



THE
MAGIC
OF
SAVING
AT THE CREDIT UNION

**National Credit
Union Youth Week
Is April 19-25, 2009**

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence. We're excited to be opening Rhinelander's first in-school financial institution next fall. **Through our new partnership with the Rhinelander School District, the Student Branch of Ripco Credit Union will be opening at Rhinelander High School when the 2009-2010 school year begins.**

Visit Ripco Credit Union during the week of April 19-25 and help us celebrate National Credit Union Youth Week. Ripco will show youth and teens how saving regularly can add up quickly - almost like magic! And remember, Ripco membership is open to all your family members. Join us today, and enjoy a healthier financial future, along with our "Attitude of Excellence" for years to come.

**We LOVE hearing
from you!**

"Over the past few months I've had the pleasure of working with several of your employees for various reasons...In this day and age when the "personal touch" of taking care of business has declined, it is apparent that it is still alive and kicking at Ripco."

- Carol from Rhinelander
RCU member since 1979

**ANNUAL
MEETING**

The 77th Annual Meeting of Ripco Credit Union will be held on Tuesday, April 21, 2009 in the RCU lobby at 121 Sutliff Avenue in Rhinelander. Registration will begin at 6:45 PM; the business meeting will commence at 7:00 PM.

All RCU members are welcome to attend. The annual business meeting is an occasion for management and elected officials to report to you on the credit union's financial position, current business issues and goals. You will have an opportunity to ask questions of the professionals and volunteers who run your credit union. In the event we have more individuals running for seats on the Board of Directors than we have open positions, eligible voting members will be able to cast their ballots for the Credit Union leadership.

If you have any questions about this year's Annual Meeting, please do not hesitate to contact us by phone at (715)365-4800 or via e-mail to ripco@ripco.org.

IMPORTANT Credit Union Notice

Please read and retain for future reference

RIPCO CREDIT UNION PRIVACY NOTICE - March 2009

Ripco Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial service providers with whom we have joint marketing agreements. **To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.**

Information We Collect And Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial service providers with whom we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Ripco Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you have any questions, concerns or comments about Ripco's Privacy practices, we encourage you to call, write or e-mail us at the phone number, address or e-mail address listed on page four of this publication.

Save Time, Paper and Money with Electronic Services

With the ever-increasing cost of postage, maybe it's time you took another look at earth-friendly options like E-Statements, online account access and E-Bill Payment. Organize your finances, reduce your footprint on the environment and save money on postage with the convenience of free, secure online services from your trusted financial partner - Ripco!

Getting started with online banking is easy! For security reasons, we ask that you call our office during regular business hours and request activation. Then, once you're established with "It's Me



247" you'll be just a few clicks away from the additional convenience of E-statements. When you choose to replace

your paper statements with E-Statements from Ripco, you'll receive an e-mail each month (days sooner than you would have received a mailed statement) saying your e-mail is ready to view online. Going forward, you'll have immediate access to your account activity and history online.

Special Note about Electronic Bill Payment:

One feature of It's Me 247/Online Banking Community that is a bit confusing is that Ripco currently does not offer CU*Easy Pay Bill Payment service. **We do offer E-Bill pay service for Ripco members with checking accounts in good standing**, however our E-Bill Payment is not a part of It's Me 247.

To sign up for Ripco's free E-Bill Payment service, please click on the "Pay Your Bills Online" link on our home page, click on the "Enroll" link, and complete our secure electronic enrollment form. Once your request has been processed, you'll receive an e-mail with instructions for secure sign on to our E-Bill Payment service.

E-Statements for Your RCU Credit Card Coming Soon to Enhance Online Account Access

Many of you have been enjoying online access and online payment options for your RCU credit cards. Now, we are happy to announce that we'll soon be adding credit card e-statements to our online offerings. Watch for more information in your credit card billing statements.

Meet our Certified Budget Counselors



Melody Shaltis and Lorrie Cummings recently completed the Certified Financial Counseling Program through the Credit Union National Association. They are trained to identify and relate to financial challenges and assist members in becoming more financially stable and aware. In the credit union spirit of "people helping people" their services are free to Ripco members. Appointments are necessary; please call 365-4800 to set up a time to meet with either Melody or Lorrie.

"Just Say No" to ATM Surcharges with Alliance One

Ripco's partnership with the Alliance One ATM network means that you have fee-free access to 17 ATM's within 50 miles of Rhinelander, and nearly 4700 convenient Alliance One ATMs in 44 states and territories. Alliance One, a nationwide group of select-surcharge ATMs, gives you the power to access your money on your own terms.

To avoid surcharge fees, just look for the blue and white Alliance One logo on ATM's around the Northwoods and across the country. You can also search for participating Alliance One ATMs online. From Ripco's home page (www.ripco.org), click on "Links" then scroll down to "Alliance One".



We've Got a Loan for You!

In spite of what you may have heard or read, it is still possible to get a loan! These are certainly challenging times for our country and our economy, but Ripco remains safe, strong and secure. We continue to lend money and serve our members' needs in a responsible manner with the personal attention you deserve.



One of the ways we're showing our confidence and commitment is through our partnership with Invest in America - a way for credit

union members to get great discounts on new GM and Chrysler vehicles. Both our members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 44,000 cars have been sold through the Credit Union Member Discount from GM and Chrysler's Credit Union Member Cash program as of March 11, 2009. Visit www.lovemycreditunion.org for more details on these great discount programs.

You'll save even more when you finance your new vehicle with Ripco Credit Union. Our new personalized lending program rewards your good credit with some of the best loan rates in the area. Our friendly lending professionals will work hard to serve your borrowing needs, answer your questions and help ensure that your new loan is the right fit for your personal financial situation.

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 *COMING SOON* to Rhinelander High School

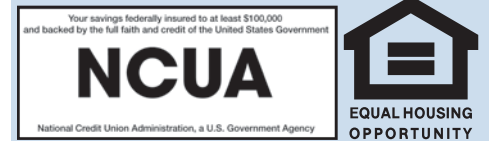
All Ripco ATM's are fee-free when using your RCU debit, ATM or credit card!

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
	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			