



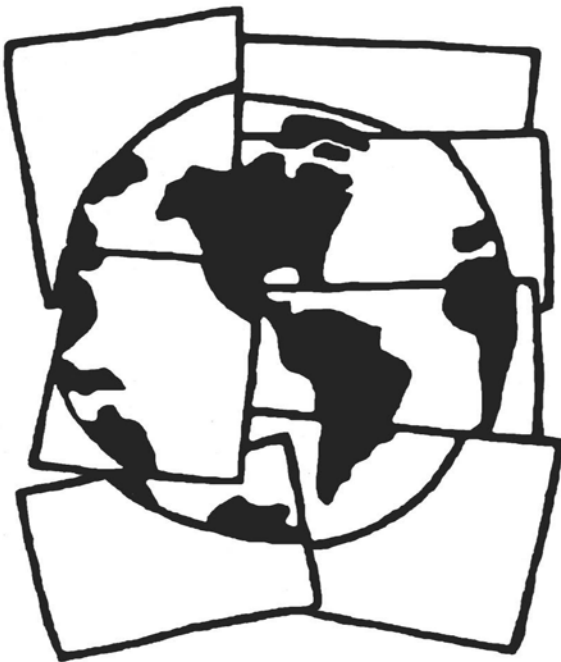
VOICE

RIPCO CREDIT UNION

Member Newsletter

Fall 2007

CREDIT UNIONS
**Together
We're
Better™**



International Credit Union Day® • October 18, 2007

Ripco to Celebrate 75th Anniversary in Conjunction with International Credit Union Day

This year's International Credit Union Day celebration will be extra special for Ripco members, as it will also be the culmination of our 75th Anniversary festivities. We don't want to spoil the surprises, but we think it will be worth your while to plan a visit to your credit union sometime between October 15th and October 18th!

We'll be celebrating 75 years of service to our members and our community with drawings, prizes and treats, and we'd love to have you be a part of it. The "main event" will be on Thursday, October 18th, when we'll have catered light refreshments and prize drawings every 75 minutes.

If you'd care to share any Ripco anecdotes or memorabilia for us to display, please call or stop by our Reception desk by Thursday, October 12th. Old Ripco promotional items, newsletters or photos would be most welcome, as would personal stories of how Ripco Credit Union has impacted your life. Contributors may remain anonymous, and any items you loan us for our display may be picked up after October 18th.

A Brief History of Ripco Credit Union

Ripco Credit Union obtained its state charter on November 1, 1932. It was organized by Charles Hyland, and initially, membership was available to employees of the Rhinelander Paper Company and of Ripco Credit Union, and their immediate families. The name "Ripco" is an acronym for Rhinelander Industrial Paper Company.

For 21 years, Ripco Credit Union occupied a small room within the Paper Company. It was a part time operation, manned strictly by volunteers. In 1953, Glen "Bucky" Reed was hired as the first full time employee.

With regular hours of operation and the addition of more employees, the Credit Union grew rapidly, and more services were made available to the members. This created the need for a larger facility, and property was purchased from Cleary's Dairy on Sutliff Avenue in Rhinelander. Ground-breaking ceremonies were held on October 2, 1969, and completion of the new Ripco Credit Union building was celebrated with an Open House on July 26, 1970.

Growth continued, and in 1972 Ripco became a Community Credit Union with a charter including the City of Rhinelander and the towns of Pine Lake, Crescent and Pelican. The charter further expanded to include all of Oneida County in 1976, and all of Forest County was added in 1977. 1980 saw Ripco's acquisition of the Musky Credit Union in Woodruff. As a result, people living in the parts of Vilas County who were formerly served by Musky Credit Union were now eligible to be members of Ripco.

On December 8, 1981 a construction project was undertaken to remodel and add on to the existing building. Completion of this extensive project was accomplished in July of 1982, and an Open House was held on September 26 of that year. October of 1994 saw yet another building addition and remodeling endeavor. This newest 4000 square feet was completed in stages throughout the summer and fall of 1995, and now houses Bradley Chiropractic and Soft Tissue Treatment on the lower level, and expanded Bookkeeping and Member Service offices upstairs.

Our Annual Report for the year ending December 31, 2004 reflects our continued growth. As of year-end 2004, Ripco had 10,800 members and nearly \$56 million in assets.

A New Way to Pay Your WPS Bill

WPS has recently partnered with a third party called FIRSTECH to help streamline and increase the efficiency of the payment process. Select locations throughout the state have been chosen as Authorized Payment Agents, and we are pleased to announce that Ripco has earned the designation of being the only such payment agent in Rhinelander. We are happy to be able to continue offering you the convenience of in-person payment of your WPS bill, and want you to be aware that with your payment, you will be charged a \$1.00 convenience fee by FIRSTECH, the company that processes the transaction. As your credit union, we try to offer you alternatives to fees whenever possible, so we present these *fee-free options* for your consideration:

- **QuickCheck:** Sign up and automatically have your monthly payment deducted from your share draft or savings account. You still will receive your statement in the mail and have plenty of time to look it over before your payment is deducted on a predetermined date picked by you. If you are interested in signing up, we have the forms here.
- **E-Bill:** With e-Bill from Wisconsin Public Service, you can receive, view and pay your energy bill online. You again pick the date for the payment to be made. To sign up for this feature go to www.wisconsinpublicservice.com
- **Ripco Credit Union's E-Bill Pay Service:** Visit our website - www.ripco.org - to learn more about Ripco's E-Bill Pay, free of charge for RCU members with checking accounts in good standing. With Ripco's E-Bill Pay, you can sign up to securely pay your WPS bill electronically, along with any or all of your other bills. For more details and an enrollment form, check out our website, call us at 365-4800, or stop by our reception desk.
- **Mail** your WPS payment to the remittance address listed on your Wisconsin Public Service bill.

1932

75th Anniversary

2007



It's Me 247 Online Banking Will Let You Choose Your Style!

CU*@HOME is changing to **It's Me 247** Online Banking. A new name, a new look, and a new focus.

There are some great personalization features we think you're going to love when **It's Me 247** Online Banking is introduced later this fall. In addition to color schemes and picture albums, you'll also be able to choose which page appears first when you log in: You can jump right to your account summary, or display the secure Message Center showing messages from the credit union about your accounts.

Along with the new look, we'll be following through with the PIB (Personal Internet Branch) enhancements we've told you about in past issues of the VOICE. Once we've implemented the PIB profile options, you'll be able to establish personalized controls, limits and alerts that can define exactly how **It's Me 247** will act for each individual member.

Not a big fan of change? Don't worry. Although **It's Me 247** will look different and offer you more options and shortcuts, you'll still be logging in with your existing member number (or username, if you define one in your PIB profile). You'll still provide a password or PIN, and you'll have the additional peace of mind provided by your established security questions. And once you're logged in, you'll still have the same convenient, secure, real-time access to the account information and transaction processing you've come to depend on.

Wisconsin Credit Unions are Helping Young Adults Learn Personal Finance

This fall, Wisconsin credit unions are going one step further to help young adults achieve the financial knowledge they should have when they graduate high school by providing the brass|STUDENT PROGRAM free to all Wisconsin public high schools.

The Student Program is a free classroom resource teachers can use to teach students about "the money side of life"TM. Central to the program is the brass|MAGAZINE's Student Edition – a lifestyle money magazine written for young adults by young adults.

The program's content supports Wisconsin's Model Academic Standards for Personal Financial Literacy – state guidelines for what financial knowledge and skills students should have prior to graduation. Teachers can integrate material from brass as part of any course in which they cover financial topics: business, economics, social studies, math or others.

All of Wisconsin's public high schools will receive at least one classroom set of the magazine and library copies in September, November and February. The May 2008 issue will be available to teachers and students online.

The brass|STUDENT PROGRAM will put Wisconsin students a step ahead of those in other states when it comes to learning the financial basics they need to complete their education and start their adult lives. And, thanks to credit unions' continued support for teachers and students, Wisconsin can ensure a healthy future economy fueled by financially healthy citizens!



Holding the Line on Fees!

We at Ripco recently completed an independent, informal study of fees charged by local financial institutions to make certain we are providing our members with the best possible value. We are happy to report that our findings showed Ripco to be charging either the lowest or one of the lowest fees in most categories!

Rather than increasing our fees to more closely match the “going rates” around town, we have decided to hold steady on all of our fees except for two. The only fee increases that will go into effect on **December 1, 2007** pertain to our Safe Deposit Boxes, and are as follows:

- Lost Key/Reset \$30.00
- Safe Deposit Lock Forcing Our Cost (can be \$100 - \$150 or more, depending on the circumstances of the lock forcing)

These changes are made simply to recover the costs involved with lost safe deposit box keys, and may be completely avoided through careful member management of the keys given out when the boxes are opened.

CREDIT UNION Hours & Phones

The *VOICE* is published in the Spring, Summer and Fall of each year for members of Ripco Credit Union.

Ripco is located at:
121 Sutliff Avenue
Rhineland, Wisconsin

The mailing address is:
P.O. Box 278
Rhineland, WI 54501-0278

Main Telephone Number:
365-4800 (local) 1-877-365-4800 (toll free)
ExpressLine Audio Response:
365-4801 (local) 1-877-365-4801 (toll free)
Loan Department:
365-4876 1-877-365-4800 (toll free)

(24-hour access to ExpressLine; operator access during regular office hours)

For your convenience,
RCU's hours of operation are:

LOBBY:
Mon. – Wed. 8:30 a.m. - 4:00 p.m.
Thurs. – Fri. 8:30 a.m. - 5:00 p.m.
Saturday Closed

DRIVE-IN:
Mon. – Thurs. 7:30 a.m. - 5:00 p.m.
Friday. 7:30 a.m. - 6:00 p.m.
Saturday 7:30 a.m. - 12:00 Noon

- RCU ATMS:**
- 24-hour accessible drive-up ATM on site at 121 Sutliff Avenue, Rhineland
 - Walk-up ATM located inside of the main Wausau Paper Company building on Davenport Street, Rhineland
 - Walk-up ATM in the LRC building at Nicolet College, Highway G, Rhineland

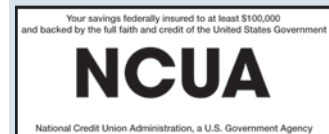
All Ripco ATM's are fee-free when using your RCU debit, ATM or credit card!

Home Banking and
On-line Internet Loan Applications
(Access via our Website)

Web Site:
<http://www.ripco.org>

E-mail:
ripco@ripco.org

Lost/Stolen Visa/Mastercard
1-800-556-5678 (24-Hours)



MOVING? MAKE SURE YOUR CREDIT UNION SERVICES COME ALONG WITH YOU!

HELP US HELP YOU! PLEASE MAIL OR BRING THIS FORM TO THE CREDIT UNION.

- New Address
- Request for Information
 - Debit/ATM Card
 - Payroll Deduction/Net Check
 - RCU Visa/Mastercard

Your Name	Print or Type – Last Name, First Name, Middle Initial		New Area Code and Telephone No. If Known
Old Address	No. and Street, Apt., Suite, P.O. Box or R.D. No.		
	City, State and ZIP Code		
New Address	No. and Street, Apt., Suite, P.O. Box or R.D. No.		
	City, State and ZIP Code		
Sign Here			Date New Address in Effect
			Account No.(s)