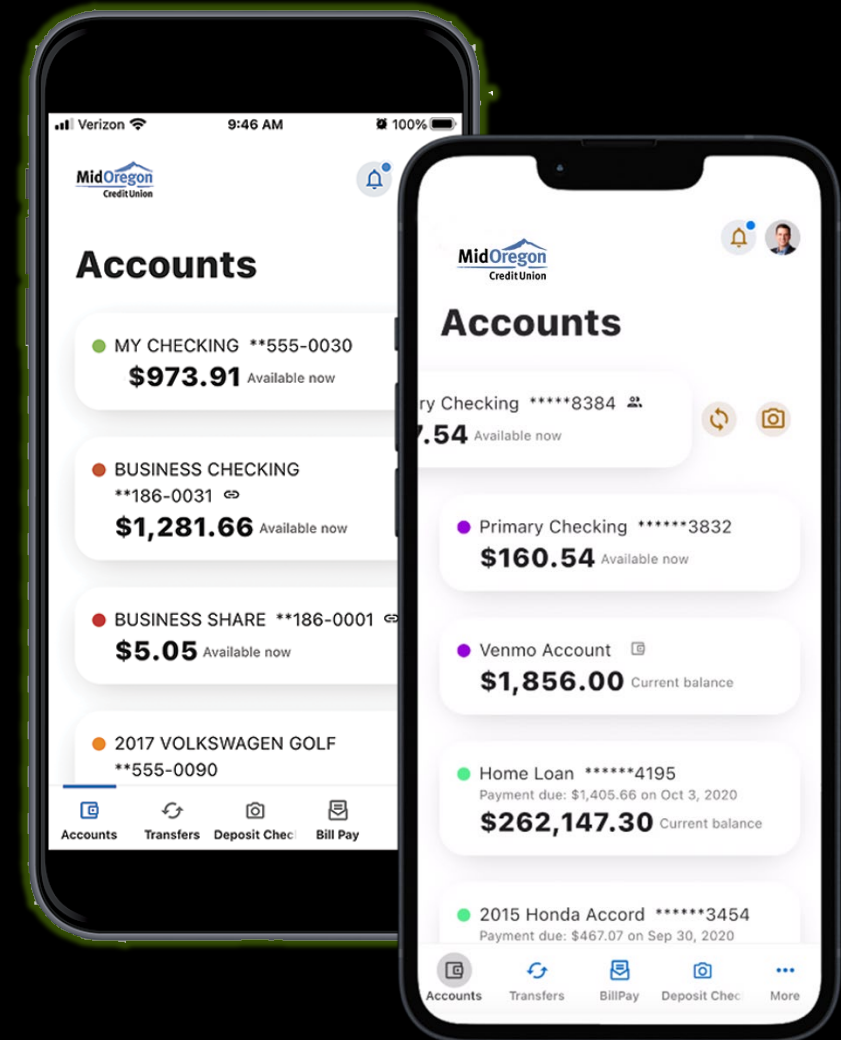
- Account ***: A dropdown menu with the text 'Select Account' and a downward arrow.
- Check Number**: A text input field, followed by a checkbox labeled 'Range'.
- Amount**: A text input field, followed by the text 'Amount must match check amount for stop payment to be applied.'
- Search for matching transactions before stopping payment.**: A section with a 'Search' button.
- Payee Name**: A text input field.
- Agreement**: A checkbox labeled 'I Agree' with the text 'By checking "I Agree" and clicking "Submit Request", I acknowledge that I have read and agree to the [Stop Payment Policy](#).'
- Buttons**: 'Cancel' and 'Submit Request' buttons at the bottom right.

Coming Soon!

DIGITAL BANKING

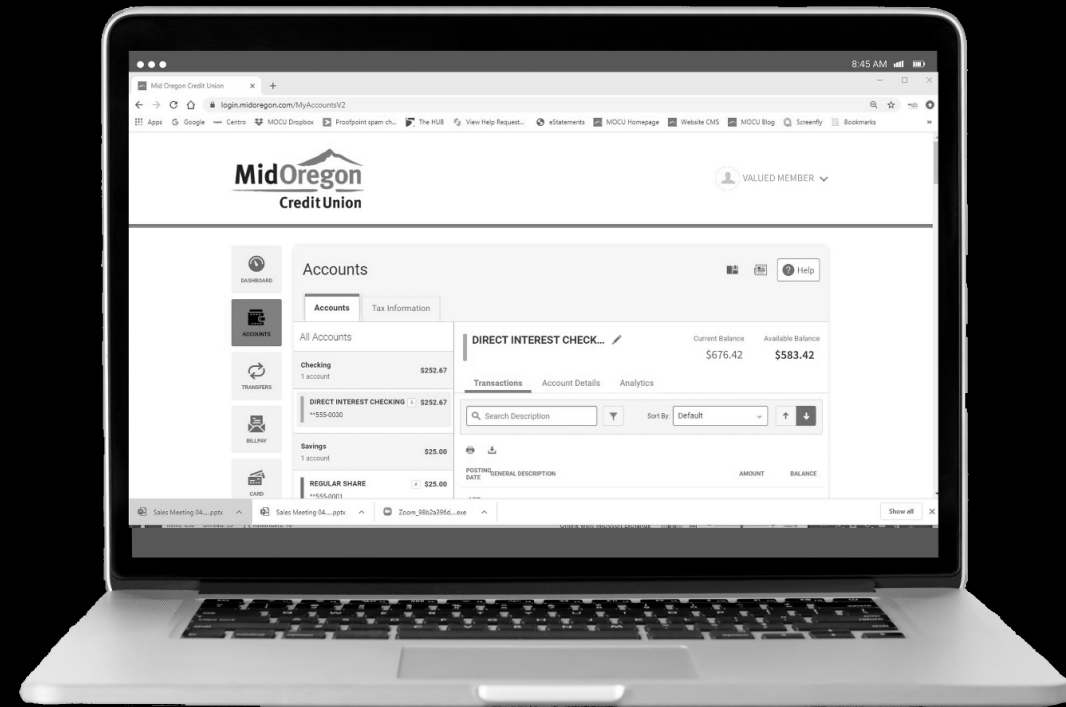
UPDATED MOBILE APP!

- CLEANER LOOK
- UP-DOWN SCANNING RATHER THAN SIDE TO SIDE
- SWIPE LEFT TO UPDATE ACCOUNT INFO.
- UPDATED MOBILE DEPOSIT AND CLEANER TRANSFERS MENU



Digital Banking

QUESTIONS





EXPLORING THE
S P E C I A L
F E A T U R E S
OF MID OREGON'S

DIGITAL BANKING

PRESENTED BY JODIE ROGERS
Creative Director, Mid Oregon Credit Union

MidOregon
Credit Union
good friends. great service.®