

VOICE FALL 2019

A Quarterly e-Publication
by Ripco Credit Union



On **October 17, 2019**, join Ripco Credit Union, as we celebrate the 71st anniversary of International Credit Union (ICU) Day! We will join with 56,000 credit unions around the world in celebration of the not-for-profit cooperative spirit that all credit unions share. This year's theme is **"Local Service. Global Reach."**

The ultimate goal is to raise awareness about the incredible work that credit unions are doing around the globe and give members the opportunity to get more involved in their credit union. ICU Day has been celebrated on the third Thursday of October since 1948.

This cooperative spirit has led to life-changing opportunities for people everywhere. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Ripco celebrates ICU day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.



We invite you to stop by your local branch on this day to celebrate the special festivities we'll have available to our members. We look forward to seeing you on **Thursday, October 17!**

Local Service. Global Reach.

Federally Insured by
NCUA



It's Me 247
ENTER FOR A
CHANCE TO **WIN!**

**ENROLL IN BILL PAY FOR A CHANCE
TO WIN A IROBOT ROOMBA ROBOT VACUUM**

One lucky Ripco Credit Union member will win an iRobot Roomba Robot vacuum valued at \$499.00. Contest runs through November 30, 2019. A Ripco winner will be announced in December, 2019. No purchase necessary to win; official rules including alternate means of entry available online at ripco.org.

MARK YOUR CALENDAR

Fall Fest at Hanson's Garden Villiage - October 19th

Stop out the entire month of October to see the scarecrow contest entries on display...And don't forget to VOTE. Will Ripco be a repeat WINNER in 2019?



**International
Credit Union Day
October 17th**
Join Us for Our Celebration

Christmas Club Members - Please Note!

2019 Christmas Club balances will be automatically transferred into your Share Draft/Checking accounts (or into your Share/Savings accounts if you do not have checking) and available for your use on Friday, November 1.



**Annual Holiday Open House
December 19th**
More Details Coming Soon

**AUTO RATES
AS LOW AS
2.99%**

*Annual percentage rate (APR) offered can change at any time without notice. New and Used Vehicle and RV rates are based on financing 75% of value. Rates are "as low as" based on credit history and may vary according to the term of the loan and other factors. Please see a Ripco loan professional for details. Normal lending policies apply.



Call for Board Nominations

It's that time again... Looking Ahead to 2020

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, 2020, 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, 2020, and selected nominees will be notified prior to the Annual Meeting held in April 2020.
Nominations from the floor will not be accepted.



**Local Service.
Global Reach.**

A WORD FROM OUR PRESIDENT

This past week - the week of September 16th - we announced four employee work anniversaries. It gave me a tremendous sense of pride and thankfulness to realize that these employees were celebrating anniversaries of 27, 15, 14, and 12 years. That's 68 years of combined service at Ripco! How grateful we are to have such dedicated and tenured staff to assist our members and share their knowledge and experience with co-workers.

Over the years, one of the most significant things I've appreciated about working at Ripco Credit Union is the group of seasoned people I have the good fortune to work alongside with. They're people who I see delivering exceptional financial services to you, our member-owners, and they are truly an inspiration to me. I am in awe of the wealth of knowledge so many of our employees possess, and how their experience adds so much to our members' experience.



Liza Edinger
President/CEO

In fact, we have one employee who will be hitting her 47 year work anniversary on October 1st. Karen Piehl started working at Ripco in 1972. I often bring up to others how long Karen has worked at Ripco because it is truly impressive! When Karen began her career in 1972, the credit union had \$5 million in assets and eight total employees. Today your credit union is nearing \$140 million in assets and we are approaching 50 employees. It's fair to say that the progress and growth Ripco has had would not have been possible without dedicated and loyal employees - like Karen - working so hard on behalf of our cooperative.

I am humbled to be a part of the history and heritage of our credit union, and am honored to work closely with those who have given many years of service to Ripco. I'd like to take this opportunity to especially thank Karen for her devotion to Ripco. There has never been a day where she came to work without a positive attitude, a smile on her face, and the willingness and good judgment to make many difficult decisions that have kept your credit union safe and sound. Thank you, Karen - from all of us - for your tremendous dedication and loyalty to Ripco Credit Union. You've definitely made a lasting mark on this credit union, and you will be profoundly missed after your retirement in early 2020.

Finally, I want to make sure you're all aware of many of our new products and services that have been put in place with your convenience in mind. Now you can:

- Close a loan electronically when it's more convenient than coming to a branch;
- Open and fund a new Ripco membership online;
- Manage your debit card 24 hours a day, either on the website or through your Ripco Mobile App;
- Freeze your debit card and stop any further transactions from being authorized in the event your card is lost or stolen – again, using either the website or your App; and
- Remotely deposit a check – just snap a picture and deposit it through your Mobile App, saving you time and a trip to the branch.

All of these options to conduct your financial business are there for those of you who find these alternatives to traditional banking more convenient, but I can assure you that our friendly staff will still be smiling and available in either of our branches when the personal touch is more your style.

I encourage you to take a moment to visit our recently updated website at <https://ripco.org> and browse around. There, you'll discover many more exciting products and services that your credit union has to offer.

In closing, we all continue to be humbled by the loyalty of our members. We're seeing new members come aboard each month. And consistently, the predominant reason new members are coming to us is because we've have been recommended by a family member or friend who already is part of the Ripco family. That is the greatest compliment we can receive. All of us at Ripco sincerely thank you for your loyalty and support!

Liza Edinger
President/CEO



DEMENTIA & AGING

What is Normal?

Our memory often changes as we grow older. But memory loss that disrupts our daily life is not a typical part of aging. Dementia is just that; it is a general term used for a decline in mental ability severe enough to interfere with daily life. It causes people to feel insecure and lose confidence in themselves and their abilities. They may feel they are no longer in control and may not trust their own judgment. Dementia may also have an indirect effect on someone's self-esteem by affecting other areas of a person's life.

Because every person is different and dementia manifests itself uniquely, the speed at which dementia progresses varies widely. A person with dementia will feel confused more and more often. When they can't make sense of the world or get something wrong, they may feel frustrated and angry with themselves and often become angry or upset with other people very easily.

Understanding the illness, and knowing what not to say can help. You don't want to tell them they are wrong about something. You shouldn't argue with a person with dementia. Asking them if they remember something just causes frustration, and you shouldn't bring up topics that may upset them. Aging can be difficult under normal circumstances; but aging with dementia presents a whole other set of challenges.

Normal signs of aging may include:

- Slight decrease in height
- Bones break more easily
- minor stiffness to severe arthritis
- Stooped posture
- Slowed and limited movement
- Decrease in overall energy
- Slight slowing of thought, memory and thinking
- Reduced coordination and difficulty with balance
- Decrease in visual acuity
- Some hearing loss
- Wrinkling and sagging skin
- Whitening or graying of hair



Recognizing dementia is the first step; understanding is the next. Visit <https://ripco.org/we-are-dementia-friendly.html> to see how Ripco Credit Union is leading the race for progress, awareness and understanding. Your family is our family, and Ripco is committed to helping our members at all ages and stages of life.



W.I.L.D. Hodag Mini Triathlon



Team 1: Triple Threat placed First (Casey, Andy and Matt) While Team 2: RCU Gotta be Kidding Me had a Third place finish (Dale, Margaret and Jen)



Christmas Club Members – Please Note!

2019 Christmas Club balances will be automatically transferred into your Share Draft/Checking accounts (or into your Share/Savings accounts if you do not have checking) and available for your use on Friday, November 1.



WEBSITE NEWS AND UPDATES

We hope that you have been enjoying your new website. We want to keep all of the information fresh and up to date, so we will be making changes as necessary. Our goal is to provide you with a website that is not only user friendly; but provides you with the ability to complete all of your financial service tasks from the comfort of your home. Please see our most recent updates below:

- You are now able to **UPDATE YOUR TRAVEL STATUS** on all platforms; without the need to visit a branch. On the website you will find this update on all of your card pages, as well as on the resources page. On your mobile app you will see it on the main carousel when opening the app. Just click on the image and begin.
- You can **REFINANCE HIGH CREDIT CARD DEBT** easily now. On our website you will find a clickable graphic on the Visa Platinum page, Visa Platinum Rewards page and the Consumer Loans page.
- Membership has never been easier! You can become a member and fund your account **ALL ONLINE!** This can be done in a number of places: The homepage. Scroll down the page to **BECOME A MEMBER**, or the green **Become a Member** button on the top of your page on desktop. On the mobile app you will click on the menu and select **Become a Member** option. You will also find clickable graphics under **Resources>> Membership Eligibility** and under **Connect>> Become a Member** pages.

It's also really exciting that we can now offer a Virtual Closing Room for those members finding it difficult to make it to a branch to sign loan documents. It's just another small way that we can make our members lives easier. Ask your Lending Department representative for details on how you can take advantage of this convenient technology.



We've already had our first WINNER! Drake Richey is the recipient of a \$100 prize! His name was drawn in September; the first full month that Ripco members were eligible for prizes. What a great way to start out! **Open your Saver's Sweepstakes accounts for your chance to win!**