

## Keeping Your Account Information Safe

In the near future, you'll be seeing some new security upgrades to CU\*@HOME online account access. We will soon be adding additional layers of security to help protect your account information. We'll start by introducing you to Strong Passwords and the concept of PIB. Watch for more news in future RCU communications!

### Strong Passwords

Once we have implemented the "strong" password requirement, you will be prompted to choose a new login password if your existing password does not already meet the upgraded standards. Your new, strong password must have:

- Between six and ten characters
- At least one upper case letter
- At least one lower case letter
- At least one number
- At least one "special character". (A special character is a standard keyboard symbol, such as ! @ # \$ % ^ & \* .)

Some other hints to consider when choosing your new password:

- Make each password completely unique; do not use a new password similar to a previous one by simply adding a number at the end of it.
- Don't make your only uppercase letter be the first one in your password. Use one or more uppercase letters in the middle of your password.
- Avoid the obvious – don't make it easy for hackers by repeating a digit, a letter, or a common sequence of characters (like 33333, CCCCC or 12345, abcde0).
- Don't use personal information that someone could easily figure out, like your birthday, a child or pet's name, your phone number or street name.
- Avoid using a name or complete word from a dictionary.
- Put your own personal spin on a familiar phrase or lyric. To shorten it, substitute letters with a number or a special character. For example, "I'm dreaming of a white Christmas" could become **!Mdo@wC**



### PIB & Challenge Questions

As the above graphic states, **PIB** means your Personal Internet Branch. As **PIB** evolves, you will have many options for managing your online account information and adding personalized security features.

The first stage of **PIB** is the addition of Challenge Questions. Once you enter your member number and PIN at the log in screen, you will see a new step - the challenge question. Challenge questions protect you by requiring additional information, giving you an additional level of security—what is known as multi-factor authentication.

When you first register your **PIB**, you will be prompted to answer a series of challenge questions. Your answers to these questions will be saved as part of your online profile, and you'll be asked to answer a challenge question each time you log in. Not to worry - there will be no studying required...challenge questions will be easy for you, because they're all about you!

## IMPORTANT Credit Union Notice

Please read and retain for future reference

### RIPCO CREDIT UNION PRIVACY NOTICE – March 2007

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.*

## ANNUAL MEETING


Tuesday, April 17, 2007

**Ripco Credit Union Meeting Room - Lower Level  
6:45 PM Registration - 7:00 PM Business Meeting**

Ripco's 75th Annual Meeting is scheduled for Tuesday, April 17, 2007 at 7:00 PM. The meeting will be held in the lower level of the credit union building at 121 Sutliff Avenue in Rhinelander. All members are welcome to attend. You may park in the lower level parking lot and enter through the downstairs door nearest to the drive-in area.

The door will open at 6:45 PM, allowing those eligible members in attendance time to register, pick up their copy of Ripco's Annual Report and take a seat. This 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 raise concerns and ask questions of the professionals and volunteers who run your credit union. In the event that we have more individuals running for seats on the Board of Directors than we have available 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 at (715) 365-4800 or via e-mail to ripco@ripco.org.



**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  
Rhinelander, Wisconsin

The mailing address is:  
P.O. Box 278  
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

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)

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency



# VOICE

## RIPCO CREDIT UNION

Member Newsletter Spring 2007

# AVAST YE MATEYS!

## National Credit Union Youth Week is April 22 - 28

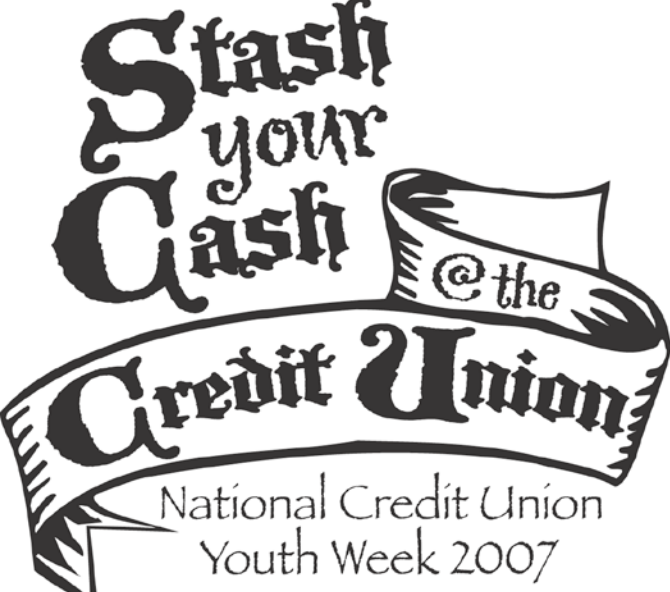
It's time once again for National Credit Union Youth Week. This year's theme is "Stash Your Cash @ the Credit Union." We think you'll agree that it's best to learn about finances and the importance of saving at a young age - before you find yourself walking the plank into a sea of debt. Arrggghhh!

So where does your Credit Union fit into this picture? Well...we're here to help guide you on the journey. Our 75-year tradition of service makes Ripco Credit Union a natural source of leadership in financial education. We can help children - and adults - to understand the credit union difference -- better rates, lower fees, personal attention and a commitment to your financial success.

If you're a parent, there's no better time than now to guide your child, teen or young adult in to Ripco to open or add to an account. We offer fee-free, no minimum balance savings accounts for all ages, and have free student checking accounts, ATM cards and debit cards for qualifying teens over 16. After all, you don't want your kids plundering your loot forever, do you?

And kids...you're always welcome at Ripco Credit Union. It's never too early to start a lifelong habit of saving, and we'll do everything we can to make it fun to Stash Your Cash @ Ripco. Think of us as your own personal treasure map to success.

Beware of Pirates! If you have questions about a new or existing account, or if you're simply looking for financial information or guidance, trust Ripco. We'll take the time to listen and we care enough to help you find answers.



National Credit Union Youth Week 2007