



# VOICE

## RIPCO CREDIT UNION

Member Newsletter

Summer 2008

## Special Discounts On FUN For Ripco Members

**R**ipco Credit Union is once again offering special prices on amusement park tickets for the 2008 summer season.

Tickets must be purchased in advance at Ripco and are non-refundable. Please stop by our Reception desk during regular lobby hours; park tickets are not available through the drive-in.

**Noah's Ark (WI Dells) RCU Member Price \$24.00**  
*(You save \$10.97; price at the gate is \$34.97)*

**Six Flags (Gurnee, IL) RCU Member Price \$34.00**  
*(You save \$22.64; price at gate is \$56.64)*

### HOME EQUITY LINE OF CREDIT

rates as low as

# 4.00%

4.00% APR (Prime minus 1%) available on variable rate Home Equity Lines of Credit when loan-to-value ratio is 50% or less; for loan-to-value ratios 51%-80%, the APR will be the Prime Rate as of June 20, 2008, or 5.00%; for loan-to-value ratios 81%-100%, the APR will be the Prime Rate plus 1% , or 6.00%. Rates available as of July 1, 2008, and will remain in effect through 12/31/08.

\*\*\* adjusted semi-annually on January 1 and July 1, based on the prime rate as of the preceding Dec. 20<sup>th</sup> & June 20<sup>th</sup>.

## Premier Checks Debut at Ripco

**W**e're excited to share the news that Ripco now has the ability to print members' personal and business checks in-house, offering you lower prices and speedier turn-around time. You'll receive high quality check stock and many personalization options, but with our new Premier check printing service you'll pay less, and your checks will be available for pick-up here at the credit union in just three business days.

Our check printing fees for personal checks are as low as \$8.97 per box of 150 duplicate checks. Business style checks are also available at a significant price savings as compared to other check vendors.

To keep our prices down, and in consideration of the limited storage space we have available, we do ask that you stop in to pick up your checks in person. It would help us tremendously if you could pick up your checks between the third and tenth day after you place the order.

If you are unable to pick up your checks in person, we can ship them to your address of record for a fee of \$5.00 for a single box order. Also, if you have not picked up your checks within two weeks and have not called us to make other arrangements, we will ship your order and charge your account accordingly.

## Save the World - Win a Wii™

**W**ell maybe you won't save the world, but you can certainly help save a tree when you sign up for e-statements. By choosing to receive your periodic account statements electronically, you'll get an e-mail message telling you that your statement is available for viewing online.

Using our secure online Home Banking service - *It's Me 247* - you simply log in, choose the "Statements" option, and view up to 12 months of statement activity. It's a great way to save paper and cut down on your filing chores. In addition, your e-statement availability message will be in your e-mail days before paper statements arrive via postal mail.

### Now there's an added incentive to enroll!

Enroll in e-statements between July 1 and August 31, 2008, and you'll be entered in our contest to win a Nintendo Wii™ game console. One prize winner will be selected in a random drawing from all qualified entries submitted between 7/1/08 and 8/31/08. No purchase necessary; please see a Ripco representative for complete details and the official rules.

**It is very important that we have accurate e-mail addresses on file for all of our members who use online access, and especially those enrolled in e-statements.** You may rest assured that in accordance with our Website Privacy Notice, *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.* Although we do not communicate private or sensitive information via e-mail, we may use your e-mail address as an alternate way to contact you to share pertinent non-private Ripco information.

To update your e-mail address, simply log in to *It's Me 247*, choose Preferences, then My Personal Information, and Edit My Personal Information. If you have any questions about e-statements, the contest or any of your online options, please don't hesitate to call our office during lobby hours and ask to speak with a member service representative.

## Ripco Offers REAL Solutions

**R**ipco Credit Union has been recognized by Wisconsin's credit union trade association for improving people's lives through innovative services and programs that encourage financial literacy, sound money management and improved personal financial stability.

The Wisconsin Credit Union League—which represents more than 260 not-for-profit financial institutions—has named Ripco Credit Union a "REAL Solutions Pioneer" for its participation in the REAL Solutions initiative, which extends credit union services to people in need, regardless of whether the credit union can profit by doing so. The initiative, started by Wisconsin credit unions, now involves credit unions nationwide.

"Credit unions exist to serve their members, not to make profits," says Jon Tulgren, Ripco President. "We participate in REAL Solutions because it's part of our mission as a member-owned cooperative. Our focus is on helping our members and, ultimately, developing stronger and healthier Wisconsin families and communities."

As part of REAL Solutions, credit unions are offering programs and services that reduce dependency on predatory financial providers, encourage saving and wealth-building, build creditworthiness, increase financial self-sufficiency and improve the economic wellbeing of Wisconsin communities.



## Tell Us Your Story

**H**as Ripco ever been the “REAL Solution” to a financial challenge you have faced? If so, we’d like to hear your story!

One of our members e-mailed us earlier this year to thank us for our help and to share her experiences. With her permission, we are re-printing a portion of her e-mail here. Her identity has been withheld to protect her privacy.

*“Ripco Employees,*

*I just wanted to take a minute to thank you for your continued wonderful service. From loans to mortgage referrals to opening my checking account RIPCO has made it an easy and wonderful experience. They take the extra time to explain all the fine print to you, work with you to make sure that you’re getting the service that you need, and are always available to answer questions as they come up.*

*When I got my first loan from RIPCO, my dad actually co-signed the note because my credit wasn’t in the best shape. RIPCO gave me the loan and helped me start rebuilding my credit. They have gone above and beyond what I ever thought a bank or credit union would do for a customer.*

*Thank you RIPCO!”*

Needless to say, that e-mail was the highlight of our day! Every single Ripco employee shares in our mission to improve the financial well being of our members, so when we hear a success story like the one we quoted above, it simply reinforces our “Attitude of Excellence”.

So if someone at Ripco has offered you a REAL solution or has simply made you glad to be a Ripco member, we’d love to hear about it. With your permission, we may even share your story here in the pages of future issues of the VOICE, or in other materials. Please e-mail [ripco@ripco.org](mailto:ripco@ripco.org) using “REAL Solutions” in the subject line or send us a note via postal mail to REAL Solutions, c/o Ripco Credit Union, P O Box 278, Rhinelander WI 54501.

## Save \$\$\$ When You Apply Online

**D**id you know that you can get a .25% rate reduction on your consumer loans\* when you apply online? Just log in to It’s Me 247, click on “New Accounts” then “Loans” then “Apply Online” and complete the brief, secure application. A lending representative will contact you promptly to discuss your needs and answer any questions you may have.

\*Sorry -real estate loans are not eligible for the rate reduction.

## Security Codes Help Protect Your Personal Information

**W**hen you call our office for account information or conduct a transaction in our lobby or drive-in, you may be asked to provide a Security Code. The Security Code is not the same as your online or audio PIN, nor is it your ATM, Debit or Credit Card PIN. It’s a special verbal code - either a word or series of numbers that we attach to your account screen to help us verify that we are indeed dealing with the one-and-only you!

Security Codes were adopted to help us identify you without asking for your social security number. In the interest of information security, many people are reluctant to share their social security number over the telephone or in a public area where they may be overheard. To address that concern, we are attempting to obtain Security Codes for all accounts, and ask that you write your security code in the space provided on our deposit and withdrawal forms.

If you don’t have a security code or have forgotten what it is, any Ripco representative will be happy to assist you in adding or updating this important information.

# Check out Ripco's New Website!

# www.ripco.org

**B**eginning on or about July 1st, you'll be seeing a fresh new look when you visit us online! Don't worry -all of the same information, rates, calculators and links will be there, we're just arranging them a little differently in the hope the site will be even more user-friendly and informative.

Online account access, E-Bill Payment features, and online credit card access will not change. Your existing sign-on information, user names and passwords will still work as usual after our informational website update.

If you have any questions, concerns or suggestions about the new site, please don't hesitate to contact us via e-mail to [ripco@ripco.org](mailto:ripco@ripco.org).

## 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

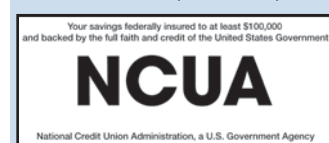
All Ripco ATM's are fee-free when using your RCU debit, ATM or credit card!

Home Banking and  
On-line Internet Loan Applications  
(Access via our Website)

Web Site:  
<http://www.ripco.org>

E-mail:  
[ripco@ripco.org](mailto:ripco@ripco.org)

Lost/Stolen Visa/Mastercard  
1-800-556-5678 (24-Hours)




## 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		
	<b>Sign Here</b>	Date New Address in Effect	
Account No.(s)			

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(Access via our Website)

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E-mail:  
[ripco@ripco.org](mailto:ripco@ripco.org)

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