



VOICE

Fall 2021

A Quarterly e-Publication
By Ripco Credit Union

SAVE THE DATE - THURSDAY, OCTOBER 21, 2021 FOR A COMBINED International Credit Union Day & GRAND Re-Opening Celebration

INTERNATIONAL CREDIT UNION DAY
Thursday, October 21, 2021



On October 21, 2021, Ripco Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Please join us as we celebrate International Credit Union Day in both the Rhinelander and Eagle River branches on Thursday, October 21st from 10:00 AM to 3:00 PM! Members and nonmembers are welcome to attend.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. We are honored to be a part of this proud tradition.

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DATES TO REMEMBER

October 11th, 2021

Closed for Columbus Day

October 21st, 2021

International Credit Union Day
Rhinelander Branch Grand Re-opening

November 11th, 2021

Closed for Veteran's Day

November 25th, 2021

Closed for Thanksgiving

December 24th, 2021

Closing at Noon Christmas Eve

December 25th, 2021

Closed for Christmas

January 1st, 2022

Closed New Year's Day

CONTACT INFORMATION

715.365.4800
ripco@ripco.org
ripco.org



BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW.

Won't you join us?

RIPCO'S RHINELANDER MAIN BRANCH ALSO CELEBRATES GRAND RE-OPENING AFTER MAJOR REMODELING PROJECT

Everyone is invited to stop in on **October 21st** to check out the recently completed remodel of our Sutliff Avenue facility in Rhineland. Your patience and cooperation during the construction project was much appreciated.

We hope you will join us in celebrating what your membership means to us.

*Thank you for being a member-owner of
Ripco Credit Union!*

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 Rhineland 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, 2022, to:

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

All nominations will be reviewed by the Nominating Committee by February 28, 2022, and selected nominees will be notified prior to the Annual Meeting held in April 2022. Nominations from the floor will not be accepted.



Strategies for Social Security

FIDELITY INVESTMENTS INVITATION
PRESENTED BY ELAINE SIMMONS

WHEN: WEDNESDAY, NOVEMBER 3RD, 2021
TIME: 9:30 AM - CST
LOCATION: ZOOM WEBINAR



- Deciding When to Start Retirement Benefits
- Considerations When Aiming to Maximize Benefits
- Understanding the Insured Status Provision for Disability Benefits
- Medicare

[Click Here to Register for Webinar](#)

AFTER REGISTERING, YOU WILL RECEIVE A CONFIRMATION EMAIL CONTAINING INFORMATION ABOUT JOINING THE WEBINAR.
PLEASE DIRECT QUESTIONS TO BEN CASSELBERRY AT BENC@PACKERLANDBROKERAGE.COM OR 715.491.0167

Rake in the Cash!

WE WANT TO GIVE YOU \$200 CASH!

It's easy! Just get your vehicle/RV loan, or refinance your current auto/RV loan from another lender with Ripco for at least \$25,000 and we'll give you \$200 CASH BACK*

NOTE: SMALLER LOANS WILL EARN SMALLER CASH BACK REWARDS

*Only one cash back offer per membership. Secured non-real estate loans only. This offer is available as of October 1, 2021 and may not be combined with any other Ripco promotional offers that may be available; it is for new money only, and will not apply to the refinancing of existing Ripco loans. Membership eligibility and qualifying credit are required.

\$25000 and up will earn \$200
\$20000 - \$24,999 will earn \$150
\$15,000 to \$19,999 will earn \$100

Federally Insured by NCUA

APPLY FOR A LOAN NOW

Your Home Holds Hidden Treasure

UNLOCK THE VALUE WITH A
Home Equity Line of Credit

***Closing Costs
WAIVED!**

***SHOW ME THE DETAILS**

*Closing costs EXCLUDE appraisal and full title policy if required. The cost of the appraisal is the responsibility of the borrower. Ripco's HELOC (Home Equity Line of Credit) is a variable rate product. Ripco's HELOC rates are adjusted semi-annually on January 1st and July 1st, based on the Prime Rate as of the preceding December 28th and June 28th. Contact us for the most current rates. Ripco Credit Union is an Equal Housing Opportunity lender. All loans are subject to membership eligibility and underwriting approval. Consult your tax advisor regarding tax deductibility. Other terms and conditions may apply.

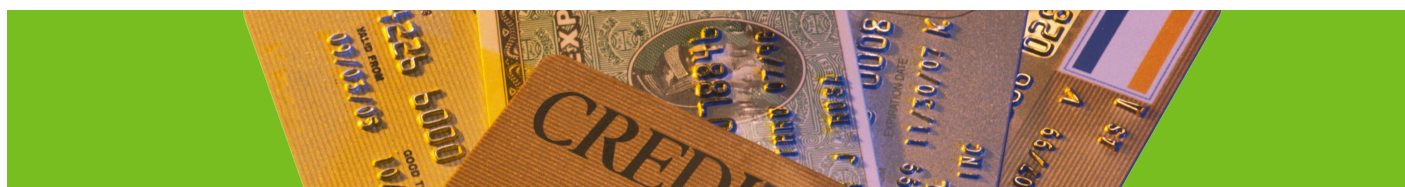
Federally Insured by NCUA



Equal Housing Opportunity Lender

CHRISTMAS CLUB MEMBERS - IMPORTANT NOTICE

2021 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) on the evening of October 31st.



Get Smart About Credit Card Warning Signs

This month's Get Smart About Credit Day gives us a great opportunity to get on the right foot with credit.

If keeping up with credit card balances has become a challenge, it's smart to assess your overall financial picture and your spending habits.

Remember: taking on credit card debt is borrowing money you haven't earned yet. It is smart to keep the focus on this fundamental truth.

To get smart about credit cards, be aware of the common warning signs that might indicate issues with credit card usage:

1. You are only able to make minimum payments on your credit card debt. Making only the minimum payment means you'll end up paying much more in interest charges, and it will take you longer to pay your debt off.
2. You have been denied credit. If you've been denied, take a beat before applying with another creditor. Applying for multiple credit lines within a short period of time can result in a lot of hard inquiries, which can have a negative impact on your credit score.
3. You find it challenging to set aside savings. If it is challenging to set aside savings on a consistent basis, review your monthly budget and look for ways to reduce spending to save a little from every paycheck.
4. Your credit cards are near or over your credit limit. Your creditors set your limit based on your credit history, income and outstanding debt. If you are at or near this limit, take a good look at your financial picture and focus on making smart purchase decisions in the future. A good rule of thumb is to try to keep your balances below 50% of your available credit limits.
5. You are taking cash advances from cards to pay your other bills.
6. Collectors are calling. Receiving calls from creditors happens to many people. You can relieve this financial stress by figuring out a budget with a financial counselor and reviewing your options to start paying debts back on time.
7. You are using one credit card to pay off another credit card. This is like digging one hole to fill in another hole – and usually the hole just gets deeper and deeper!

A Smart Approach to Credit

Smart use of credit cards is part of financial wellness. Managing credit is possible with planning and the understanding of how credit can affect your financial future.

It's all about the basics: looking at monthly expenses, looking at income and setting spending priorities as well as building up emergency savings. These principles will continue to be the building blocks of achieving financial success!

Through our partnership with GreenPath Financial Wellness, you have access to a trusted independent nonprofit resource to help you #GetSmart about credit. Financial counselors lend an empathetic ear, look at your entire financial picture and can help you develop a customized plan to achieve financial wellness.

THE PATH TO FINANCIAL WELLNESS STARTS HERE

my.greenpath.com

877.337.3399

Presented by
Hanson's Garden Village & Ripco Credit Union
5th Annual Scarecrow Contest

Winners are chosen by in-person popular vote - so tell your friends, family or group members to come out and vote!
Voting takes place October 1st through October 16th at Hanson's Garden Village.

Viewing the scarecrow display is free and open to the public during regular business hours. The displays can easily be viewed from a vehicle for those wanting to socially distance or who have physical limitations.

VOTING IS OCTOBER 1ST THRU OCTOBER 16TH



Financial Management Services

BEN CASSELBERRY, OUR IN-HOUSE RETIREMENT PLANNING, INSURANCE AND SAVINGS SPECIALIST.

Hi, I'm Ben!



**LEARN
MORE**



CLICK HERE NOW

Call me to schedule your complimentary consultation today at 715-477-0601.

Tips for the Juiciest Turkey

- The first step is choosing the right turkey. Choose a fresh turkey instead of frozen.
- Smaller is better when talking turkey. Roasting two small birds rather than one large one.
- A turkey soaked in a salt-water solution absorbs both the salt and the water, so it's moister to begin with as well as seasoned from the inside out.
- Rub soft butter under the skin. As the butter melts, it bastes the turkey and adds a buttery flavor. If you really want to get fancy, add herbs and spices to the butter.
- If you tie your turkey legs tightly against the sides of the turkey, you're taking the chance of overcooking the breast meat. Tie the legs loosely, or not at all.
- Don't overcook your turkey. Use a thermometer to monitor the temperature in the thickest part of the thigh (be careful not to hit the bone). You're aiming for 170 degrees Fahrenheit.
- And lastly - let your turkey rest before carving. If your turkey rests for about 20 minutes the juices will redistribute, and you'll get moister slices.

Happy cooking!



Locations

121 SUTLIFF AVENUE, RHINELANDER, WI 54501

633 N. RAILROAD STREET, EAGLE RIVER, WI 54521