



# VOICE

## SUMMER 2022

A Quarterly ePublication  
by Ripco Credit Union

# SUPER TUESDAYS!

## Have you joined in the fun yet?

As part of our 90th Anniversary celebration, we've been having tons of fun! We've had on-site events filled with fun and goodies, and have been giving away prizes, gift cards and Chamber Bucks!

If you want to get in on the winning and excitement, you need to like and follow our Facebook page!

Every SUPER TUESDAY through the end of the year will be an opportunity to join in the celebration!

[Like & Follow Us on Facebook](#)

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## DATES TO REMEMBER

**July 4th...** Closed in observance of Independence Day

**July 4th...** 10:00 a.m. Kiddie Parade, 11:00 a.m. Main Rhinelander Independence Day Parade with fireworks at dusk

**July 7th-July 10th...** 44th Annual Hodag Country Festival

**July 19th...** Rhinelander Branch Member Appreciation Cookout  
\*Eagle River Branch date to be announced.

**July 28th-July 31st...** Oneida County Fair

**August 11th-August 14th...** Vilas County Fair

**September 5th...** Closed in observance of Labor Day







## Budgeting Basics

As we move deeper into **the year**, now is a good time to refresh some of those New Year's Resolutions and continue to integrate good habits so they stick throughout the year. One of the most important and fundamental habits for financial wellness is budgeting. By making budgeting a habit now, you will see lots of benefits over the long-run!

### What is a Budget?

A budget is a plan for how much money comes in and how much money goes out each month. It's really that simple. By breaking down your budget into categories such as mortgage, food, and entertainment, you can see where you can cut back, and where you have wiggle room. Creating a budget that factors in things like savings and investments also makes it easier for you to create a solid foundation.

### Why Budget?

Budgeting will give you clarity into your finances and will help you make more informed choices. You wouldn't enter a dark room without turning on the lights first, right? That's exactly what a budget is for your finances: it's a light that you shine on your financial transactions. By seeing your finances clearly, you may notice where you are overspending. You can set other goals too, such as paying down debt, saving, and investing. By placing these items on your budget, you are essentially making your financial goals a bill that you pay to yourself. This makes it easier for you to achieve your dreams on your journey of financial wellness.

### Who Should Budget?

A budget is beneficial for anyone who uses one. Almost every business in the United States operates off of a budget, which allows them to make smart financial choices to increase the bottom line. Families who create a budget also find that they are better positioned to achieve financial wellness and meet certain goals like planning for retirement or building up a college fund. For individuals, the benefits are the same: greater understanding of your finances that enables better choices for how you spend your money.

### How do I Budget?

The first step to creating a budget is to list all the money that you have coming in. This includes your paycheck, social security payments, alimony, money from a side gig or any other form of income you receive.

Next, track your spending. Here you want to start with all of your fixed payments—the bills you absolutely have to pay such as mortgage, utilities, car payments, student loan debt, etc. After that, take a look at your last few bank statements and figure out where the rest of your money is going.

Record all of your income and expenses in a place that is easy to access and understand. There are online tools, such as Mint.com, that can automate the budgeting process for you.

### When Should I Budget?

You can create a budget anytime! The important thing is to stay consistent and continue to track it. For instance, when you first start budgeting, you'll want to make sure you are sticking to your budget each month. This will ensure that budgeting becomes a habit and will help you make sure you are staying on track with your financial goals. Once you get into the flow of budgeting, you may decide to refresh your budget seasonally. Updating your budget on a semi-regular basis allows for you to account for changes in income or expenses, such as a raise or unexpected medical issues.

Some people think of a budget as the financial equivalent of a straight jacket, but the reality is just the opposite. Rather than constricting you, a budget gives you freedom to spend, knowing that you are able to achieve your financial goals at the same time. Once you know your budget and stick to it, you'll find a sense of mental clarity on your path to financial wellness.

**MORE RESOURCES**  
Education, tools and Support





# We Finance Fun

SUMMER IS TOO SHORT NOT TO ENJOY IT!



**\*RATES AS LOW  
AS 2.49% APR**

**LEARN  
MORE**

## JET SKI



## VEHICLE



## BOAT



## MOTORCYCLE



## PONTOON BOAT



## ATV/UTV



## CAMPER



\*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.

## Investing in Your Future

Did you know we partner with ISL Education Lending to offer student loan products with competitive lower interest rates to help you and your student navigate college costs? If you find that savings, earnings and other financial aid are not enough to cover the full cost of college, visit our website to learn about:

- Partnership Loans: These loans for students come with fixed and variable interest rates that are often lower than those offered by other national, for-profit lenders.
- College Family Loan: This fixed-rate private loan is for parents or other borrowers who want to assist a student with their college costs by taking out a loan in their own name. You can pre-qualify to see your interest rate before you apply, without affecting your credit.

Both loan types offer options for when to start repayment so you may choose the one that's best for your situation, as well as an interest rate reduction for automatic payments. Learn more on our website - **click the button above.**

**LEARN MORE  
NOW**





# IMPORTANT INFORMATION

## 2022 Service Charges and Fees

### RIPCO CREDIT UNION SERVICE CHARGES & FEES May 2022

Money Orders	\$ 3.00
Cashier's Checks	5.00
Temporary Drafts (each)	.50
Check Negotiation Fee (if no qualifying relationship)	3.00 [1]
Non-Sufficient Funds - NSF checks paid/returned	30.00 [2]
Stop Payment or Revocation	30.00
Stop Payment-(Block of 3 or more)	50.00
Early ACH Deposit (when available)	10.00
Overdraft transfer from savings	5.00 [3]
Overdraft transfer from Kwik Cash	5.00 [3]
Staff Assisted transfers	5.00 [3]
Wire Transfer (domestic)	25.00
Incoming Wire Transfer (domestic)	12.00
Foreign Wire Transfer	75.00
Foreign Check Conversion Fee	12.00
International Transaction Fee - <i>charged 1.1% USD when you use your Debit or ATM card outside of the United States</i>	
Collection Items (sent to us by other institutions)	25.00
Garnishments & Tax Levies	25.00
Re-open Member Account or HSA (if within 180 days of closing)	25.00
Account Closure within 180 days of opening	5.00
Charge-back Fee (Payee)	15.00
Charge-back Fee (Maker)	30.00
Checks requiring authentication	3.00
Duplicate Statement	3.00
Staff Assisted Copy of Cancelled Draft (plus time at \$25.00/hr for research)	3.00+
Account Research/Reconciliation (minimum charge for reconciliation \$10.00)	25.00/hr
Dormant Account Fee (per month)	5.00 [4]
Returned Mail/Address Correction	5.00 [5]
Incorrect Address Fee (per month)	5.00 [6]
Close HSA or IRA (Termination Fee)	30.00
Christmas Club Early Withdrawal	5.00
Photocopies (each)	.50
Outgoing Fax (per page)	2.00
Rolled Coin	.10/roll
ATM Transaction fee	2.50 [7]
Minimum Balance Fee (per month)	3.00 [8]
Bill Pay transactions in excess of 15/mo. will incur a fee of \$.50/payment for each check over the limit of 15	[9]
It's Me 247 Bill Pay Inactivity Fee	5.95/mo. [9]

The Service Charges disclosed in this column apply to both personal & business/organizational accounts. Please see reverse for additional charges that apply only to business/organizational accounts and for explanatory details related to items [1] through [9].

The Service Charges disclosed on this side of this page apply to both personal and business/organizational accounts. In addition, the following charges apply to business/organizational accounts:

Regular Zipper Deposit Bag	5.00
Locking Deposit Bag	20.00
Deposited Items - 25 free per month; thereafter, each item in excess of 25	.10
Deposit Error Fee – per occurrence	3.00

[1] The check negotiation fee is assessed only when the member's savings account balance is less than \$250.00 and the member has no other qualifying relationships with Ripco (loans, credit cards, other accounts with aggregate balances in excess of \$250.00). This fee will not be assessed to members under 18 or members over age 62.

[2] Excessive NSF activity may result in account closure and report of unsatisfactory performance to ChexSystems.

[3] You may avoid this service charge when you use either "It's Me 247" online banking or "CU\*Talk" audio response to transfer funds between your account types (i.e. from savings or Kwik Cash to checking or from checking to a loan).

[4] An account is considered dormant if for two years (24 mo.) no withdrawals or deposits, other than credited dividends, have been made to this account. This fee will not apply if you have an aggregate balance of \$500.00 or more in your account, if you have a loan or credit card with us, or if you are younger than 18.

[5] If you fail to notify us of an address change and we receive an address correction from the US Post Office or through our own research, we may charge your account an address correction fee.

[6] When mail sent to the last address on record is returned to us by the post office, your account will be coded "wrong address" and will be charged an incorrect address fee of \$5.00 per month until such time as you notify us of your correct address (in writing). For information security purposes and to protect you against identity theft, we require a signed order from you before we will change your address. Temporary forwarding orders on file with the Post Office will not be sufficient, and your mail will be returned to us marked "temporarily away"; the wrong address fee will be imposed in this situation.

[7] ATM transaction fees are charged only when using a plastic card that was not issued by Ripco Credit Union or by another member of the Alliance One ATM network.

[8] Minimum balance fee and per check fee charged for checks cleared in excess of 15/month will be assessed only on type 045 (dividend-earning) checking accounts when the account balance falls below \$250 at any time during the month. These fees will not apply under certain circumstances as set forth in credit union policy.

[9] A \$5.95 Inactivity fee is assessed only if you are enrolled in It's Me 247 Bill Pay and make no e-bill payments in a calendar month. After 90 days of inactivity, the account will be un-enrolled from the eBill Pay service.

**Ripco Credit Union**  
ripco.org 715-365-4800  
**FEDERALLY INSURED BY NCUA**



# Annual Privacy Notice



Rev.03/2013

## FACTS

### WHAT DOES RIPCO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit history
- Account balances and transaction history
- Payment history and credit card or other debt

When you are no longer our member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Ripco Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ripco Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about creditworthiness	No	We don't share
<b>For our affiliates' to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

#### To limit our sharing

##### Call Toll Free 1-877-365-4800

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Call 715-365-4800 or 1-877-365-4800 (TOLL FREE)



## Page 2

### Who we are

**Who is providing this notice?**

**Ripco Credit Union**

### What we do

**How does Ripco Credit Union protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Ripco Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Show your drivers' license or give employment information
- Apply for a loan

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates can include our data processor CU\*Answers, the related CUSO Xtend, and our credit card processor PSCU.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, direct marketing companies and credit card processing companies.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include insurance companies, direct marketing companies and credit card processing companies.*

### Other important information

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.



# 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:

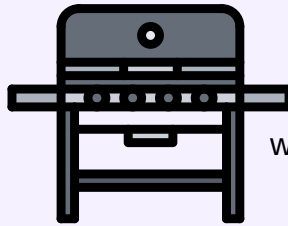
If calling after hours your call will be forwarded to our voicemail messaging system and we will return your call as soon as possible during business hours.

# Save the Date

## TUESDAY, JULY 19TH

### Rhineland Branch Member Appreciation Cookout

While we haven't finalized all of the details, we wanted to make sure our Rhineland members saved the date for our Member Appreciation Cookout in just a couple of weeks!



**Mark your calendars and set aside some time, because we're celebrating YOU!**

Without our amazing Ripco family, there wouldn't be a 90th Anniversary celebration and we appreciate each and every one of you!

**Eagle River Branch date to be announced soon!**

## Products and Services at YOUR convenience...

The next time you visit either our Rhineland or Eagle River branch, we invite you to take a moment and see what our new Marketing Corners are all about.

**Browse through the displays and pick up one of our QR Code Menus to explore here or at your leisure.**

Simply use your smartphone camera or QR code app to scan the QR code. Then tap the image to open in your browser, and you'll be taken straight to the appropriate page on Ripco's website to learn about any of our loans or service offerings.

## Try it out!

Scan QR Code to visit [Ripco.org](http://Ripco.org)

Open smart device  
camera to scan code

