

VOICE

SPRING 23

Quarterly ePublication
By Ripco Credit Union

Dates to Remember

91st RCU Annual Meeting

Tuesday, April 18th, 2023
6:00 p.m. CST
In Person OR Virtual Meeting

Memorial Day

Monday, May 29th, 2023
CLOSED

Juneteenth

Monday, June 19th, 2023
CLOSED

In This Issue

Page 1...Annual Meeting Notice,
Privacy Notice Review, Dates to
Remember, Board Member Info
Page 2...Cash Back Rewards
Visa and Article Protecting Your
Loved Ones From Elder Abuse.
Page 3...Article Cont.
Page 4...National Credit Union
Youth Month and Coloring
Contest Details
Page 5...Coloring Page
Page 6...Branch Hours and
Important Information.

Ripco Credit Union - 91st Annual Meeting Tuesday, April 18th, 2023 6:00 PM

Ripco Credit Union members are invited to attend this year's Annual Meeting.

Ripco Credit Union's – 91st Annual Meeting
Tuesday, April 18, 2023 6:00 PM

Members may participate either virtually via Zoom link:

ZOOM LINK

Or in person at our main offices in Rhinelander:

At 121 Sutliff Avenue.

At this meeting, Ripco's Chairman of the Board and Board of Directors, will report on the financial state of the Credit Union and share information on other topics of interest to the Credit Union's member-owners.

Members may also call the Credit Union at 715-365-4800 (1-877-365-4800) with any questions.

PRIVACY NOTICE – Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at ripco.org, or we will mail you a free copy upon request if you call us at 715-365-4800 (toll-free at 1-877-365-4800). You may also email your request to ripco@ripco.org, and we will be happy to send a return email with a PDF of our Privacy Notice attached. To review our current Privacy Policy now you may click the link below.

[Review Privacy Policy Now](#)

Board Member Applications

Your Voice on the Board

Are you looking for an opportunity to make a difference in the lives of others and be a positive force in your community? As a board member at Ripco Credit Union, you can do just that!

This is an opportunity to join a team of dedicated professionals committed to making a positive impact on the lives of our members and the communities we serve.

[LEARN MORE HERE](#)

Cash Back Rewards Visa

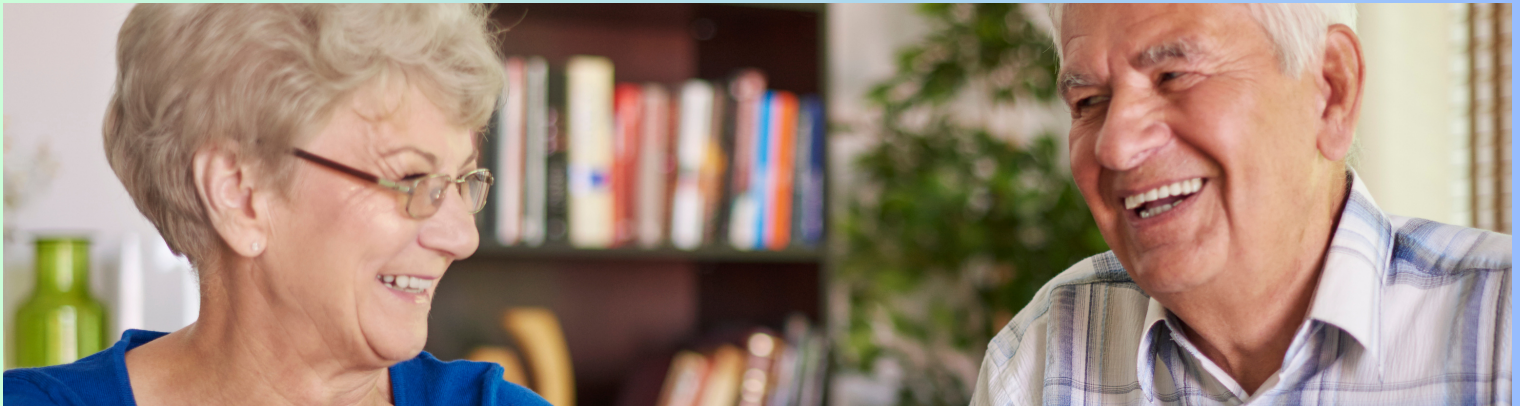


Make the most of your spending and start earning rewards today!

Introducing the **NEW** Visa Cash Rewards Credit Card from Ripco Credit Union!

Get rewarded for your everyday purchases with cash back, no annual fee, and low interest rates.

[Learn More](#)



Protecting Your Loved Ones from Elder Fraud

By GreenPath Financial Wellness

In 2022, Phyllis Wiseberg, a 90-year-old widow lost \$20,000 when cybercriminals withdrew the money from her account. Her story, shared by the National Council on Aging, is devastating, but unfortunately not uncommon. Financial exploitation is a reality many seniors face, especially in the age of online scams. Here are actions you can take to help financially safeguard your loved ones.

What can I do to prevent elder fraud?

- **Communicate.** In a post-pandemic world, it's easy to lose touch, but maintaining communication is key. Remind your loved ones to avoid disclosing personal financial details via email, phone, or text. Sign them up for the National [Do Not Call Registry](#) and have a candid conversation about the most common scams targeting seniors.

Protecting Your Loved Ones from Elder Fraud Cont.

- **Designate trusted contacts.** Connect with their financial institution for information on adding a trusted contact (or a view-only user) to their account — this is someone who can be contacted if there are questionable transactions taking place or if they can't be reached. This is a safer alternative to a joint account which allows someone to withdraw funds directly.
- **Monitor accounts.** Vigilance is easier with tech support. Set up online tools designed to detect suspicious transactions, fraud, and identity theft. Some programs will walk you through reporting and recouping any losses that have occurred.
- **Appoint financial power of attorney.** If your loved one becomes incapacitated, it's crucial they be financially safeguarded. Bypass the standard power-of-attorney form and enlist the help of a lawyer to customize the form according to their needs, whether it's filing taxes or managing property. Free and low-cost options are available through Eldercare Locator.
- **Vet caregivers.** If you're seeking aid for healthcare or home management, hire someone through a bonded agency that utilizes a rigorous screening process. Be vigilant during the post-hire period as well —requesting updates regularly and observing in-person when possible.

What can I do if elder fraud has occurred?

- **Alert financial institutions.** Contact their bank, credit union, or wire transfer service to request a cancellation or reversal of any fraudulent transactions if possible. At minimum they can actively monitor their accounts. You can also alert the Social Security Administration and the major credit bureaus (Experian, TransUnion, Equifax) to limit damage incurred from instances of identity theft.
- **Report abuse.** If you suspect your loved one is being exploited, report it to your local Adult Protective Services agency (which may have a different name depending on where they live.). APS connects to social service programs advocating on behalf of older and disabled adults who need assistance. You can also report abuse to their local District Attorney's office and request they prosecute the responsible party. If the fraud involved an online scam, report it to the Federal Trade Commission or the U.S. Postal Inspection Service (for mail scams.)
- **Offer support.** Victims of financial exploitation often experience deep shame or grief. Be patient as they process their emotions and be vocal in your support while you help navigate next steps. Proactive gestures — like running errands or planning family events — can minimize stress.
- **Create a game plan.** Consider setting up regular family meetings to address budgeting, bill payments, or any lingering financial concerns moving forward. GreenPath Financial Wellness offers worksheets and guides that can help.

Click the link below to get started.

This article is shared by our partners at:
GreenPath Financial Wellness
A trusted national non-profit.



National Credit Union Youth Month

WE'RE UNLEASHING THE CASH!

... AND the Power of Saving



**the Power of Saving
at Your Credit Union™**

National Credit Union Youth Month is throughout the whole month of April. This annual event aims to teach and inspire kids to develop strong financial habits that will benefit them in the long run and credit unions across the country use this time to educate young members on the importance of saving.

This year's theme, **Unleash the Power of Saving at Your Credit Union™**, encourages kids to take control of their financial future by setting savings goals and developing healthy money habits. By providing fun and interactive ways to learn about saving, credit unions hope to inspire the next generation of financially responsible adults.

As part of National Credit Union Youth Month, some credit unions are offering special programs to help kids jumpstart their savings. Our children's savings program is the Honey Pot Kids Club, which is an account that allows kids 12 and under to earn an impressive 2.00% APR on the first \$500.00 deposited. *After that, the account earns the regular posted savings rate.

This program is not only fun, with small prizes that encourage kids to save money, but it also teaches them the concept of earning interest on their savings. By providing an incentive for kids to save, we hope to instill healthy financial habits that will last a lifetime.

Parents and family members can take advantage of this program by opening an account for their child or grandchild at their local Ripco branch. **As a special incentive, we're going to "UNLEASH" the cash, and add \$5 to each NEW Honey Pot Kids Club Account opened during April for National Credit Union Youth Month!**

Current Honey Pot Kids Club members can have \$5 added to their accounts too! All they have to do is submit a completed coloring sheet from the following page during the month of April for National Credit Union Youth Month.

Only one \$5 incentive per account/child eligible. Coloring pages will be available at your local branch or can be printed out and returned to your local branch.

Federally Insured by NCUA

UNLEASH



**the Power of Saving
at Your Credit Union™**

NAME _____ **AGE** _____

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: 715-365.4800
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:

The phones are answered by an answering machine after business hours. If calling after hours, we will return your call as soon as possible during the lobby hours listed above.

Important Information

Ripco will be discontinuing the manual acceptance and processing of utility payments as of June 1st, 2023.

We are happy to share that there are other options available for you to make your payments:

- **If you are not yet a Ripco Member – Join us!** We'd love to welcome you to our Ripco Family! One of our friendly Member Services Representatives would love to help you get started so we can offer you all of the great payment options listed below. Visit us online at ripco.org to learn more about the many benefits of Ripco Membership or get started [HERE](#)
- **Online Banking and Bill Pay** – If you haven't signed up yet, Ripco's Member Services Team will be happy to help you get started!

Ripco's electronic Bill Pay feature lets you view and manage all of your payees and payments online or on your phone with the Ripco app. Ripco's bill pay is free for all Ripco members with checking accounts in good standing who use bill pay to pay at least one bill (and no more than 15 bills) per calendar month. Additional details can be seen online at ripco.org [HERE](#)

Pay your bill online via your service provider's website; most offer the options of making a one-time payment or signing up for automatic payments.

- If you don't have a computer or just don't care to pay online, you can call your utility company and set up automated payments from your Ripco checking account. All you'll need is Ripco's Routing/ABA number, which is: 291580711, and your 14-digit checking account number (this can be found on the bottom line of your paper checks (it's the second group of numbers on the printed line and starts with 100 followed by eleven more digits).
- If you do not have a checking account, no worries! Once again - our Member Services Team can assist you with opening a Ripco checking account. If a Ripco checking account is not an option for you, we do offer our members the option of Money Orders, which can be purchased in person at either our Rhineland or Eagle River branches for a fee of \$3.00.
- In the event none of these options are your preference, you can choose to simply mail your payment to your utility provider via the U.S. Postal service. Please note that we do not recommend you send cash through the mail. Please obtain a Money Order or other form of secure payment if submitting your payment by mail.