



VOICE

FALL 2022

A Quarterly ePublication
by Ripco Credit Union



Welcome Jennifer Grinder

Jennifer Grinder, President, CEO

By now many of you have heard the announcement that Jennifer Grinder has been appointed as Ripco Credit Union's next President and Chief Executive Officer (CEO).

What an exciting time for all of us!

What you may not know is that Jennifer is a lifelong learner, acquiring her bachelor's and master's degrees in 2015, and 2017 respectively. In addition to her formal education, she holds multiple certifications, including Certified Financial Counselor, Certified Credit Union Marketing Executive, and Credit Union Development Educator, to name a few. Jennifer enjoys creating experiences with her family and friends. Travel, hiking, gardening, and volunteering are just some of her favorite activities.

Our Board Chair Steve Ferch summed it up quite well when he was quoted saying "We are pleased to welcome Jennifer Grinder as our new CEO. Jennifer's credit union and business experience, skills, and leadership will be an asset to Ripco and its members. We remain committed to serving our members and community, and Jennifer will undoubtedly build on those relationships as she helps set a strategic vision for the future."

We've all had the opportunity to meet Jennifer during her recent visit to Rhinelander and couldn't be any more confident in the Board's selection. Jennifer was quoted as saying:

"It is an honor to be named the next President and CEO of Ripco Credit Union. I am grateful for the confidence the Board of Directors has placed in me to lead the credit union. Ripco has a rich history as a trusted financial services provider and community partner. I'm passionate about continuing our pursuit of helping members achieve their dreams, while making a positive impact in our communities."

Our new President not only shares in the credit union philosophy of helping others, but she shares our vision of impacting the communities we serve and our attitude of excellence. Now that she has taken her place at the helm, we look forward to the days ahead. Make sure to save the date for our big 90th Anniversary celebration on October 20th - it will be the perfect opportunity to meet our new leader and newest member of our community.

Welcome Jennifer - we are all excited to have you here!

IN THIS ISSUE

Page 1...Welcome the President, In This Issue and Dates to Remember

Page 2...Board Nominations, International Credit Union Day & 90th Anniversary celebration Save the Date, Christmas Club Reminder

Pages 3-4...Coping With Inflation Article, Super Tuesdays

Page 5...We Finance Fun, Holiday Helper Loans

Pages 6-7...Fraud Prevention Article

Page 8...Branch hours, Loan Pre-Approval Link, Double Layer Pumpkin Pie Recipe

DATES TO REMEMBER

Oct 10th... Closed in Observance of Columbus Day

Oct 20th... 90th Anniversary Celebration & International Credit Union Day

Nov 11th... Closed in Observance of Veteran's Day

Nov 24th... Closed for Thanksgiving

Dec 24th... Closing at Noon Christmas Eve

Dec 25th... Closed Christmas Day
Jan 1st... Closed New Year's Day

CALL FOR BOARD NOMINATIONS

This is your chance to become a more active member of Ripco Credit Union. If you have an appreciation of the social mission of the credit union, this is your opportunity to consider a board position.

NOTE: Various methods of training will be provided to you.

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, and on occasion, the opportunity to attend industry conferences.

A completed application, along with a petition signed by at least 25 Ripco Credit Union members, must be returned no later than January 31, 2023, 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, 2023, and selected nominees will be notified prior to the Annual Meeting held in April 2023. Nominations from the floor will not be accepted.

International Credit Union Day & 90th Anniversary Celebration

SAVE THE DATE

October 20th, 2022



Rhinelander Branch
121 Sutliff Avenue
Rhinelander, WI 54501

Eagle River Branch
633 N. Railroad Street
Eagle River, WI 54521

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CHRISTMAS CLUB MEMBERS - IMPORTANT NOTICE

2022 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.

Coping With Inflation?



Be Budget Aware

Inflation continues to put pressure on household budgets.

From groceries to gas, record-breaking inflation means the purchasing power of your money is decreasing each month.

Our partner GreenPath Financial Wellness offers you the following steps to keep “budget aware” to help navigate this period of high inflation, however long it lasts.

1. Take inventory of your full financial picture. Has your household income changed? Have you adjusted your budget for rising groceries, transportation, or other expenses? Check your existing budget to see where you stand and where your money is going. If you don't have a budget, it can help to create a simple spending plan or roadmap of monthly expenses. A good place to start is to use resources like a [budgeting worksheet](#) to track your

monthly income against current expenses.

2. Continue to build an emergency fund to tap into when unexpected circumstances arise like a medical expense or costly home repair. An emergency fund helps reduce the chance of taking on debt to cover an unplanned expense. It might be tempting to pause monthly savings as rising prices take a bigger bite out of your monthly budget, but resist the urge. Put savings on autopilot with each paycheck. Even a small amount will add up over time.

3. Prioritize monthly spending in a time of rising prices. Rethink certain monthly expenses such as subscription or streaming services. According to researchers, the average household has 4.5 streaming services and spends an average of \$55 on them per month. This may not seem like much, yet \$55 a

month adds up to more than \$600 per year. If you're trying to cut expenses in the face of higher prices, ditching underused subscriptions can be a good place to start. As essentials get more expensive, figure out your new baseline. Limit credit card use and curb discretionary spending (dining out, entertainment). GreenPath's Aligning Priorities workbook can help you make these decisions.

4. Monitor debt, especially as interest rates rise. Paying off high-interest credit card debt saves you money in interest, improves your credit score, and frees up room in your budget. Choose a debt payoff strategy that works for your situation. Consider GreenPath's Debt Management Plan which helps you pay off unsecured debt in 3 to 5 years. GreenPath can work with many creditors to bring your accounts current, lower interest rates, and eliminate fees.

5. Shop smart. Research the best sales, coupons, and specials, especially on products that are low in inventory. Check dollar stores for deals on household items and stock up on those items where possible. Bulk retailers or wholesale clubs might be a good way to stock up on items in large quantities for a lower per-use cost. Strategically plan your higher-cost purchases. Swap out brand-name items for generic as much as possible.

6. Keep tabs on your credit history. In times of rising prices, it pays to keep tabs on credit history,

which is used to calculate your credit scores. The three-digit number of your credit score helps determine whether lenders approve you for new credit and what interest rates they offer. **Annualcreditreport.com** is a trusted “one-stop-shop” to check your reports from Experian, Equifax, and TransUnion – the three industry-standard credit bureaus. You can also work with GreenPath to review your credit history.

7. Get independent guidance from a nonprofit financial counseling agency like GreenPath. Everyone

who contacts GreenPath receives a free financial assessment with certified counselors who lend an empathetic ear. Counselors look at your entire financial picture to help you ease financial stress and uncertainty, through access to clear information and a personalized action plan.

8. Stay budget aware. It pays to stay budget aware, especially as prices continue to rise. We encourage you to connect with a caring, certified GreenPath Financial wellness counselor to get a handle on your specific financial situation.



MORE RESOURCES

Click the Link for Additional Education, Tools and Support at ripco.org

No matter what your goals may be, our partners at GreenPath can help you to take control of your day-to-day financial choices to create more opportunities for achieving your dreams.

my.greenpath.com



A vibrant promotional banner for 'SUPER TUESDAYS!'. The background is blue with confetti and streamers. On the left, a man in a colorful shirt and party hat blows a yellow horn. In the center is a circular seal for 'RIPCO CREDIT UNION 90 YEARS 1932-2022 ANNIVERSARY'. To the right are two starburst shapes, one pink saying 'Cash' and one blue saying 'Prizes'. At the bottom, it says 'FOLLOW US' with Facebook and Instagram icons, followed by 'FOR YOUR CHANCE TO WIN!'. The text 'WIN!' is also written in large, bold letters on the left side.

We Finance Fun

BECAUSE PLAYING IN THE WATER DOESN'T END WITH SUMMER

*RATES AS LOW
AS 3.49% APR

LEARN
MORE



*The rates listed are lowest available rates. Regular New & Used Vehicles and Recreational rates and monthly payments are based on financing 75% of value on all terms up to 84 months. All collateral 2012 and older add 2% to Annual Percentage Rate (APR). Individual rates and terms may vary based on down payment, credit history, credit score, mileage, and age of collateral. Credit terms and conditions apply. All offers are subject to change at any time without advance notice.

Holiday Helper Loans

ARE COMING BACK TO TOWN!

RATES AS LOW AS
***5.99%** APR

AVAILABLE NOVEMBER 1ST

*Details Coming Soon

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FRAUD PREVENTION

Ripco takes the safety of your money and personal information very seriously. We have highly trained staff and multiple security safeguards and systems working on your behalf around the clock. You can rest assured that we are doing our part - but we need your help. Security is a team effort and we can't do it alone. The following information will help you to understand what you can do to help us prevent unauthorized access to your money and how you can keep your information safe. "Tis the season" is right around the corner, so we're sharing this list to help you navigate the holiday season without a glitch!

NEVER provide passwords, PIN numbers, account numbers, etc., over the phone, via text or email. Financial institutions will never ask for these numbers unless you have called us. If someone calls claiming to be a Ripco representative and asks for this information, be on high alert. One of the most common types of fraud includes criminals posing as representatives to "warn" you of a potential breach. They ask for this information under the guise of helping you when in reality they are trying to steal from you. The most common sign that callers aren't who they say they are is if they rush or pressure you to find and then hand over information. They might even get upset with you if you try to ask too many questions or aren't cooperating quickly enough. If you ever feel uncomfortable, politely hang up, and call the phone number on the back of your credit/debit card and verify whether the representative was indeed legitimate.

You can't depend on your caller I.D. Unfortunately one can't even believe the name showing up on the caller I.D. anymore. Fraudsters can easily display the name of your financial institution in an attempt to get you to lower your guard. If there is even the tiniest suspicion of fowl play, immediately hang up and call your bank or card holder directly.

Pay attention to a website's URL. Malicious websites can often look identical to a legitimate site, but the URL will often use a variation in spelling or a different domain such as .net versus .com.

Microsoft Warning Alert scam. It is a full page, fake pop-up notification. A virus alert claiming that your computer is infected. This error is displayed by a malicious website that users visit inadvertently because you are being redirected by potentially unwanted programs that enter your system during the installation of regular apps.

The error message will tell you that malicious content has been detected and that your personal information (log-ins, passwords, banking information, etc.) are at risk. It will say that the malware must be eliminated immediately by contacting technicians via a telephone number provided by them.

Victims are then supposedly guided through the removal process - at a cost. Be aware, this error message is a scam! Criminals attempt to trick victims into calling and paying for services that are not required.

In order to prevent this situation, you must take two steps. The first - never rush when downloading and installing software. You can select the "Custom/Advanced" settings and this will allow you to analyze every step. Secondly, cancel all additionally-included applications and decline offers to download/install them. Caution is key to computer safety.

Amazon Scams. Ignore calls, text messages, emails and social media messages about suspicious account activity, raffles or unauthorized purchases. If you think you may have a real account problem, contact Amazon customer support at 888-280-4331.

Tax Impostors. Scammers are impersonating state, county and municipal law enforcement and tax collection agencies to get you to share sensitive personal information or send money to "settle your tax debt." They may call, email or mail letters threatening to revoke your driver's license or passport and often threaten to send the authorities to arrest you. Some even pretend to offer state tax relief. Ignore any such calls and emails. Real tax agencies, from the IRS to your town tax collector, do business by mail and won't ask you for passwords or bank account or credit card info. They also won't threaten to call the police or ask you to pay with gift cards, payment apps or cryptocurrency.

Social Media. Be careful where you click. Fraud is prevalent on popular social networks like Facebook, Instagram and Twitter, and getting more so. Facebook quizzes may seem like harmless fun, but the Better Business Bureau and digital-security companies warn that scammers sometimes use quizzes to gain personal data. Launching a quiz app may give its creators permission to pull information from your profile, offering hackers an opening to steal your online identity. How about the innocent-sounding queries about your high school mascot or first car? Fraudsters know these are common security questions that banks and financial firms use to protect accounts.

And then there's the strangers who attempt to forge close bonds or romantic relationships on social media. Immediately cut off contact if they start asking for money.

It's more important than ever to think carefully about what you post about yourself and your whereabouts. Hackers can use personal information for identity theft, and a seemingly innocent vacation photo can signal to criminals that your home is sitting empty.

We haven't even begun to discuss shopping on social media. Beware of companies that will have you place an order, pay for it and then never send what you ordered. A legitimate seller will give you the details about the product, price and return/cancellation policies. Before ordering, check out the seller online, including reviews and complaints. If everything checks out, pay by credit card and keep a record of your transaction.

Don't reveal personal or financial information in an email. This seems obvious, but Scammers use authentic looking fake emails or texts to lure you into sharing valuable personal information or to get you to follow a link within an email. This is called a phishing email and used to get access to your computer or network. If you click on a link within the email, they can install ransomware or programs that can lock you out of your data. They often use familiar company names like Google or Amazon or pretend to be someone you know.

Medicare. Never give your Medicare number to anyone who calls on the telephone. Share it only with your health care providers or if you have placed a call to Medicare. Medicare will not reach out to you regarding enrollment. If someone calls and makes a pitch to help you enroll in the program, that's a scam.

Do your homework when it comes to donations. If someone wants a donation in cash, gift card, or by wiring money, don't do it. When a major health event like the Coronavirus happens, people often look for ways to help, but Scammers use the same events to take advantage of your generosity. It pays to do some research before giving. Money lost to a bogus charity, is less money to help those truly in need. Research the organization you are considering, and never ever pay by gift card or wire transfer. When you give, pay safely by credit card.

Hang up on robocalls. Don't press any numbers. Scammers may be using illegal robocalls to pitch everything from Coronavirus treatments to work-at-home schemes. You may be duped into pressing a number thinking it will remove you from their call list, when in fact it might lead to more robocalls.

Imposter calls. Someone may call claiming to be someone you know asking for money. They will often say it is an emergency, such as a medical emergency or that they need money because they are in jail. If this happens to you, verify the caller's identity. Ask them something personal; something only they would know. If still in doubt, ask for a call-back number and hang up. This will give you the opportunity to contact another relative or close friend to verify their story before calling them back.

Crypto currency. Although a newer form of currency, it is certainly gaining in popularity with the scammers. According to the Federal Trade Commission, "Nobody from the government, law enforcement, a utility company or prize promoter will ever tell you to pay them with cryptocurrency. If someone does, it's a scam, every time."

You should also:

- Never send cash through the mail to anyone.
- Be cautious of people requesting gift cards or asking you to wire them money.
- Use caution when buying or selling to unknown parties.
- Be extra suspicious of anyone promising easy money opportunities.

As the largest shopping season of the year approaches, staying safe online requires vigilance. Review your accounts and financial statements often. You should also review your credit report to look for incorrect information and unfamiliar accounts.

We hope you feel more aware and prepared to recognize the many ways that scammers and dishonest individuals are trying to get your money, personal information, account numbers, log-in IDs or passwords; but when in doubt, we are simply a phone call away.

CALL 715-365-4800 TO REPORT ANY SUSPICIOUS ACTIVITY

Branch Hours

Rhineland Office

121 Sutliff Ave.
P.O. Box 278
Rhineland, WI 54501
Phone: 715-365-4800
Toll-free: 1-877-365-4800
Fax: 715-369-5414

Rhineland Lobby

Mon–Wed 8:30 a.m. – 4:00 p.m.
Thur–Fri 8:30 a.m. – 5:00 p.m.
Sat–Sun Closed

Rhineland Drive-thru Hours

Mon–Thu 7:30 a.m. – 5:00 p.m.
Fri 7:30 a.m. – 6:00 p.m.
Sat 7:30 a.m. – 12:00 p.m.
Sun Closed

Eagle River Office

633 N. Railroad St.
P.O. Box 1237
Eagle River, WI 54521
Phone: 715-479-4491
Toll-free: 1-877-365-4800
Fax: 715-479-9557

Eagle River Lobby

Mon–Thur 8:30 a.m. – 4:00 p.m.
Fri 8:30 a.m. – 5:00 p.m.
Sat–Sun Closed

Eagle River Drive-thru Hours

Mon–Thu 8:30 a.m. – 5:00 p.m.
Fri 8:30 a.m. – 6:00 p.m.
Sat 8:30 a.m. – 12:00 p.m.
Sun Closed

Please Note:

If calling after hours your call will be forwarded to our voicemail messaging system and we will return your call as soon as possible during business hours.



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DOUBLE LAYER PUMPKIN PIE RECIPE

Double Layer Pumpkin Pie takes your traditional pumpkin pie to the next level. It's like you've combined a pumpkin pie and cheesecake. It's truly irresistibly light, creamy and oh so delicious. And the best part... it's a no-bake pie!

INGREDIENTS

- 8 oz cream cheese, room temperature
 - 1 tablespoon sugar
 - 1 cup milk, plus 1 tablespoon, divided
 - 8 oz frozen whipped topping, thawed and divided
 - 1 graham cracker crust
 - 1 can pumpkin, 15 oz
 - 2 vanilla instant pudding, 3.4 oz each packages
 - 1 3/4 teaspoon pumpkin pie seasoning
- Make Cream Base: First, add cream cheese, sugar and 1 tablespoon of milk to a medium bowl and beat until combined and then fold in half of the thawed whipped topping and next, spread cream cheese mixture into graham cracker crust.
 - Pumpkin Base: Second, in another medium bowl, combine pumpkin, pudding mixes, 1 cup milk and pumpkin pie spice and next beat until fully combined. Spread pumpkin mixture on top of cream cheese mixture.
 - Set: Finally, refrigerate for 4 hours. Top with remaining whipped topping.



ENJOY!

