

PUMP UP YOUR FINANCIAL IQ IN 7 MINUTES...

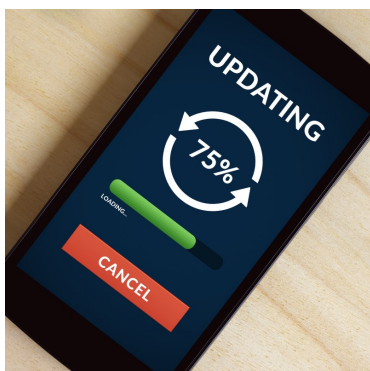
Take Charge of your Financial Wellness Today!

As your financial partner for life, Ripco is thrilled to offer you a new financial education program called **EverFi**. It's a free online, self-paced series of interactive modules that cover key financial concepts such as money basics, loans and payments, buying a home, paying for college, and planning for retirement. We know that navigating your finances can be challenging, and we're committed to providing you with resources to help manage your financial future.

These short, interactive learning experiences will help prepare you with the skills to manage your finances and plan for the future! Many modules also feature Action Plans with budgeting and planning tools to reinforce positive behavior and help you take positive steps toward better financial health.

The learning experience was specifically designed for your busy lifestyle. It is mobile and tablet accessible, available in both English and Spanish, and each module is only 2 -7 minutes in length.

Simply register or log in to get started today at www.ripco.org/financial-education.html



OUR APP JUST KEEPS GETTING BETTER - Check out the Changes!

We're always trying to keep things easy and stress-free for our members.

When you update your app, you're going to notice you've now got a lot more options! We've added new features that allow you to decide how you want to log in.

You can now use a PIN, your voice, or facial recognition to log in if you choose. Or if you prefer, just continue logging in with your user name and password.

It's your app; it's **YOUR** choice!



ENTER FOR A
CHANCE TO **WIN!**

USE YOUR DEBIT CARD WITH
A SIGNATURE FOR A CHANCE TO WIN
A KITCHENAID STAND MIXER

NCUA Federally insured by NCUA

It's Me 247

One lucky Ripco Credit Union member will win a KitchenAid 6 Quart Pro Line stand mixer valued at \$479.00. Contest runs through August 31, 2019. A Ripco winner will be announced in September, 2019. No purchase necessary to win; official rules including alternate means of entry available online at ripco.org.



SUMMER FUN - On June 22, 2019 Ripco Credit Union won the Hodag Run for your Life Corporate Cup Challenge!

Fifteen team members and their families participated in the 5K run/walk and stroller 5K to help secure the Cup! A big thank you goes out to everyone who helped make this event happen. We're all looking forward to next year.



USE PROMO CODE: RIPCO2019 Noah's Ark & Ripco Credit Union have once again partnered to bring you summer savings for your next vacation in Wisconsin Dells. Save \$15.00 off your General Admission day pass and an additional \$5.00 off your General Parking Voucher.

Build your savings and have a chance to WIN!



August 1st we'll be introducing our brand new Saver's Sweepstakes® - a new prize-linked savings account at Ripco Credit Union!

Americans sadly still lack savings, despite improvements in the economy. According to a recent Bankrate's Financial Security Index Survey, 6 in 10 Americans don't have enough savings set aside to cover a \$500 unplanned expense, and a quarter of Americans have no emergency savings at all.

Offering savers a no-cost way to win prizes for saving aligns with Ripco's mission as a not-for-profit financial cooperative. Saver's Sweepstakes will help Wisconsin families build the kind of emergency savings that so many Americans lack.

Saver's Sweepstakes offers prize drawing entries in return for each time you increase your monthly savings balance by \$25 (up to 6 entries per month)*. Prize drawings are held monthly, quarterly and annually – so the more you save, the more chances you have to win!

With our new Saver's Sweepstakes account, you can improve your money habits in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow, and experience the excitement of the prize drawings. And unlike playing the lottery, you don't lose anything with Saver's Sweepstakes. All of the money you deposit into the account, plus interest, is yours! Your savings are never at risk!

Monthly prizes are \$100, quarterly prizes are \$1,000 and the grand prize, to be awarded during International Credit Union Day on Oct. 18, is \$5,000. Saver's Sweepstakes prize winners will be drawn on or about the 15th of each month. The odds of winning will depend on the number of eligible entries.

By now you're probably asking "How do I participate?" It's EASY! After August 1, 2019 you will be able to open your special deposit account. Once your Saver's Sweepstakes account is open, you'll automatically be entered into monthly (\$100), quarterly (\$1,000) and yearly drawings (\$5,000) for every \$25 you save, up to six entries each month. Will we be notifying you as one of our first winners?

ATTENTION:

Ripco VISA Platinum Rewards



Members



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!