



Notice of Annual Meeting

The 87th Annual Meeting of Ripco Credit Union will be held on Tuesday, April 23, 2019 at 6:00 PM at the Northwoods Banquet Center (The Taj), 1540 Pueblo Drive, Rhinelander WI.

At this business meeting, you will have the chance to learn more about your Credit Union and its plans for the future as you meet the staff and officials who make our Credit Union work. You will also hear reports by the Chairman of the Board, the Credit Union President/CEO and financial reports for the year ending December 31, 2018.

There are two (2) terms expiring on the Board of Directors. The Nominating Committee has nominated the following individuals for election: Bill Vancos (incumbent), and Alyssa Borski, who was recently appointed by the Board of Directors to fill the vacancy created by the sad passing earlier this year of longtime Director, Dave Lehman.

No other nominations were received prior to the posted January 31, 2019 deadline. Please note that in accordance with the Credit Union's bylaws, when no more nominations for vacant positions are received than the actual number of vacant positions available (as in this case), the Credit Union can declare those persons nominated (as specified above) to be elected by acclamation. Therefore, no nominations will be accepted from the floor, and there will be no vote taking place at this meeting. We are pleased to welcome Alyssa Borski to our Board of Directors and thank our incumbents for their continued service. Both Bill Vancos and Alyssa Borski will be serving three (3) year terms.

Coffee and light refreshments will be available after the meeting. Please call 715-365-4800 if you have any questions. We look forward to seeing you!





April Special

HOME EQUITY LINE OF CREDIT
***ALL CLOSING COSTS WAIVED**

*Closing costs EXCLUDE appraisal if one is required.
The appraisal cost is the responsibility of the borrower.



As spring returns, so do the thoughts of home repairs and improvements. Borrowing against the equity in your home at low, competitive interest rates may be your smartest option.

* 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 20th and June 20th. Contact us for the most current rates. Ripco Credit Union is an Equal Housing Opportunity lender. All loans are subject to underwriting approval. Consult your tax advisor regarding tax deductibility. Other terms and conditions may apply.

**Auto
Loan
Event**

Come in and
roll for your
rate discount!

NCUA

RIPCO CREDIT UNION

If you're in the market for a new or used vehicle, it's your lucky month! During April, we're offering our members the opportunity to lower our already great vehicle loan rates.

Every vehicle loan applicant that comes directly to either branch of Ripco Credit Union to apply for their loan may roll the dice for additional savings. You will have the opportunity to lower our currently posted rates by up to 1.00% APR. Every roll equals savings!

One roll per loan application. Roll a 7 in any combination and receive a 0.50% APR reduction. Roll a 3 - 2 combination and you just earned a full 1.00% APR discount on your rate! All other rolls and combinations will receive a 0.25% APR reduction on our current published rates. **Floor rates apply**, which means that under no circumstances will your discount lower your APR to less than our current "floor" or minimum offered APR.

Please call 715-365-4800 or see a Ripco Loan Officer for more details. This offer is for new money only, and does not apply to existing Ripco loans. This is a limited-time offer and may be withdrawn at any time without notice.

If you are unable to physically visit a branch to roll the dice, you may participate in the discount by allowing a Ripco representative to roll for you. By choosing this "remote" option, you consent to accepting the random dice roll results.

ENTER FOR A
CHANCE TO **WIN!**

LOG IN TO MOBILE BANKING FOR A
CHANCE TO WIN A WEBER GRILL

Please see Official Rules at ripco.org under the "News" tab
or at https://ripco.org/wp-content/uploads/2019/04/1904_Contest_Rules.pdf



The Future Is Yours: Picture it! Save for it! Share it!

April is Credit Union Youth Month

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts.

Our theme for Youth Month this April, is *"The Future is Yours: Picture it! Save for it! Share it!"* We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. These activities will help lay the groundwork for their future success.

Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies were conducted at Dominican University on the science of goal setting. The results revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don't record them. They determined that using your imagination (right/creative brain) and writing those plans down (left/logical brain) engages your whole brain, including your subconscious. This makes it easier for you to find and seize opportunities that will help you achieve your goals, as well as keep you motivated.

Give Yourself a Financial Wellness Boost!

How to Start Saving Money

From: **PATHWAYS—GREENPATH** Newsletter

Saving money is tough. In fact, as humans, we're wired to take care of our needs now, and worry about later... well, later. Putting resources away for a rainy day actually goes against our natural urge to make decisions based on what's in front of us right now. Our financial wellness team offers their tips for making saving a little bit easier.

THREE WAYS TO SAVE MONEY

Pay off your debt as quickly as you can

One reason it's hard to save money is that once you've paid all your bills, there may not be very much left in your paycheck. Take a closer look at what you are paying for: Are you spending your income to pay down a credit card balance? If you are, that means you are paying back what you borrowed, plus interest. The longer you carry the balance, the more it costs in interest. You will save the most money by starting to pay as much extra as you can on your highest-interest debt first, and then once that's paid off, move on to your second-highest interest debt, and so on.

Automate Your Savings, Just Like a Bill

Most people spend their money first on bills, then on fun, and then on savings. Decide how much you can put into savings and set yourself up with an automated payment. You can set up automatic transfers to a savings account, or you can even set up your direct-deposit to put a portion of your paycheck into savings every payday. Begin with an amount you can afford to put into savings, and take a look at your big-picture plan to set your savings goals in the long term.

Set a reminder a few months out to re-evaluate your budget and see if your savings amount should be adjusted. This is also a good time to look at the goals that you set for yourself. Are they still important to you? Are they realistic? Are you on track? Setting milestones and realistic goals will help encourage you to continue with your efforts towards financial wellness.

Build Your Emergency Fund

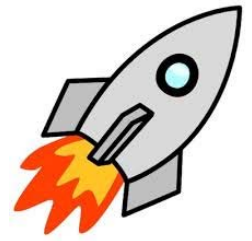
An emergency savings fund can make a life setback a lot easier to handle. A general rule of thumb is to set aside three months' worth of living expenses in your emergency fund. This buys you some time, if something did happen, to be able to make adjustments, replace lost income by finding another job, or to find a financing or credit/borrowing option with interest rates and terms that work for you.

Remember that you don't need to set aside three months' worth at once. Start with what you can. **It's most important to get into the habit of prioritizing your savings and to begin making progress. You don't have to bite off the whole goal all at once.**

LET'S MAKE A PLAN TOGETHER

Looking for additional ways to save money? Developing a spending plan to meet your goals is a great way to start. GreenPath's professional, caring financial coaches can work with you to create one. GreenPath also offers free debt and credit counseling. For people who need it, a Debt Management Plan can lower your interest rates and fees, and help you save money and pay off your debt faster. Call 877-337-3399 to get started!

Countdown to Launch—



Ripco's New Website - Designed with YOU in Mind!

We are SO excited to announce that our new Ripco website is almost ready to launch! In the near future, you will notice a fresh, more informative and easier to use ripco.org.

The new website includes enhanced compatibility for a variety of devices, making it more responsive than our previous design. It will have easy navigation and convenient new features.

Mobile-Friendly and Accessible by All

The new site is optimized for easy use on any device — smartphone, tablet or desktop computer — and is ADA-compliant to provide easy access to those with varying disabilities. In addition, the new Ripco website will include the following convenient features:

- **Online Account Opening for New Members**

Joining Ripco Credit Union has never been easier — so tell your friends and family to come on in! Existing members can also request additional accounts from any device through various secure online applications.

- **Free Financial Guidance and Learning through EverFi**

You'll have access to online self-study programs and resources including articles, videos, checklists and more on a wide range of personal finance topics.

Please let us know what you think when the new site goes live by sending us an email

ripco@ripco.org