



# VOICE

FALL 2017 A Quarterly Publication by Ripco Credit Union



## Double the Reasons – Double the Fun!

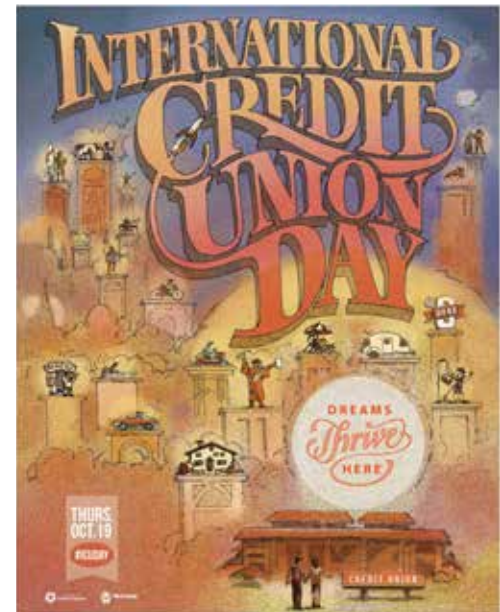
*2017 International Credit Union Day & Ripco's 85th Anniversary are coming together for a special celebration.*

This year, our Ripco family will be observing our 85th anniversary in conjunction with International Credit Union Day®. On October 19, Ripco's "Attitude of Excellence" and the 2017 Credit Union Day theme of "Dreams Thrive Here" will share the spotlight. We'll look back on our 85 years of growth and service to our communities, and we'll remember how Ripco has positively impacted members' lives and helped their dreams to thrive and become reality.

At the same time, we'll celebrate the philosophy and achievements of the more than 56,000 credit unions around the world. By embracing our not-for-profit structure and people-first principles, credit unions help people overcome hurdles and achieve their goals.

The celebration will include prizes, drawings and refreshments in both the Rhinelander and Eagle River branches from 10:00 AM to 3:00 PM on Thursday, October 19. Everyone is welcome to stop in, and we encourage all of our members to bring along a friend or family member to share our Credit Union Difference and our Attitude of Excellence.

Since we're using this celebration as a chance to look back on Ripco's history, we're planning to round up some memorabilia in the form of photos, promotional items and publications. Your contributions are welcome! We will carefully label anything you bring to share and will return it to you by the end of October. Just drop off at the reception desk any time before October 17 to have your items included in our display. Thank you for your participation and for being a Ripco member. Here's to the next 85 years of Excellence!



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## HOLIDAY CLOSINGS

### **Columbus Day\***

Monday, October 9, 2017

### **Thanksgiving**

Thursday, November 23, 2017

### **Christmas**

Monday, December 25, 2017

### **New Year's Day**

Monday, January 1, 2018

### **Martin Luther King Jr. Day\***

Monday, January 15, 2018

### **Presidents' Day\***

Monday, February 19, 2018

*\*Designated for employee training*

# Looking Ahead to 2018...

## Call for Board Nominations!

This is your chance to become a more active member of Ripco Credit Union. The Board's Nominating Committee is accepting names of members interested in serving a three-year term on the Board of Directors. If you would like to be considered for this position, a Director Application may be picked up at the Ripco Credit Union offices (121 Sutliff Avenue in Rhinelander or 633 N Railroad Street in Eagle River). Please note that this is a volunteer position; however, the credit union does provide each director a small honorarium or per diem payment for their services.

A completed application, along with a petition signed by at least 25 Ripco Credit Union members, must be returned no later than January 31, 2018, to:

**Ripco Credit Union**  
**Attention: Board Chairperson**  
**PO Box 278**  
**Rhinelander, WI 54501**

All nominations will be reviewed by the Nominating Committee by February 28, 2018, and selected nominees will be notified prior to the Annual Meeting held on April 17, 2018. **Nominations from the floor will not be accepted.**

*Please mark your calendar now and plan to attend Ripco's 85th Annual Meeting at 6:00 PM on Tuesday evening, April 17, 2018.*

## Keep Us in the Loop

**Please remember 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 email addresses) to [ripco@ripco.org](mailto: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 email or telephone will be subject to verification.

**Attention, "snowbirds" and other travelers: 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.**

## Christmas Club Members – Please Note!

2017 Christmas Club balances will be automatically transferred into your Share Draft/Checking accounts (or into your Share/Savings account if you do not have checking) and available for your use on Wednesday, November 1.

## "Same Day ACH" Means Faster Payment Processing

Waiting for funds to enter or exit your account used to be a guessing game. In the past, it was sometimes difficult to determine just how much "float" time there would be between when you issued a check or authorized a payment and when you would see that item or payment affect your account balance.

Those days are virtually over. Merchants and financial institutions like Ripco Credit Union are now required to use Same Day ACH processing in order to be compliant with National Automated Clearing House Association rules. Ripco made the move to faster processing through Same Day ACH on September 15, 2017.

### HOW IT AFFECTS YOU

Same Day ACH processing lessens the time between when you make or receive a payment, and it being reflected in your account balance. You may have already begun to see ACH transactions posting to your account sooner than they have in the past.

**You can avoid declined payments, insufficient funds fees and/or Courtesy Pay fees (when applicable) by writing checks and authorizing payments only when you already have the funds in your account.**

The types of transactions affected by this change are those that use a routing number and account number to make or receive a payment electronically – also known as ACH transactions. This may also include a paper check converted by the merchant to an electronic payment.

*If you have questions regarding ACH transactions or "Same Day ACH" processing, please contact Ripco at 715-365-4800 or toll-free 877-365-4800 and ask to speak with Bookkeeping.*

## President's Message

What makes you trust someone? One thing is time. It usually takes time to establish a relationship with someone; time to get to know them well and recognize the traits they possess; and time to realize your personal benefit in maintaining a relationship with them. Does someone's long-standing loyalty to you as a friend or their positivity and sincere interest in you draw you more to that person? Indeed it does. It is only natural then to want to reciprocate kind actions and attention to that individual you have come to trust and respect.

Recently one morning, as I arrived at Ripco's Rhinelander office for work, I couldn't get over the abundance of cars I saw in the parking lot. As I headed up the walkway into the building I felt a rush of pride and gratitude. I felt proud knowing that I was a part of something that so many in our community clearly value, and grateful to our many members that continue to put their trust in Ripco as their primary financial institution. That day got me thinking about how trust is pivotal in building relationships with our members, and how these lasting relationships bring us personal happiness.

I also thought back to the trust that Jon Tulgren, my predecessor, had in recommending me to replace him as President/CEO. I thought of the trust Ripco's Board of Directors had in me when officially appointing me to replace Jon, and how they have continued to display trust and confidence in me over the years. I thought of the many times Bucky Reed, Ripco's very first full-time employee of Ripco and Jon's predecessor, has stopped by my office beaming excitedly about Ripco's growth over the years. I thought of the handwritten notes Bucky has mailed to me over the years giving our team at Ripco a pat on the back and leaving me with inspiration for what the future might hold. I thought of the days – way before my time – in October 1932 when Ripco was officially chartered and voluntarily run by a group of Rhinelander Industrial Paper Company employees. Then I thought of the familiar faces we see at our branches – some who have remained loyal and put their trust in us their entire lives, many for a span of decades who still are members, and

so many younger members who have been building their relationships with Ripco from their youth on into adulthood.

Not a day goes by that I don't feel grateful and blessed to work with an amazing group of people. I see and hear our employees interacting with our members in a kind and wholehearted manner. I hear laughter, I hear the empathy in voices, and I feel the energy of happiness in the air.

Your credit union continues to thrive financially and to grow each year. I believe I know why. At Ripco Credit Union, our employees care enough to go the extra mile. You are part of our credit union family and will never be treated like a number. All of us at Ripco are proud to be serving you, our members, and appreciate the trust you have placed in us for 85 years. Yes...you read that right. October marks the 85th anniversary of Ripco Credit Union!

We hope you are as proud as we are to be a part of such a long-standing community fixture with deep-rooted relationships. I'd like to take a moment to thank each and every one of you for the trust you place in us. As we celebrate our 85th anniversary, we look forward to finding new ways to provide you value as we continue to build lasting relationships with each one of you. Thank you for your enduring trust and confidence. We are honored and grateful that you have chosen Ripco as your preferred financial institution. Happy 85th Anniversary!



Liza Edinger  
President/CEO



## Ripco "Family" Steps Up to Support Hurricane Relief Fund

On Tuesday, September 5, Ripco held a bake sale and put out donation boxes to raise money to help those affected by Hurricane Harvey. The fundraiser was initiated by Ripco Teller Miranda Rhode, who organized and publicized the effort from start to finish.

The total amount raised through the generosity of Ripco members and staff between the Rhinelander and Eagle River branches was \$1,300.63. Ripco Credit Union offered to match that amount – resulting in a total gift of \$2,601.26 going to the Salvation Army to be directed to the Hurricane Relief fund.

Thank you to all of the Ripco staff, members, friends and family who generously baked and/or donated to this fundraiser's success. And of course – BIG kudos to our teller, Miranda Rhode, for all her initiative, compassion and hard work.

We're so proud to be part of the Credit Union Difference. "People Helping People"...it's the real deal.



# LOCATIONS & CONTACT INFORMATION

## RIPCO CREDIT UNION LOCATIONS

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

## MAILING ADDRESS

PO Box 278, Rhinelander, WI 54501-0278

## MAIN (RHINELANDER) TELEPHONE NUMBERS

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

## EAGLE RIVER BRANCH TELEPHONE NUMBER

715-479-4491 \*\*\*Please Note: All calls are routed to, and answered at, the main office in Rhinelander.

## CU\*TALK AUDIO RESPONSE

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

## LOAN DEPARTMENT

1-877-365-4800 (toll-free)

## RHINELANDER LOBBY HOURS

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

## RHINELANDER 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

## EAGLE RIVER LOBBY HOURS

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

## EAGLE RIVER DRIVE-IN HOURS

Mon – Thurs: 8:30 a.m. – 5:00 p.m.  
Friday: 8:30 a.m. – 6:00 p.m.  
Saturday: 8:30 a.m. – 12:00 Noon

## RHS STUDENT BRANCH HOURS

Tuesdays & Fridays: Lunch hours when school is in session.  
Actual times vary with the school year schedule.  
ATM available whenever the commons area is open.

## RCU ATMs

- 24-hour accessible drive-up ATM on site at  
121 Sutliff Avenue, Rhinelander, and at  
633 N. Railroad Street in Eagle River
- Walk-up ATM located inside the main Expera (formerly  
Wausau Paper) building on Davenport Street, Rhinelander
- Walk-up ATM at Rhinelander High School

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

## WEBSITE

ripco.org

## EMAIL

ripco@ripco.org

## LOST/STOLEN Visa® Credit Cards

1-800-449-7728 (24 Hours)

## LOST/STOLEN MasterMoney® Debit Cards

1-800-523-4175 (24 Hours)



Ripco Credit Union NMLS #412769



## The Equifax Breach – Things You Should Know

Equifax, one of the three major consumer reporting agencies, recently announced a breach impacting an estimated 143 million U.S. consumers. The information accessed includes names, Social Security numbers, birth dates, addresses and, in some cases, driver's license numbers. Credit card numbers for approximately 209,000 U.S. consumers were also accessed.

Equifax has established a dedicated website for consumers to determine if their personal information was impacted and to sign up for credit file monitoring and ID theft protection.

If you have been impacted, you do have the option to further protect yourself by placing a Fraud Alert on your credit file and/or placing a freeze on your credit report. Monitoring your deposit and credit accounts for suspicious or fraudulent activity has ALWAYS been advised but is even more important now than ever. We urge you to annually request and review your credit report from the three major consumer reporting agencies – TransUnion, Experian and Equifax – and we recommend AnnualCreditReport.com. The AnnualCreditReport.com site is authorized by federal law and also has an extremely helpful section of Frequently Asked Questions.

The Federal Trade Commission (FTC) has an excellent site with information on the Equifax data breach. The FTC also offers step-by-step guidance on how to report identity theft, how to get your free credit report and lots of other helpful consumer information at [www.ftc.gov/consumer](http://www.ftc.gov/consumer).

Your security is very important to us, and we will take all steps necessary to ensure your account and personal information are protected.

## SECURITY REMAINS A TOP PRIORITY

We can't stress enough the importance of careful use and monitoring of your plastic cards. Whether or not any of your accounts have ever been affected by a data breach, it is extremely important for you to always monitor your account activity very closely.

If you use It's Me 247 online, mobile and/or text banking, please log in frequently to review your account activity, and report any unusual or unexplained transactions to us immediately. We recommend that you take advantage of the "Alert" capabilities of It's Me 247 and subscribe today. Simply log in and go to Info Center, then click on eAlert Subscriptions. These automated alerts can give you a "heads up" notice of a low account balance or large withdrawal. If you do not use our electronic services, please be sure to monitor all of your account statements promptly and thoroughly, and report any discrepancies to us immediately.

As always, we urge you to be diligent in protecting your personal information. This is even more important in today's world, as scamming and phishing attempts continue to be on the rise. Remember, Ripco Credit Union will never ask you to enter or say your card number by email, text or phone. We may call to validate charges for security purposes; however, you will not be asked for your card number or for the three-digit security code on the back of your card.

If you need assistance or feel you are a victim of a scam, please call us at 715-365-4800 (Rhinelander), 715-479-4491 (Eagle River) or toll-free at 1-877-365-4800; email us at [reportfraud@ripco.org](mailto:reportfraud@ripco.org); or stop in to either of our branches. Your security is very important to us, and we will take all steps necessary to ensure your account and personal information are protected.