



VOICE

RIPCO CREDIT UNION

Member Newsletter

Fall 2008

Happy Credit Union Day 2008!

We're celebrating a special day, and you're part of it. Join us October 16 to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement - and those who own it. We want to take this opportunity to thank you for being an important part of Ripco Credit Union. It's members like you who help to make up this truly special organization. You own your credit union, and we are here to serve you.

Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

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. Let us know how we're doing and what we can do to make your credit union membership even better. For more details, call us today at 365-4800.

We look forward to seeing you!

Content adapted from CUNA website, Copyright 2008 Credit Union National Association Inc

it **my credit union**
belongs
to me™



AMERICA'S
CREDIT
UNIONS™

*Where people are
worth more than money.™*

We Have a Wii Winner!

Please join us in congratulating Marsha Wickham, the winner of our “Go Green - Win a Wii” e-statement enrollment contest. Marsha is a long-time Ripco member, and a brand new Wii bowling champion! Her name was chosen in a random drawing on September 2nd, from among all eligible enrollees and registrants.



Remember - E-statements are easy, they're secure, and you'll see your statement days earlier than you could via U.S. Postal mail. You'll also have anytime access to up to twelve months of your Ripco statements, and can view or print them whenever needed.

Over ten percent of Ripco members have signed up to receive their statements electronically via It's Me 247. If you're not one of them, call today or check out our website for details.

Don't Forget to Look to Your Right!

Did you know that there is a wealth of important information on our home banking log-in page? The next time you visit “It's Me 247”, please take just a moment to review the notices in the right-hand column of your log-in page. That's where you'll find announcements that may affect or enhance your online banking experience.

For example: “*It's Me 247 Online* Banking has a new address! The URL on our website has been changed to use a different address to get to online banking.” That message recently appeared on the log-in page to let you know that the new URL is on purpose and not some sort of spoof or phishing attempt.

We work hard to keep you informed of updates and issues, and encourage you to keep an eye out for important announcements and information.

Recommended Websites

ripco.org - for secure access to your Ripco Credit Union accounts, RCU credit card account access, FREE Electronic Bill Payment Service (for members with RCU checking accounts in good standing) basic credit union information, educational resources and much more!

OnGuardOnline.gov - for practical tips from the federal government and the technology industry to help you guard against Internet fraud, secure your computer, and protect your personal information.

FTC.gov - for a wealth of consumer protection information and great advice on identity theft protection and help for victims of ID Theft.

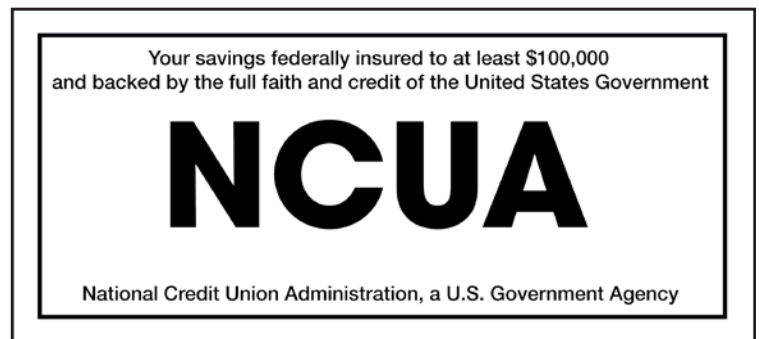
Safe, Sound & Secure

The economic news has certainly been enough to prompt a person to consider the safety of his or her funds. We welcome any inquiries you might have as to the safety and soundness of Ripco Credit Union. We assure you that as your credit union and trusted financial partner, we have not entered into the risky lending practices that have had such a devastating effect on some institutions.

We'd also like to share with you this quote from an August 14, 2008 media release by the NCUA:

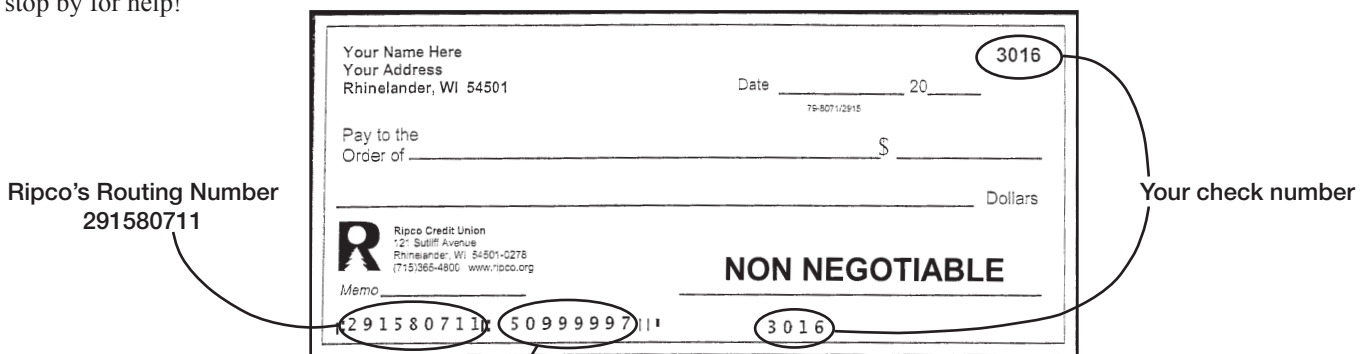
*“NCUA has been emphasizing the security of federal insurance protection. In July, NCUA issued a media release confirming the secure position of the National Credit Union Share Insurance Fund (NCUSIF), and at the July NCUA Board meeting NCUA’s chief financial officer announced that the NCUSIF has a record reserve level. The NCUA Fund, which protects members against loss should a federally insured credit union fail, has an equity level of 1.24 percent and is expected to end the year at 1.28 percent. **No member has ever lost a penny of federally insured funds held in a credit union.**”*

Thank you for your continued confidence in Ripco Credit Union. After 76 years of serving our members and this community, our commitment and our optimism remain strong.



Helpful Hints from our Bookkeeping Department

We receive a lot of calls from members who are unsure about how to find out information about their checking account for the purpose of setting up direct deposit of their payroll or government checks. The following diagram shows the typical format of a personal check at Ripco. Please note that business checks and checks from other institutions may be configured differently. This illustration is provided for your information, but we are always happy to give you personal assistance. Never hesitate to call or stop by for help!



Your Account Number:
 The first two digits indicate the account type;
 the second five digits are your member number,
 and the last digit is called a "check digit".

MONEY SMART WEEK WISCONSIN

OCTOBER 12 – 18 | 2008

Check out the website at moneysmartwi.org for help in building your financial knowledge and staying up to date on the latest financial news.. Improved financial literacy can mean that you'll deal with your own money more quickly, confidently and shrewdly.



**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		
	Sign Here	Date New Address in Effect	
Account No.(s)			
Email Address			

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)

