

VOICE

Fall 2011

A NEWSLETTER PUBLICATION FROM RIPCO CREDIT UNION

A MESSAGE FROM THE PRESIDENT

By Liza Edinger, Ripco President/CEO

Please join us in welcoming members of Nicolet Credit Union to our Ripco Credit Union Family. Ripco Credit Union has been awarded approval from the National Credit Union Administration (NCUA) and the State of Wisconsin Department of Financial Institutions/Office of Credit Unions to acquire the assets of Nicolet Credit Union of Eagle River via merger.

The merger is scheduled to occur on September 30, 2011, so by the time you're reading this article, the merger will be final. As of October 1, 2011, the former Nicolet Credit Union is operating under the name of Ripco Credit Union – Eagle River branch office. Diane Sowinski, Ripco's Vice President of Marketing and Business Development has been named the Interim Branch Manager of the Eagle River office.

Ripco and Nicolet share very similar philosophies of member service, community involvement and commitment to the credit union movement, making this merger a perfect fit. Both started as select employee group credit unions and later expanded to serve their local communities; Nicolet has been operating for over 50 years and Ripco will be celebrating its 80th anniversary next year; and both institutions have always worked hard to provide outstanding, personalized financial service through face to face member contact. We are thrilled that two organizations whose roots run deep in their local communities are now joining forces to preserve and grow this legacy.

The union of Ripco and Nicolet credit unions will make us even stronger—benefitting the members of both entities, offering additional services, locations and ATMs. Our combined resources will ensure that members continue to receive a full range of financial products and services, the security and convenience of the latest technology, and the safety, soundness and personal service you expect and deserve. After the merger, Ripco Credit Union's assets are nearly \$100 million and our members number approximately 14,000.

Since we are temporarily operating under two separate data processing systems, Ripco members cannot yet conduct transactions at the Eagle River branch, nor can members who came to us from Nicolet Credit Union conduct transactions at Ripco in Rhinelander. Once the data processing merger is completed (the target date for this is December 2011), Ripco members will be able to transact business at the Eagle River branch in addition to the main branch in Rhinelander if they so choose. You will also have access to another Ripco-owned, surcharge-free ATM at the Eagle River branch.

We're very excited to embrace the communities that have been served so well by Nicolet Credit Union. We welcome Nicolet's staff and members into the Ripco family, and look forward to the opportunity to serve all our members and contribute to their financial well-being.

We've added some "Frequently Asked Questions" to Ripco's website, under the "What's New" page. We're also happy to answer any additional questions you might have, so please don't hesitate to call (715-365-4800 or toll free 1-877-365-4800) or email merger@ripco.org. Any member may also feel free to contact me personally on my direct line (715-365-4866) or at lizae@ripco.org.

Best Regards,

Liza Edinger, President/CEO



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IMPORTANT NEWS ABOUT U.S. SAVINGS BONDS

The U.S. Department of the Treasury announced in July that it will end over-the-counter sales of paper savings bonds on December 31, 2011. This includes sales through financial institutions like Ripco Credit Union and applications mailed directly to the Federal Reserve Bank.



Savings bonds will now be available for purchase electronically via the TreasuryDirect® website.

Ripco will continue to sell paper savings bonds until the end of the 2011 calendar year. In addition, we continue redeeming paper savings bonds here at your credit union. Members who wish to purchase U.S. savings bonds should sign up for a TreasuryDirect account to buy and manage savings bonds electronically - safely, 24/7, with www.treasurydirect.gov. For more information please visit the Treasury website (www.treasurydirect.gov) or visit Ripco for a free informational flier (also available online at www.treasurydirect.gov/instit/savbond/otc/FIOTC_Flier_BW.pdf).

JOIN THE CROWD AT RIPCO!

Everyone has a different definition of what's important. That's why Ripco Credit Union is here to meet all kinds of needs. We take pride in our commitment to member service, and strive to live our "Attitude of Excellence" every single day! We have local ties dating back to 1932, and the reason for our long history in the community is simple. We believe every member—and every member experience—is important.

For nearly 80 years, we've given back to our members by offering a world of possibilities:

- Free Checking
- Competitive Interest Rates
- Four (soon to be FIVE!) No-Fee ATM Locations
- The best technology to serve you: Fast and Easy Telephone, Online Banking, e-Bill payment and e-Statements – and now...MOBILE BANKING too!
- No Annual Fee VISA® and VISA® Gold Credit Cards
- Money Market Index Accounts, IRAs, Health Savings Accounts (HSAs)
- And much more!

If you want personal service, diverse financial options and competitive rates, you'll fit right in with the ever-growing crowd at Ripco Credit Union. Since we've expanded into the area formerly served by Nicolet Credit Union, we welcome all who live, work or own real estate in the seven counties of Oneida, Vilas, Forest, Langlade, Lincoln, Price and Florence. Stop by or call us today to discuss how we can help you meet your financial goals.

Wisconsin DOT information now available online

The Wisconsin Department of Transportation has expanded the availability of its Lien Holder Inquiry Web application to allow access to the general public.

Anyone with a vehicle identification number (VIN) can confirm that a lien has been recorded or released for any motor vehicle currently titled by the Wisconsin DOT. This application is available at www.dot.wisconsin.gov/drivers/online.htm.



The DOT indicates that this convenient new option may prove beneficial for you in many ways:

- You can verify that the lien has been released from your vehicle;
- Potential buyers can confirm that any lien listed on a Wisconsin title has been released, and
- If you have misplaced your copy of a lien release or if you are unsure whether there is a lien on your vehicle, you now have the ability to check the status online.

If you have any questions concerning the Lien Holder Inquiry application, please contact the Wisconsin Department of Transportation – Vehicle Records Section at 608-266-1466 or email VehicleQuestions@dot.wi.gov.

CREDIT UNIONS BUILD A BETTER WORLD

Celebrate International Credit Union Day 2011



At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Ripco Credit Union being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World."

As financial cooperatives that stand on social responsibility and economic viability, credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Credit unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration on October 20, 2011, which is the launch of the 2012 IYC. Cooperatives address the common goals of their members. Cooperative principles include:

- **Voluntary and open membership**
- **Autonomy and independence**
- **Concern for community**
- **Democratic member control**
- **Education, training and information**
- **Member economic participation**
- **Cooperation among cooperatives**

These principles underscore the cooperative values of self-help, self-responsibility, democracy, equality, equity and solidarity.

Here are a few examples from the World Council of Credit Unions of how credit unions worldwide are exercising cooperative principles to promote the above values:

- In Mexico, credit union field officers physically take credit union services to the poor in marginalized areas of the country through new handheld technologies, giving them an opportunity and affordable alternative to access financial services.
- Amid the ongoing conflict in Afghanistan, men and women alike are getting the chance to experience democracy firsthand by voting at their local Islamic investment and finance cooperatives (credit unions).
- In Kenya, a credit union with a membership consisting of secondary school teachers offers an HIV/AIDS peer education training program to help members help their communities.
- In Haiti, credit unions have strived to maintain operations in the face of a catastrophic disaster, so that their members have access to the resources they need to begin rebuilding their lives and homes after 2010's devastating earthquake.
- In the U.S., credit unions are committed to providing a safe and affordable alternative to predatory payday lenders. Credit unions are always looking for opportunities to bring affordable services to communities in need.

As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

We'd like you to join us on Thursday, October 20th this year for some very special festivities surrounding International Credit Union Day. Watch for details as our plans come together for a celebration of all things "credit union" and an open house showcasing our new building addition on Sutliff Avenue in Rhinelander. We'll also be happy to answer any questions you may have about our recent growth via the acquisition of Nicolet Credit Union in Eagle River.

These are exciting times for Ripco, and we're so happy that you have chosen to be a part of our success!

Holiday
Closings

November 24 - Thanksgiving Day

December 26 - Christmas



The VOICE is published in the Spring, Summer and Fall of each year for members of Ripco Credit Union.

Sign Up for e-Statements

Save time. Save space. Save money. Save a tree! Environmentally-conscious and security-minded people are choosing to receive e-Statements in place of traditional paper statements. Ripco Credit Union offers this service FREE to our members.



e-Statements are electronic copies of your account statements that you can view, search, save and print online anytime, at your convenience! They're:

- **Fast** – Available online, days sooner than paper statements that arrive by mail.
- **Convenient** – No need to file away paper statements; e-Statements are stored for you online and archived for up to 16 months!
- **Secure** – Access your e-Statements using your secure Online Banking account log in. e-Statements are not sent by e-mail or by paper to an unsecure mailbox.
- **Environmentally friendly** – e-Statements save paper, ultimately saving trees and helping the environment!

Join the happy members who have made this simple switch that makes a big difference. Sign up for e-Statements today! Just log on to It's Me 247 home banking, click on Preferences and then scroll down to E-statement options. It is very important that you supply us with a current, accurate email address and that you notify us of any changes to your email address. To ensure delivery of your e-Statement availability notifications, please add ripco@ripco.org to your email "Contacts" or other list of unblocked email accounts.



IMPORTANT REMINDER

It is very important to always provide us with current and accurate contact information. We can serve you best when we have your correct email address. If you use online banking, we need a valid email address to notify you of personal information changes and other account events; if you're enrolled in e-Statements, an accurate email address will ensure that you receive your e-Statement notifications and other important information. Please be sure to let us know if your email address changes. Simply update your personal information via It's Me 247 or drop us an email (including your old and new e-mail addresses) to ripco@ripco.org. For your protection and account security, we ask that you do not include your Ripco account number when emailing us. Email address change requests via e-mail or telephone will be subject to verification. If your postal mailing address has changed – even temporarily – please notify us in writing immediately in order to avoid the \$5.00 Incorrect Address Fee.

RIPCO IS LOCATED AT

121 Sutliff Avenue • Rhinelander, WI 54501
633 N. Railroad Street • Eagle River, WI 54521
~and at~
Rhinelander High School
665 Coolidge Avenue • Rhinelander, Wisconsin

MAILING ADDRESS

P.O. Box 278
Rhinelander, WI 54501-0278

MAIN TELEPHONE NUMBER

715-365-4800 (local) • 1-877-365-4800 (toll free)

EAGLE RIVER BRANCH TELEPHONE NUMBER

715-479-4491

CU*TALK AUDIO RESPONSE

715-365-4801 (local) • 1-877-365-4801 (toll free)

LOAN DEPARTMENT

715-365-4876 • 1-877-365-4800 (toll free)

EAGLE RIVER'S LOBBY HOURS

Mon – Thurs 8:30 – 4:00
Friday 8:30 – 5:00
Saturday: Closed

MAIN LOBBY HOURS

Mon – Wed: 8:30 a.m. – 4:00 p.m.
Thurs – Fri: 8:30 a.m. – 5:00 p.m.
Saturday: Closed

EAGLE RIVER'S DRIVE-IN HOURS

Mon – Thurs 8:30 – 5:00
Friday 8:30 – 6:00
Saturday 8:30 – 12:00 noon

MAIN DRIVE-IN HOURS

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

RHS STUDENT BRANCH HOURS

Tuesdays & Fridays: lunch hours from 11:30 a.m. – 1:15 p.m. when school is in session.
ATM available whenever the Commons area is open.

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 at Rhinelander High School

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

WEBSITE

www.ripco.org

EMAIL

ripco@ripco.org

LOST/STOLEN VISA®/MASTERCARD® Credit Cards

1-800-654-7728 (24-Hours)

LOST/STOLEN MasterMoney® Debit Cards

1-800-523-4175 (24-Hours)



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