



Member Newsletter

Fall 2009

Happy Credit Union Day 2009!

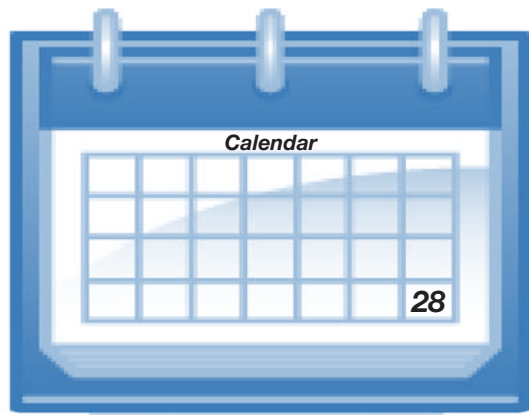
We're celebrating a special day, and you're part of it. Join us October 15 to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." More than 177 million people worldwide belong to credit unions - just like ours!

So why do people choose credit unions? We think it's because when you go to the credit union, you're not just a customer or a number - you're a member. It really is "*your* credit union." Banks belong to shareholders, hoping to profit from customer transactions. At credit unions, earnings are returned to you in the form of higher deposit rates, lower loan rates, and lower fees.

Knowing this, who *wouldn't* choose a credit union?

On October 15, we hope you'll stop in and let us show you our appreciation for your membership. We'll have light refreshments in our lobby from 10 AM to 3 PM, as well as a prize drawing and other surprises. Why not take this opportunity to share with friends and family the benefits you receive by being a member of Ripco Credit Union? Please complete the referral slip on page four of this newsletter and give it to a friend or family member who has not had an account with Ripco in the last 90 days. If your eligible friend or family member chooses to open an account with Ripco before December 1, 2009, we'll credit both your account and the new referral account with \$5.00 on January 5, 2010 as long as both accounts are still open and in good standing on that date. Please see a Member Service Representative for details or additional referral forms; maximum \$25.00 in referral credits per member.





RHS Student Branch Now Open

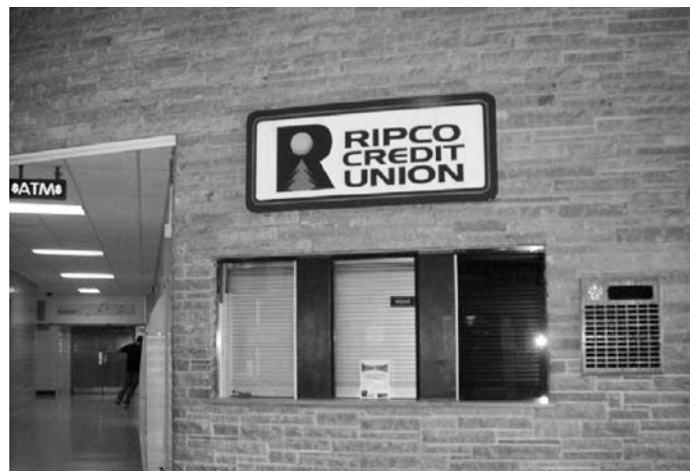
Did you know that your credit union now has a full-service, student-run branch at Rhinelander High School? Our student branch at RHS officially opened on Friday, September 4, 2009, and is staffed by RHS senior Karl Lugenbeel, RHS junior Sarah Zunk, and Ripco Lead Teller/School Liaison Nichole Fourt.

Ripco Credit Union's proposal to open a student branch was accepted by the Rhinelander School Board during the 2008-2009 school year. The branch will function in real time, processing transactions, opening accounts, and providing information and financial education to students, faculty and visitors. In addition, there is a Ripco ATM adjacent to the branch office, available for anyone's use whenever the commons area is open.

Currently, the student branch is open for business during the lunch hours on Mondays and Fridays, from 11:30 AM to 1:15 PM.

Since the opening day of the student branch coincided with the annual Bell Game between the RHS and Antigo football teams, the first promotional event was an opportunity for students to guess the total points scored by both teams during the game. The student with the closest guess won an iPod Shuffle.

Congratulations to Katie Rinka, our iPod Shuffle winner, whose guess was closest to the actual 70 point total of the game.



Questions about your loan due date?

If you currently have a **credit card, Kwik Cash loan, home equity line of credit or open-end lending plan** with Ripco Credit Union, recent legislation may have affected you. We inserted salmon-colored "Change-in-Terms" notices with our August 2009 statements, explaining why the due dates for certain types of loans had been changed to the 28th of each month.

In case you missed that insert, or if you still have questions about why your loan due date may have changed, please take a moment to view this information on Ripco's website at

<http://ripco.org/whatsnew.html>

or call our Loan Department at 715-365-4876 between 8:30 and 4:00 Monday through Friday.

We sincerely value your membership and appreciate your patience and understanding as we work to address these regulatory changes. Please be assured that even before this most recent legislation was passed, Ripco's credit cards and open-end loans were member friendly, straight-forward and affordable. Although the unreasonable practices of some financial service providers prompted these changes in the name of "consumer protection", Ripco's already-fair practices will not be affected except for minor technicalities and disclosure changes.

FYI - Important Updates!

From bank bailouts to Bernie Madoff, financial matters have been in the news a lot lately. Although credit unions haven't been responsible for the majority of the recent problems and upheavals, our business has certainly been affected by the regulatory fallout. Additionally, technological advances and efforts to streamline and economize have resulted in new and different ways we process transactions and comply with federal and state regulations.

The following items of note may or may not affect you and your accounts, but we want to make certain you're aware of these changes and we want you to know that we're doing our best to serve your needs while keeping your credit union safe, sound and in compliance.

Federal regulation Z/Credit CARD Act of 2009

We've already addressed the new requirement for a 21-day period between statement mailing and payment due date for certain types of loans (see article on page two). Additional restrictions that won't substantially affect Ripco accounts and new disclosures that you'll see on your monthly loan statements will be required in February 2010.

Federal Regulation CC/Funds Availability

As a result of the decreased use of paper checks, several Federal check processing regions have been combined to increase efficiencies. For the purpose of funds availability, this means that the amount of time check deposits can be "held" may be decreased. In order to protect the credit union and our members, in some cases we may not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. In these cases, you will be notified either at the time of your deposit or a notice will be mailed no later than the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. **Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.**

******IMPORTANT NOTICE TO OUR MEMBERS WITH BUSINESS ACCOUNTS******

Federal Regulation GG/Blocking Payments to Illegal Internet Gambling Operations

This legislation will affect our business members only. The Act prohibits businesses from knowingly accepting payments in connection with unlawful Internet gambling, including payments made through credit cards, electronic funds transfers and checks. Effective December 1, 2009, Ripco will have policies and procedures in place to detect and prevent these transactions.

Federal Regulation D - Restrictions on transfers and withdrawals from share and money market accounts

All transfers and withdrawals from a savings account or money market account will now be subject to the same limit of six per month. The recent amendment eliminates the former "sublimit" that restricted the number of checks written out of a money market to three. To clarify, please review the Regulation D language as it appears on our September 2009 Service Charge disclosure:

Federal Regulation D limits the number of transfers from Share savings and Money Market Index accounts. During any month, when a member makes more than six (6) withdrawals or transfers to another credit union account by means of a preauthorized or automatic transfer, telephonic or Internet order or instruction, or similar order to a third party, the \$25.00 fee will be imposed for each excess transfer. Continued violation of Regulation D may result in suspension of automated services (including overdraft protection, audio response and online banking) or account closure.

Share the (Ripco) Love...

...and get a \$5.00 bonus for you and a friend!

Your Name: _____

Your Ripco Account Number: _____

Full Name of Person You Referred: _____

One referral per form, please. Additional forms are available from any Ripco credit Union Member Service Representative. There is a maximum \$25.00 in referral credits per member. Referred member must not have had an open Ripco relationship (as a primary or a joint account owner) within 90 days of opening, must open an account prior to 12/01/09, and must maintain the account in good standing until at least 01/05/10 in order to be eligible for the bonus. If the same individual is referred by more than one Ripco member, only the one referral presented at the time of new account opening shall be used for bonus purposes. Please ask a Ripco Member Service Representative for details. **“Your Money, Your Choice, Your Credit Union.”**

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: *The mailing address is:*
 121 Sutliff Avenue P.O. Box 278
 Rhinelander, Wisconsin Rhinelander, 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, Rhinelander
- Walk-up ATM located inside of the main Wausau Paper Company building on Davenport Street, Rhinelander
- Walk-up ATM in the LRC building at Nicolet College, Highway G, Rhinelander
- Walk-up ATM at Rhinelander High School

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

Web Site:

<http://www.ripco.org>

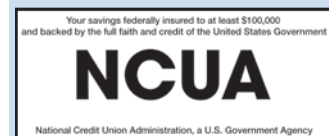
E-mail:

ripco@ripco.org

Lost/Stolen Visa/Mastercard

1-800-556-5678 (24-Hours)

Share accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA), **\$250,000** as of October 3, 2008. The Emergency Economic Stabilization Act of 2008 increased the insurance coverage on all accounts up to \$250,000 until December 31, 2009. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.



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)	
	Email Address	