

Win a New LCD HD TV

It is very important that we have accurate e-mail addresses on file for all of our members who use e-mail. 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.

There's still time to enter our drawing for a new 20" LCD HD TV. Submit your new or updated e-mail address to any Ripco staff person or update your information online at CU*@HOME. Once you're logged in, choose "Personal Preferences", then click on "Personal Information" to see your current information, and click on "Next" to make any necessary changes.

One winner will be selected on or about August 1, 2007 by a random drawing from all qualified entries submitted between June 1 and July 31, 2007. No purchase is necessary. Please see a Ripco representative for complete contest rules.

While you're logged on and in the "Personal Preference" area, why not take a moment to sign up for E-Statements? It's a safe, easy and convenient way to save paper and cut down on your filing chores. Plus - you'll get an e-mail notification that your e-statement is available for viewing days before you could expect your paper statement to arrive in the mail.

PIB...Continued!

We first introduced you to the concept of PIB (Personal Internet Branch) in our Spring 2007 *VOICE* newsletter. If you've logged in to CU*@HOME since June 11th, you've seen that the promised first phase of our PIB implementation is now in place.

We hope that by now you have chosen and answered your three security questions. Did you know that once those security questions and their answers are in place, you will have the ability to reset your own online PIN if it is ever forgotten or disabled? This will be great for those of you who encounter PIN problems in the evening or on weekends - no more waiting for us to open before you can access your accounts!

To reset your PIN, simply click on "I forgot my password", and you will be prompted to answer your three security questions. Once you've answered all three questions correctly, you will be able to choose your new PIN. If you are unable to answer all three questions correctly, please contact us here at the credit union during our regular lobby hours, and we will be happy to assist you.

Also included in the June 11th upgrade was the option of setting up E-Alerts for your account.

The next phase of our PIB project will be coming along later this year, when we will give you the opportunity to create an entire PIB profile. This profile is a set of security controls that define exactly how CU*@HOME will behave for each individual member. You will not be *required* to create an entire PIB profile, but you will need to answer one of your knowledge-based questions each time you log in to CU*@HOME. For those of you who are looking for the advanced security technology of some of the PIB features, these options will be made available.

Some of the controls you will be able to choose include:

- Limit access by geographic location
- Limit access by day of the week and time of day
- Activate/deactivate specific CU*@HOME features
- Set up transfer controls
- Use a member-defined user name instead of an account number



Protect Yourself Against "Phishing" and "Vishing"

A "Phishing" e-mail is one in which the sender claims to be a trusted entity - often a financial institution or even a government agency. "Vishing" is similar, but involves instructions to call an automated system or can even bypass the Internet completely and begin as an incoming call.

Embedded within a phishing e-mail is a spoofed (fake) website that appears to be part of the legitimate site. Once you click on the link and are directed to the spoofed website, the scam e-mail will likely ask you to provide information to keep your account active. The spoofed site may ask for your name, account number, PIN, card numbers and other sensitive information.

Since a spoofed website can look very authentic, the intended victim may be lulled into sharing his or her personal information. Sometimes the phishers try to entice people into "taking the bait" by offering cash or prizes for completing a survey. The survey link takes you to - you guessed it - a spoofed site.

The same tactics can be employed over the telephone, and the same dire consequences may result.

So how can you become "phish" and "vish" proof?

- Never click on a link from an e-mail you believe may be fraudulent.
- Do not open an attachment to an unsolicited e-mail unless you have verified the source.
- Do not be intimidated by an e-mail or caller who suggests awful consequences if you do not immediately provide the requested information.

The FTC (Federal Trade Commission) has an excellent and very educational website. Visit www.onguardonline.gov for fun interactive quizzes designed to teach you about phishing, as well as identity theft, spam and safer online shopping. The site also offers detailed guidance on how to monitor your credit history, recover from identity theft and choose "strong" effective passwords.

As your credit union and financial partner, Ripco Credit Union is dedicated to helping you keep your personal information safe and avoid identity theft and financial scams. We will never send you an e-mail or initiate a telephone call in which we ask for your personal account information. If you receive a suspicious e-mail or call claiming to be from us, do not click on any links or answer any questions. Call us immediately at our published telephone number (715-365-4800 or toll free at 1-877-365-4800) to report the incident or verify the legitimacy of the contact. To access your account information or visit us online, always start at our home page by typing our URL (website address) - www.ripco.org - directly into your browser's address bar or saving www.ripco.org as one of your favorites.

Lottery Scam Alert

As we have received several inquiries from members regarding this subject, we'd like to share the following excerpt from the FTC (Federal Trade Commission) website:

"It's your lucky day! You just won a foreign lottery! The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you'll get the prize."

There's just one catch; this is a scam.

The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake. And you're out the money because the money you wired can't be retrieved, and you're responsible for the checks you deposit even though you don't know they're fake."

To read more of the article, please go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre40.pdf>

Special Discounts for Ripco Members

Ripco Credit Union is once again offering special prices on amusement park tickets for the 2007 summer season.

Noah's Ark in Wisconsin Dells

RCU Member Price \$24.00
(You save \$9.91; price at the gate is \$33.91)

Great America in Gurnee, IL

RCU Member Price \$34.00
(You save \$22.64; price at the gate is \$56.64)

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.



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 |
| Old Address | No. and Street, Apt., Suite, P.O. Box or R.D. No. City, State and ZIP Code | |
| New Address | No. and Street, Apt., Suite, P.O. Box or R.D. No. City, State and ZIP Code | |
| Sign Here | Date New Address in Effect | Account No.(s) |

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

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 Summer 2007



Pre-approval Makes Car Shopping Easy

Take charge of vehicle shopping and you'll be in the driver's seat! Visit us first and you'll be more prepared for the adventure. By getting pre-approved for a loan before you shop, you'll know exactly what you can afford and what price range to be looking at. When you know in advance what you can spend, you won't be tempted to break your budget, and when you have the financing pre-approved with us, you'll have all the confidence and bargaining power of a cash buyer. This allows you to focus your efforts on negotiating the very best price for your new vehicle.

And we think you'll appreciate the convenience and peace of mind you'll have in dealing with your credit union - people you know and people who know you. Our rates are always competitive, and often lower than dealer financing. If a dealer does offer you a rate that sounds like a better deal, look carefully at the offer. Perhaps instead of the dealer rate, you could choose a rebate and still save money by financing with Ripco. When you add the rebate to your down payment and choose the credit union loan, the larger down payment will reduce the amount you need to finance and the loan may cost you less in the long run.

Check out our rates online today at www.ripco.org and click on "Loans". Then, stop in and visit with one of our friendly loan officers - Nicole, Julie or Pam, or call (715) 365-4876 to explore your auto financing options.

Please plan to join us as we celebrate our 75th Anniversary this September.

Serving you with "An Attitude of Excellence" since 1932.