



ONCE

Spring 2011

A NEWSLETTER PUBLICATION FROM RIPCO CREDIT UNION

**WE HAVE
\$25,000,000
TO LEND...**

Come 'n' Get it!

rates as low as

2.99%
APR

(new money only)

Auto Loans

Ripco's low, competitive rates on Auto Loans will help you love the financing almost as much as you love your new car. We also offer loans for motorcycles, boats, recreational vehicles and more!



Home Equity Loans

Ripco is currently offering Home Equity Loans with

rates as low as

5.00%
APR

Credit Cards

Ripco Visa® and Visa® Gold credit cards have no annual fee and some of the lowest rates we've seen anywhere. We're not including the rate here, because we only have seven lenders on staff, and they couldn't possibly handle the rush. Give us a call or stop in...you'll be glad you did!

Debt Consolidation Loans

Are your monthly payments leaving you strapped for cash? Are there too many days and not enough dollars? Don't resort to the costs and crazy-high interest rates charged by payday lenders. Come in and talk with one of our friendly lending professionals to see if a Ripco debt consolidation loan might be the answer. We also have two certified budget counselors on staff who would be happy to help you take a look at your overall financial fitness and set up a budget that includes saving for your future. Budget counseling service is available by appointment and is provided free of charge to Ripco members.

Telephone...telegraph...telecommute...Tell a Friend!

If you have friends, family or co-workers who live or work in Oneida, Vilas, Forest, Langlade, Lincoln or Price County who just might need a loan or a new banking relationship, invite them to join your credit union. As Ripco grows, so do the benefits of membership and the value of the services we provide.



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Construction Concludes— Only finishing touches left to address

The Board of Directors, management and staff at Ripco are delighted to announce that our 2,000-square-foot building addition is just about complete. By the time you read this, the dust will have settled, the pictures will be hung on our freshly-painted walls and we'll all be enjoying the convenience, comfort and privacy afforded by our new space. All that remains to be done are a few cosmetic tweaks inside and a touch of landscaping once the weather cooperates. We look forward to hosting an Open House celebration this summer to thank you for your patience and understanding during the construction phase. Watch for details on our website and in our Summer newsletter, and plan to join us for the celebration!

YOUTH WEEK NEWS FOR PARENTS

Are your kids on the right track to financial independence?

For many of today's young adults, that goal is still a long way off. Forty-one percent of parents still provide some level of financial support to their children ages 23 to 28. In addition, only 23% of parents say their kids are very knowledgeable about money management.*

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.

Join.

As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share.

Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cellphone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach.

Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Ripco Credit Union a natural partner in pursuing financial security.

We're here to help.

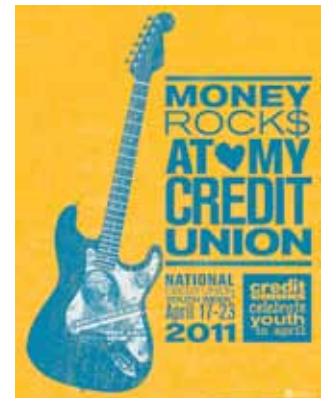
For more information, call us at 715-365-4800, e-mail ripco@ripco.org or stop by our main branch at 121 Sutliff Avenue or the Student Branch at Rhinelander High School (Tuesdays & Fridays during lunch hours).

*2010 Families and Money Survey, Charles Schwab

MONEY ROCKS AT MY CREDIT UNION

Youth Week 2011

National Credit Union Youth Week™ is April 17–23. This year, Youth Week coincides with spring break at Rhinelander High School, so our celebration at the RHS Student Branch will be held the week before, or April 11–15. We'll also be celebrating here in our main lobby during the actual Youth Week...two parties for the price of one!



The Student Branch staff at RHS have plans for games, contests and giveaways on Tuesday, April 12th and Friday, April 15th. Be sure to stop by and bring your best smiles, because photo ops will be available! Even though the RHS construction project will have started by then, our student branch will remain open and accessible. We will have to temporarily close down the RHS ATM and wrap it in plastic, however. ATMs don't do well with dust!

If you're not among the lucky few who'll be spending spring break on a sunny beach somewhere well south of Rhinelander, come to Ripco's main branch during the week of April 18th. We'll have a special drawing and other rewards for kids and teens who open accounts, add services or make deposits during Youth Week. We think you'll leave here knowing that money does indeed ROCK at Ripco Credit Union!

79th Annual Meeting Set for April 19, 2011

The 79th Annual Meeting of Ripco Credit Union will be held on Tuesday, April 19, 2011 at our 121 Sutliff Avenue office in Rhinelander. You may enter through the main doors and proceed through the lobby to our new conference room. Registration will begin at 6:45 p.m.; the business meeting will commence at 7:00 p.m.

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.

This year's Annual Meeting will be the first public showcase for our recently completed building addition. Attendees will be able to see the new loan areas and redesigned lobby as well as the new conference room. Coffee and cookies will be served.

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.

REGULATION D REMINDER

Federal Reserve Regulation D limits the number of certain types of transactions performed for savings and money market accounts. These transactions are limited to no more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party per calendar month. The limitation imposed by Regulation D includes automatic overdraft protection transfers and those initiated by you over the telephone or via CU*Talk audio response and It's Me 247 Internet home banking.

Unlimited transfers are permitted when:

- The transfer is between your accounts and made in person, by mail, or at an ATM;
- The transfer is to pay a loan at the credit union;
- A payroll or other direct deposit is made to one account, but immediately split between several accounts held by you within the credit union.

Unlimited withdrawals are permitted when:

- The withdrawal is made in person or at an ATM;
- The withdrawal is made by mail request or by telephone, and the resulting check is mailed to you.

When you exceed these limits, overdraft protection, CU*Talk audio response, and the ability to transfer funds by telephone or It's Me 247 will not be available to you for the balance of the month in which the violation occurs. In addition, your account will be assessed a Regulation D violation fee of \$25.00. Repeated violations of Regulation D may result in permanent removal of electronic access and overdraft protection services.

We want to help you avoid the expense and inconvenience associated with violations of Federal Regulation D. Your best bet is to keep an accurate check register and carefully monitor your account activity online via It's Me 247. This way you can ensure you have sufficient balances in your checking account to cover all checks, debits and automatic withdrawals.

If you need further information regarding Regulation D or this notice, please contact Ripco at 715-365-4800 or at 1-877-365-4800 (toll free).



MISSING: CASH CADDIES

If you frequent our drive-in facility, you're probably familiar with the new, hard plastic "Cash Caddies" we're using to send your money through the tubes. We invested in these carriers to eliminate the paper waste of using cash envelopes for every transaction.

Unfortunately, some of our cash caddies have gone missing. If you have accidentally taken one, please return it at your earliest convenience. No questions asked, of course, and there's absolutely no reason to be embarrassed when you inadvertently drive off with a cash caddy or even an entire carrier tube.

These items are costlier than you may imagine, and returning them to us will help control expenses for your credit union. Remember—you're not just a number or a "customer" at Ripco, you're a member-owner!



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

Congratulations
Josh!



Josh Walker (center) was the lucky winner of the Northwoods/America Saves Week's drawing at Ripco's Rhinelander High School Student Branch. Josh's prize—an iPod® touch—was provided by Mike Boyd of Boyd Financial Services. Pictured with Josh are Ripco Student Branch tellers Sarah Zunk and Tom McKenzie.

PRIVACY NOTICE

Please take a moment to review our new Privacy Notice, enclosed with your March statement or available online at www.ripco.org. The format has been updated to comply with federal standards, but we haven't changed the way we treat your personal financial information with the utmost security and respect.

Once Upon a Time at Ripco... Tell Us Your Ripco Story!

Have you ever had a particularly memorable experience with Ripco? One that makes you glad to be a part of our Ripco family? If you have, we'd be thrilled to know about it!

We frequently hear comments or receive notes from members, and it makes our day when someone cares enough to share. Through these encounters, we've discovered so many wonderful and unique aspects about the members of Ripco Credit Union, as well as the employees who caringly serve them. Maybe we've been there and supported you somehow during a rough patch...or partnered with your organization to help make a positive difference in someone's life or in our community...or maybe we've just helped improve a dull day with a smile and a cookie.

If you or someone you know has a great story to share, contact Diane Sowinski at 715-365-4844 or e-mail her at dianes@ripco.org. To have your story considered for inclusion in our summer newsletter, please respond by May 15, 2011.



RIPCO IS LOCATED AT

121 Sutliff Avenue • Rhinelander, Wisconsin
~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)

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)
(24-hour access to CU*TALK;
operator access during regular office hours)

LOBBY HOURS

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

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

E-MAIL

ripco@ripco.org

LOST/STOLEN VISA®/MASTERCARD®

1-800-556-5678 (24-Hours)



**RIPCO
CREDIT
UNION**



GOOD NEWS ABOUT YOUR NCUA INSURANCE COVERAGE

You may recall that the Emergency Economic Stabilization Act of 2008 increased the insurance coverage on all accounts in federally-insured credit unions to \$250,000 (up from \$100,000) until December 31, 2013. This increased coverage limit was made permanent by the Dodd-Frank Wall Street Reform and Consumer Protection Act of July 2010.

You should take great comfort in knowing that not one penny of insured savings has ever been lost by a member of a federally-insured credit union. For more facts about share insurance coverage, please call or visit Ripco, or learn more online at www.ncua.gov.