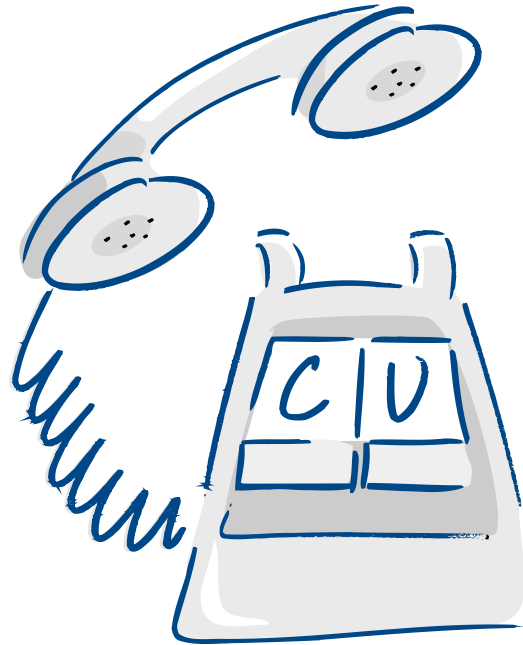


You've Got Our Number(s)!

We know that it can be frustrating to call a business and get an automated message rather than a real, live person. In the past, your calls to Ripco were routed through a system that asked you to choose "1" for ExpressLine or "2" to speak with an operator. Due to the high call volume we receive, this helped us control the call flow and attend to your requests as efficiently as possible.

But we really didn't like the fact that when you wanted to speak with us during our lobby hours, you needed to push buttons first. So we sat down with our friends at the telephone company and tried to come up with a better plan.

Now, during our regular lobby hours, your call to 365-4800 (our main line) will be answered by a live person whenever possible. Your understanding will be appreciated on the infrequent occasions when that live person just has more calls coming in at once than he or she can handle. When that happens, you may hear a voice mail greeting that gives you the option of trying again or leaving us a message. For those of you who wish to access ExpressLine audio response, you can now call directly into that system by dialing 365-4801. You can even call our loan department directly at 365-4876 if you wish to apply, check on a pending loan, or ask a loan-related question.



Toll free telephone numbers are provided for both the receptionist and audio response. Clip and save the numbers below for future reference!



Ripco Receptionist*

Toll free

(715) 365-4800

1-877-365-4800

*During regular lobby hours of 8:30 – 4:00 Monday through Wednesday and 8:30 – 5:00 Thursday and Friday.

ExpressLine Audio Response** (715) 365-4801

Toll free

1-877-365-4801

** 24/7 except during brief periods during end-of-day or month-end processing, or during scheduled maintenance/upgrades.

Ripco Loan Department*

Toll free

(715) 365-4876

1-877-365-4800 and ask for the Loan Dept.

*During regular lobby hours of 8:30 – 4:00 Monday through Wednesday and 8:30 – 5:00 Thursday and Friday.

Outside of our regular lobby hours, you will have an opportunity to leave a voice mail message or you may choose to transfer your call to ExpressLine.

Online Banking Makes Money Management Simple and Safe

Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with CU*@HOME online account access. Online "banking" allows you to safely monitor your money, move your money, and even keep more of your money by taking advantage of timely offers.

❖ Add convenience

We now offer a secure online loan application that provides you with valuable rate and payment information, and allows you to track your progress during the application process. Many members begin learning about online banking by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, online banking allows you to go online to retrieve a current list of your transactions. Go paperless, and enroll in e-statements via CU*@HOME. You'll be able to view your statement much sooner than if you wait for a paper statement in the mail, and you'll also be able to access statements from previous months. Or, if you find that you need to transfer money from your savings account or Kwik Cash line of credit, you can do so online and save yourself a trip to the credit union. *Remember: The Federal Reserve Regulation D limits the number of certain types of transactions performed for savings and money market accounts. These transactions are limited to no more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party per calendar month. The limitation imposed by Regulation D includes automatic overdraft protection transfers and those initiated by you over the telephone or via ExpressLine audio response and CU@HOME Internet home banking.*

❖ Save time

Paying bills online is one of the biggest time-savers created by online banking. You enter account information when you sign up for the E-Bill Pay service, then return to the site to pay a bill with a simple mouse click. You also have the option of setting up automatic payments to handle recurring bills, such as insurance premiums or utility bills. Paying bills online cuts costs by allowing you to purchase fewer paper checks, as well as eliminating the need for stamps and envelopes. To learn more about Ripco E-Bill Pay service or to print an enrollment form, visit our website at www.ripco.org.

❖ Safeguard accounts

To prevent others from gaining access to accounts online, change online banking passwords frequently (that option is under "Personal Preferences" once you are signed on to CU*@HOME). Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name, and don't save your password in your browser's memory. Never respond to an e-mail purporting to be from the credit union (or from any financial institution or official-sounding agency) that asks you to click on a link and provide account or password information. We won't ever ask you to e-mail private information, and advise you to never share personal account information in e-mails to anyone. If there is any question as to the legitimacy of an e-mail that looks like it is from us, please call us immediately.

When visiting the credit union's site, make sure the secure area of the site--those Web pages you access after you log in with your password--always has "https" at the beginning of the Web address displayed on the top of every page, and a locked padlock icon on the browser frame, not on the page. A "spoofed" site will appear to be legit but lack one or both of these markers. Always log out of your home banking session as soon as you're done, and for added security, close your browser session as well.

❖ Explore your options

Take time to explore Ripco Credit Union's website and our online banking offerings. You may be surprised at the time and money you'll be able to save by making a click instead of a trip!

Did you know...

That Ripco offers a wide range of mortgage programs and special needs financing through Central States Mortgage?

- 10, 15, 20 & 30 year fixed rates
- Adjustable Rate Mortgages (ARMs)
- Refinancing
- Zero Down Payment
- Investment Property Loans
- Vacation Homes/2nd Homes
- Debt Consolidation
- FHA
- Jumbo Loans
- Alternative Credit Programs



Call Ripco today for details!



**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
	No. and Street, Apt., Suite, P.O. Box or R.D. No.		
Old Address	City, State and ZIP Code		
	No. and Street, Apt., Suite, P.O. Box or R.D. No.		
New Address	City, State and ZIP Code		
	Date New Address in Effect	Account No.(s)	
Sign Here			

**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)



Member Newsletter Summer 2006

Special Discounts for Ripco Members

Ripco Credit Union is once again offering special prices on amusement park tickets for the 2006 summer season.

Noah's Ark in Wisconsin Dells
RCU Member Price \$23.00
(You save \$8.79; price at the gate is \$31.79)

Six Flags Great America in Gurnee, IL
RCU Member Price \$33.00
(You save \$13.34 per ticket; price at the gate is \$46.34)

For more details or to purchase tickets, just stop by our Receptionist's desk during regular lobby hours. Park tickets are not available through the drive-in.



Here we GROW Again!

Ripco recently grew to more than 11,000 members strong. We extend our sincere thanks to all of you for your business, your loyalty, and your ongoing support of Rhineland's one and only truly local financial institution. If you're happy with the service you receive here, tell your friends and family. If you're ever less-than-pleased with our services, please...tell us!

We want to alert you to our plans for a major remodeling project coming later this summer. If you use our drive-in, you know that it can sometimes be an awfully busy place! Many years of constant usage have taken a toll on the mechanical system that delivers the tubes to your car. Before we encounter major problems, your Board of Directors has authorized a complete drive-in renewal and expansion project. When it's completed, there will be an additional lane and an additional teller station serving the drive-in.

It is our sincere desire to minimize the inconvenience to our members during the project. Our contractors have been asked to find a way to keep at least some lanes open at all times. But if you've ever been involved in a remodeling project, you know that issues always arise. Your patience and understanding will be appreciated and rewarded with a beautiful, efficient new drive-in!