



## Ripco People Helping People... ...Again!

Ripco members and friends have come through in hard times once again, opening their hearts and wallets to the victims of Hurricane Katrina. As of September 22, we have forwarded nearly \$5500 to the American Red Cross for the benefit of those whose lives have been affected by the devastation of this powerful storm.

Since we first announced that we would be a drop-off point for cash donations, we've see an outpouring of compassion and generosity, and we sincerely thank you all for your contributions.



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

### 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

Telephone Number:  
1-715-365-4800

Toll-Free Telephone Number;  
1-877-365-4800

(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 2005

## "Members Make it Happen"

That's the theme of this year's International Credit Union Day celebration. For 55 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. So how is Ripco Credit Union different from every other financial institution, and just what is the "it" our members make happen?

Well, first of all, Ripco is different from banks because we are a member-owned, not-for-profit financial cooperative. All Ripco Credit Union profits are reinvested right here at Ripco, to provide you with lower interest rates on loans, better dividend rates on your savings, and an ever-increasing array of services and financial management options. And Ripco is different from any other credit union, too, because Ripco has the loyalty of nearly 11,000 members who appreciate the fact that since 1932, our caring staff and dedicated volunteers have been focused on improving the financial well-being of our community and of each of our valued members here in Rhineland and in Oneida, Vilas and Forest counties.

What have our members "made happen" at Ripco lately? In response to member requests, we've had some really important technical developments this year. We've added data masking to our receipt copies in response to our members' privacy concerns; we now offer free E-Statements and free E-Bill Paying in addition to CU@HOME - our very popular (also free) online account access service; and we have more exciting product/service offerings ahead in the form of online check viewing and VISA gift cards.

Ripco members also made good things happen in our community through participation in Ripco's Adopt-A-Child

program and the Holiday Hootenanny, and through generous donations to the American Red Cross in response to the Tsunami disaster in southern Asia and most recently, the Gulf Coast victims of Hurricane Katrina.

Ripco members most certainly do "Make it Happen" and we're so very proud to contribute to your dreams and achievements. 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 20, we will be serving light refreshments in our lobby from 10:00 until 4:00. Please stop in and register for a special prize drawing. We look forward to seeing you!





## Answering Your Questions about E-Bill Pay

### What is E-Bill Pay?

E-Bill Pay is a FREE new service from Ripco Credit Union, which allows you to pay your bills online, saving time and postage.

### Who can use it?

Any Ripco member with a share draft checking account in good standing is eligible to sign up for E-Bill Pay.

### Is it really free?

Enrolling in E-Bill Pay is free, and you can pay up to 15 bills per calendar month for no charge. Bills paid in excess of 15 in any one month will incur a charge of \$.50 for each one over 15. If you don't use E-Bill Pay for more than 60 days, you will be un-enrolled due to inactivity. If you choose to re-enroll after deactivation, there will be a re-enrollment fee of \$5.00.

### Who can you pay with E-Bill Pay?

You can pay any person or company using E-Bill Pay, as long as you can provide us with the payee's valid mailing address and telephone number, along with your account number for the payee's records. You must also provide Ripco Credit Union with a valid e-mail address in order to be approved for E-Bill Pay, and you must agree to notify us when your e-mail address changes.

### Will Ripco sell my e-mail address or share it with anyone?

No. In accordance with our privacy policy, Your e-mail address will not be sold, nor will it be shared with others outside the credit union unless we are compelled to do so by law.

### How can I find out more?

Call Ripco for more information, or go to <http://www.ripco.org/billpay.htm> to see a demo and access our enrollment form.

## You'll never catch us phishing

If you get a message or a telephone call asking you to verify or disclose personal information, it didn't come from Ripco Credit Union or from any of our affiliates (including the NCUA and CUNA).

We'll never send you a letter or an e-mail asking for your account numbers, user names, passwords or Social Security numbers, nor will we ever call you on the telephone asking for that information.\* If you get a message like that - it's called "phishing" - don't bite!

Instead, call us at 715-365-4800 or toll-free at 1-877-365-4800 and tell us about the incident. We may ask you to forward any suspicious e-mails to us, and we'll be happy to discuss ways you can protect yourself from identity theft.

\* Please note, however, that if you call us, we may ask you for this information in order to establish your identity prior to granting your request for service or information.

## Stamp out clutter....sign up for E-Statements today!

Do you just love getting your mail and piling it up on the countertop and then sorting through it? Does over half of it go straight to the garbage and the rest continue to sit there for awhile? And then when it's something important like your Ripco Credit Union account statement (complete with newsletter and/or other important information inserts), do you just love filing it away when you're done looking at it?

We didn't think so! Why not save yourself some time, save a tree and cut the clutter without missing out on a single bit of information? You can do it with E-Statements from Ripco.

E-Statements became available to Ripco members on September 1st, and many have already taken advantage of this free, convenient option.

All you need is:

- A valid e-mail address *(Be sure to notify Ripco if/when your e-mail address changes!)*
- Your member number
- Your PIN for online account access *(call us if you haven't used CU\*@HOME before, and we'll be happy to help you get started)*
- A PC with Windows 98 or newer operating system
- A frame-capable browser with 128-bit encryption *(current versions of Microsoft Internet Explorer or Netscape Navigator are supported)*

Once you choose to receive your statements electronically, you'll no longer receive a paper statement in the mail. Instead, you'll be able to view your statement online, and you'll always have the option to download or print it out from your home computer. Archived statements will remain available for up to 12 months, and you can always change your mind and ask to go back to mailed paper statements.

When you choose E-Statements, you'll receive an e-mail very early in the month, telling you that your statement is available for viewing. You'll usually get this notice up to a week before you would otherwise get your paper statement. Any inserts, newsletters or important disclosure information will be available in PDF form by simply clicking on a link which will be provided.

So what are you waiting for? Sign up today, and your next Ripco statement will be right where you want it... on your computer, not on your kitchen counter!

