

SCENE

We're extending our HELOC special through the end of summer!



PUT YOUR HOME EQUITY TO USE,
let it fund your improvement projects.

2.49% APR*
for 12 months
+ No Closing Costs*

Apply online at www.OregoniansCU.com

* APR = ANNUAL PERCENTAGE RATE. 2.49% introductory APR available for the first 12 months that the line of credit is open. Rate will then be variable monthly based on Prime + .50%, currently 4.50% APR. Offer not available on existing OCU home equity line of credit loans. \$25.00 annual fee. No closing costs except appraisal if needed. Appraisal may be required if LTV is over 75% of tax assessed value. Closing costs will be applied if loan is closed within 12 months of account opening. Consult your tax advisor for your deductibility status.

News & Notes

Have you tried our free mobile banking app? Download it today on your smartphone and discover the convenience of banking whenever, wherever!



Get your Oregonians CU auto financing done right from the dealership through the CUDL program. Find participating dealers on our website today!

Check Out the Latest From
It's a Money Thing!

Understanding INFLATION

- IT'S A - MONEY THING™



The effects of inflation really add up over time!

OregoniansCU.com/money-thing

Contact Us

Main Phone
503.239.5336
800.982.2974

Home Loans
503.239.1120
800.697.8996

Telephone Banking
503.221.8737
800.833.1216

Business Loans
503.239.3070
800.205.9576

Website

www.OregoniansCU.com

Email

memberservices@ofcu.com

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Locations

Beaverton

11240 SW Allen Blvd South
Beaverton, OR 97005

Gresham

247 E Powell Boulevard
Gresham, OR 97030

Milwaukie/Clackamas

6915 SE Lake Road
Milwaukie, OR 97267

NE Portland- Kerns

336 NE 20th Avenue
Portland, OR 97232

North Portland- St. Johns

7825 N Lombard Street
Portland, OR 97203

Oregon City

19360 S Molalla Ave Suite 110
Oregon City, OR 97045

Prineville

110 NE 5th Street
Prineville, OR 97754

Branch Hours

Monday - Thursday: 9am - 5pm
Friday: 9am - 6pm



Federally Insured By NCUA



A message from Oregonians Financial Planning: Is this the year you stop procrastinating about your Financial Plan?

Some things to think about as you get started.

Look at your expenses and your debt. Take a look at your core living expenses (such as a mortgage payment, car payment, etc.). Can any core expenses be reduced? Investing aside, you position yourself to gain ground financially when income rises, debt diminishes and expenses decrease or stay (relatively) the same.

Maybe you should pay your debt first, maybe not. Some debt is “good” debt. A debt is “good” if it brings you income. Credit cards are generally considered “bad” debts. If you’ll be carrying a debt for a while, put it to a test. Weigh the interest rate on that specific debt against your potential income growth rate and your potential investment returns over the term of the debt.

Of course, paying off debts, paying down balances and restricting new debt all works toward improving your FICO score, another tool you can use in pursuit of financial freedom (we’re talking “good” debts).

Implement or refine an investment strategy. You’re not going to retire solely on the elective deferrals from your paycheck; you’re to going retire (hopefully) on the interest that those accumulated assets earn over time, plus the power of compounding.

Manage the money you make. If you simply accumulate unmanaged assets, you have money just sitting there that may be exposed to risk – inflation risk, market risk, even legal risks. Don’t forget taxes. The greater your wealth, the more long-range potential you have to accomplish some profound things – provided your wealth is directed.

If you want to build more wealth this year or in the near future, don’t neglect the risk management strategy that could be instrumental in helping you retain it. Your after-tax return matters. Risk management should be part of your overall financial picture.

Request professional guidance for the wealth you are (or could be) growing. A good financial professional should help to educate you about the principles of wealth building. You can draw on that professional knowledge and guidance this year – and for years to come.

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Oregonians Financial Planning main office is located at 306 NE 20th Avenue, Portland, OR 97232. **05292015-WR-1290**