

## Save Money With E-Services!

We're so proud of our online services that we'd like to offer you a little extra incentive for trying them out! When you apply for your next personal loan via CU\*@HOME, we'll lower the annual percentage rate on your approved loan by .25%. Reduction does not apply to real estate-related loans, credit cards, or share-secured loans.

Using your member number and PIN, log on to CU\*@HOME and click on "LOANS", then "APPLY FOR A LOAN". Once your application has been received and approved (qualifying credit required, our normal underwriting standards will apply), we'll quote you payments based on an interest rate that 1/4% less than our posted rate. You'll save time and money when you use Ripco's electronic services!

If you're not yet familiar with our home banking service (CU\*@HOME), we'd be delighted to help you get started! Simply call our office or stop in at your convenience, and we'll tell you all you need to know.

In addition to online loan applications, you can view your account transactions, transfer funds within your own account or to another RCU account (separate signed authorization required), learn about our rates and services and even choose to receive your statements electronically. With E-statements, you avoid the hassle of filing your paper statements, and you can view (or print, when necessary) up to 12-months of your account history.

Plus, if you have your checking account with Ripco, you may be eligible for our FREE E-Bill payment service. Imagine... no more checks to write, envelopes to address or stamps to buy. It's very easy to get started, and once you've experienced E-Bill payment, you'll wonder how you ever got along without it. **If you sign up for E-Bill payment with Ripco during the month of October 2006, we'll credit your checking account with \$10.00 after your first successful E-Bill payment!**

CREDIT UNIONS  
*Making a  
World of Difference™*



## International Credit Union Day

**Celebrates**

### "Making a World of Difference"

**F**or 58 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 157 million people belong to more than 42,000 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing financial access in remote rural communities in Africa, the Middle East, Asia, and Latin America, giving financial counseling to a member, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and its community.

And this difference really makes credit unions stand out. For the 21st consecutive year, credit unions ranked higher than banks and thrifts in "customer satisfaction" in the 2005 American Banker/Gallup Consumer Survey.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.

In honor of International Credit Union Day, October 19, we will have a variety of surprises, refreshments and special offers. Since this year's Credit Union Day will fall smack in the middle of our big drive-in remodeling project, we'll be working even harder to thank you for your loyalty and patience. As always, we look forward to seeing you!

## VERY IMPORTANT – PLEASE READ!

The following two notices contain legal disclosures and important information about accounts you may have at Ripco Credit Union. If you have questions regarding any of this information, please contact Ripco's Loan Department at (715) 365-4876 or toll-free at 1-877-365-4800.

## Insurance Tracking & Member Notices

As your lender and financial partner, Ripco Credit Union works hard to provide you the products and services to help you be your strongest financially. One of the ways in which we do that is to offer competitive rates on loans.

When you uphold the terms of your loan agreements with us, it helps us maintain those competitive rates. For example, as part of your loan agreement, the collateral on your loan must be properly insured against physical damage. Should you ever experience a lapse in your coverage due to a simple oversight or financial hardship, Ripco Credit Union is at risk for sustaining a loss on that collateral should it become damaged. By preventing losses from happening, we are able to refrain from passing additional costs on to borrowers.

Therefore, to help us all make sure insurance on collateralized loans is up to date and we are not being exposed to potential losses, we have partnered with CUNA Mutual Group to provide an insurance tracking service that identifies when an insurance lapse has occurred. Should a lapse occur, a letter would be mailed reminding you to reinstate the proper level of insurance on your loan. It's that simple!

Tracking insurance and sending reminder letters when necessary allows Ripco Credit Union to:

- Keep rates lower for you by reducing uninsured losses;
- Keep you and the collateral on your loan properly protected.

We hope adding this service reinforces your decision to have joined Ripco Credit Union. It is our pleasure to serve you.

## Lending Addendum

*This Addendum clarifies our practices as they relate to the issue of advance prepayments.*

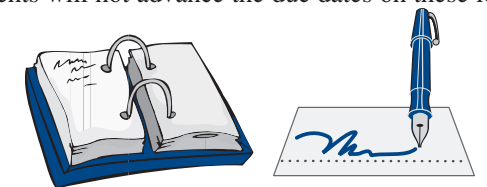
### Advance Prepayments:

Except as outlined below, any payment made, in any amount, in addition to the regular payments paid, will advance the sub account payment due date. Additional payments will advance the due date in accordance with the payment amount and frequency disclosed on the advance voucher. Additional payments made over and above the regular payments may allow the member (borrower) to skip payments in the future (if desired) until the sub account payment due date is reached. Interest will continue to accrue on outstanding balances during such periods where payments are not made.

### Exceptions:

Due dates will not advance when an extra or supplemental payment is made as a result of partial or full release of collateral, paid insurance claim or refund of a cancelable item (i.e. service contract, gap insurance).

Monthly payments are required on line-of-credit loans (i.e. Kwik Cash and Home Equity Lines of Credit); additional payments will not advance the due dates on these loans.



## Fill in the "GAP" on Your Next Vehicle Loan

Ripco is proud to offer our members MEMBER'S CHOICE™ Guaranteed Asset Protection, a low-cost insurance coverage that could save you thousands of dollars. Most vehicles depreciate dramatically as soon as they are purchased, often leaving a "gap" between your insurer's settlement and your loan balance in the event of a total loss due to accident or theft. GAP pays the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

For just a few dollars a month, GAP can save you from making loan payments on a car, truck or other vehicle that's beyond repair or stolen and not recovered. You can sign up for GAP when you apply for your vehicle loan, and for your convenience, the amount of the premium can be rolled into your monthly loan payment.

Speak with your Ripco loan officer about how you can protect your family, your car and your credit rating with MEMBER'S CHOICE™ protection solutions!

**It's a Scary World out There - Stay Safe with Ripco!**

Along with the many benefits of technology come an almost frightening number of concerns. At Ripco Credit Union, we take the security of your personal and financial information very seriously. That's why you may have recently been asked to provide us with a Security Code Word for your account. This code word will help us determine your identity when speaking with you on the phone or conducting a transaction at the drive-in or at the teller counter. The code is a way for us to avoid having to ask your social security number, as many people prefer not to use their SSN for identification.

There is a new blank to fill in on your deposit/withdrawal slips intended to remind you to give us that information and eliminate the necessity of you speaking the word and having it overheard by others. The Security Code Word is recommended but not required, and is just one of the tools we use to confirm your identity.

**Avoid Phishing and Other Scams**

Be very cautious of e-mails that appear to be from Ripco or any other financial organization or regulator. We will never ask you to provide personal information via e-mail, and will not direct you to click on any e-mail links. If you're ever in doubt about the legitimacy of a Ripco e-mail, please call our office immediately at 715-365-4800 or toll-free at 1-877-365-4800.



**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

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

**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](mailto:ripco@ripco.org)

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



**Member Newsletter** **Fall 2006**

**What's Inside?**

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- Save when you use electronic services
- Join us in celebrating International Credit Union Day October 19<sup>th</sup>

**Page Three**

**IMPORTANT LENDING ANNOUNCEMENTS:**

- Lending Agreement Addendum
- Insurance Tracking and Member Notices
- GAP Insurance

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- Safe, Sound and Secure at Ripco Credit Union
- Address Change Form
- Contact Information and RCU hours

**Drive-in Update**

Our big drive-in remodeling project has gotten a later start than we had originally anticipated, but all indications are that it will be underway by the time you get this newsletter. In order to ensure your safety and that of the construction workers, and to help complete the project in a more timely manner, we have made the difficult decision to allow temporary closures. Although we have asked our contractors to minimize downtime, it appears inevitable that there will be some days that the drive-in will be closed.

Unfortunately, we can't tell you right now just which days those will be or how many of them we'll have. We can assure you, however, that our contractors are aware of the volume of drive-in business we enjoy, and they have also been advised to do everything in their power to avoid closures during our very busiest times.

Please know that we understand and regret the inconvenience that will accompany this project. We will be offering extended lobby hours on the days when the drive-in is unavailable, and will make every effort to staff our lobby teller stations sufficiently to handle the increased lobby traffic. We appreciate your loyalty and your patience, and assure you that the improvements we'll be making will indeed be worth the temporary hassles.

What's in it for you? Well, in addition to our gratitude, you'll enjoy the following special "perks" on days that the drive-in is closed down during the construction period:

- Expanded lobby hours
- Fresh hot coffee and additional hot beverage selections
- More treats, more often!
- Coupons for lower loan rates and higher rates on term share certificates
- Weekly prize drawings