



# VOICE

**SUMMER 2018** A Quarterly Publication by Ripco Credit Union

## Great Home Loans... Opening the Door to Your Dreams!

All mortgage programs are not the same, and it's important to understand the differences. Whether you're buying your first home, making your next move or simply refinancing, Ripco Credit Union has the terms, features and options designed to make getting a mortgage easier. Let us help you understand all the choices you have when it comes to a home mortgage.

### COMING SOON:

#### Longer Terms Available

In the market for a 30-year fixed rate mortgage loan? We can help! Call us at 715-365-4800 to see if a 30-year fixed rate mortgage is right for you.

#### Smaller Down Payments

Are you buying your first home and worrying that you may not have enough of a down payment? Ripco has "low cash down" options that could work for you!

Buying a home can seem intimidating, especially when you're faced with so many different options. Don't worry – at Ripco Credit Union, we're here to help you through the process each step of the way. Schedule an appointment with a Mortgage Loan Representative at 715-365-4800 today. At Ripco Credit Union, we have the experience and commitment to help you choose the loan that is right for you.

(NMLS# 412769)



## In This Issue

Prepare Your Accounts for the Future ...	2
Phone Scams .....	3
24/7 Loan Applications.....	3
Staff Updates.....	4
Summer Fun Member Discount.....	4
Branch Locations & Information.....	4

# Prepare Your Accounts for the Future

By Colleen Merrill, RCU Director of Member Services



Have you ever thought about who would be able to access your financial accounts if something were to happen to you? This may not be a pleasant thing to consider, but it is definitely important. Too often we're confronted with accounts that we can't release to a family after the passing of a loved one. And at times, an account owner can be temporarily or permanently incapacitated, and no one has account access to help with financial matters during that difficult time.

There are a few simple steps that you can take to direct the management of your accounts in the event that something should happen to you. You could add a person to your account and make him or her a joint owner; arrange to name a trusted person your Power of Attorney (POA); or name a person or persons as beneficiaries to an account. Below, you will find more information about your options so you can make the best decision for your future.

## Joint Owner

With Ripco accounts, we have a primary owner (the one whose Social Security number is used for IRS purposes) and the option of one or more secondary, or joint, owner(s). Joint owners have equal rights and ownership to the account – allowing them to perform any transactions they wish. If the primary owner were to pass away, the funds would automatically become the property of the joint owner(s) and would be transferred to a new or existing account or accounts that list the joint owner(s) as primary member(s).

## Power of Attorney

Having a POA on your account does not give that person ownership rights to the account, but gives them the power to act on your behalf. It is generally a good idea to seek out advice and direction from an attorney or another appropriate professional regarding whom to list as POA. There are several different ways to designate someone as POA for your financial needs. A POA can be named for specific and individual accounts by using our signature cards here at Ripco; an attorney can create POA papers for you; or a legal professional may provide you with an approved POA designation form.

Regardless of which direction you choose to go, the Power of Attorney does cease upon death. This means that the person acting as POA will no longer have access or any rights to the account should you pass away. To ensure that the funds in your account end up with the person of your choice, we suggest that you also name a beneficiary for your accounts.

## Beneficiary

A beneficiary is someone who is named to receive the funds in an account in the event that the account owner passes away. A beneficiary does not have any ownership rights to the account and is unable to make any transactions on it while any primary or joint owner is alive. Naming a beneficiary to your account will eliminate the need for your funds at Ripco Credit Union to go through the probate process.

If the account has no surviving joint owners, the beneficiary would need to bring in a death certificate and proof of ID to receive the funds. If there is a joint owner on the account, the funds would first go to the joint owner. If both (or all) of the owners of the account pass away at the same time, the beneficiary listed would need to bring in a death certificate for each of the owners listed on the account along with (the beneficiary's) proof of ID to receive the funds.

Our goal is to ensure that each and every account is protected for our members' best interests. If you need more information on this or would like to update your account to make sure your intentions will be followed, please stop and see one of our Member Service Representatives.

## HOLIDAY CLOSINGS

**Independence Day**  
Wednesday, July 4, 2018

**Labor Day**  
Monday, September 3, 2018

# Phone Scams

Telephone scams always sound a little unbelievable until they happen to you. Con artists are very persuasive and most people naturally let their guard down in the privacy of their own home. You may not think there is anything anyone could say to convince you to give away personal information or credit card numbers, but it happens every day.

Telephone scammers all have the same motive – to get your money or enough personal information to steal your identity.

## Avoid Becoming a Victim

- Never give personal information including credit card numbers, your Social Security number or birth date over the phone unless you initiated the call.
- If you feel uneasy about the call, hang up!
- If you do want to make a purchase, ask for a catalog or other information to be sent to you by mail.
- Never allow yourself to be hurried into a decision.
- If an offer sounds too good to be true, it probably is.
- Check out unsolicited offers with the Better Business Bureau, your local consumer protection agency or the state attorney general's office before sending any money.
- If you are a victim of telemarketing fraud, beware of offers to help you recover your money. Scammers will sometimes contact the victim again, offering to help in an attempt to steal more money.

To file a complaint about fraudulent or deceptive business practices with the FTC, call 1-877-FTC-HELP.

## Types of Phone Scams and Telemarketing Fraud

**Jury Duty:** The caller claims to work for the local court and says that you've failed to report for jury duty and a warrant is being issued for your arrest. When you claim you never received a notice to report to jury duty, the caller asks for your Social Security number and birth date and possibly even a credit card number to verify your identity and stop the warrant.

**Charitable Giving:** Requests for donations to help fund research to save children with cancer or feed war refugees may pull at our heartstrings but should not make us open our wallets. Highly emotional pleas are designed to evoke feelings of guilt that would make us send money or give credit card numbers to an unknown source. Instead, ask the caller to send information by mail and investigate the charity before making a donation.

**Free Gifts, Prizes or Vacations:** If the offer is truly free, then the caller shouldn't need your credit card number. Do not give your credit card number to cover shipping or to hold or register for your free gift or vacation.

**Unsolicited Offers:** Offers for investments, unbeatable deals and special savings just for you all sound enticing. But unsolicited offers are often combined with high-pressure sales tactics and one-time-only opportunities that will result in you getting nothing for your money.

# 24/7 Loan Applications!

Now you can talk to a live person about your borrowing needs 24/7! Just call our main phone number – 715-365-4800 (or toll-free 877-365-4800) and your call will be routed to a lending professional who can take your application and start the process anytime – at YOUR convenience. You may even get an immediate answer to your loan request! In the event additional information is needed, your lending consultant can tell you what the next steps will be.

Of course – if you prefer you may still apply online at [ripco.org](http://ripco.org) (<https://www.24x7loans.com/Ripco/>) or on the Ripco Mobile App. It is our pleasure to serve you!

## JUST IMAGINE...

What if we could hook you up with information and guidance to fill out your loan application whenever and wherever you were? There's a lot of stress in today's active, mobile and digital world. At Ripco Credit Union, we're investing in ways to connect with you and lower your stress – so that you can enjoy life more.

Here's a scenario: you've been putting off saving for that trip to Vegas. Then, you get home from work late Tuesday evening and you're finally able to round up your friends and agree on a date for the trip. But wait – you're going to need a vacation loan. Even if it is 7:00 p.m., 11:00 p.m. or 3:00 a.m. any day of the week – don't stress about it. Give us a call at 715-365-4800,



because we'll be available to talk with you. We're always here – always live. We can't book the flights and the hotel, but we can help you fund the fun!

We LOVE saving you money and we are always here to find new ways you can save more. Consolidating debt is a great way to position yourself to get ahead. It can put real dollars in your pocket every month. And you can use that money to pay for life's "Instagram" moments. If you're filling out our loan application online ([ripco.org](http://ripco.org)) and aren't sure about something, just give us a call at 715-365-4800 because we're here to give you the information and guidance you need, and to get you the loan you want.

We can't say, "Thank You" often enough. We appreciate your membership, and we continue to add services and tools to save you time and make life more convenient and fun. We look forward to even more connections, so remember – now we're here 24/7 – always live!

# LOCATIONS & CONTACT INFORMATION

## RIPCO CREDIT UNION LOCATIONS

121 Sutliff Avenue, Rhinelander, WI 54501  
633 N. Railroad Street, Eagle River, WI 54521  
~and at~  
Rhinelander High School  
665 Coolidge Avenue, Rhinelander, WI 54501

## MAILING ADDRESS

PO Box 278, Rhinelander, WI 54501-0278

## MAIN (RHINELANDER) TELEPHONE NUMBERS

715-365-4800 (local) • 877-365-4800 (toll-free)

## EAGLE RIVER BRANCH TELEPHONE NUMBER

715-479-4491 \*\*\*Please Note: All calls are routed to, and answered at, the main office in Rhinelander.

## CU\*TALK AUDIO RESPONSE

715-365-4801 (local) • 877-365-4801 (toll-free)

## LOAN DEPARTMENT

**1-877-365-4800 (TOLL-FREE)**

## RHINELANDER LOBBY HOURS

Mon – Wed: 8:30 a.m. – 4:00 p.m.  
Thurs – Fri: 8:30 a.m. – 5:00 p.m.  
Saturday: Closed

## RHINELANDER DRIVE-IN HOURS

Mon – Thurs: 7:30 a.m. – 5:00 p.m.  
Friday: 7:30 a.m. – 6:00 p.m.  
Saturday: 7:30 a.m. – 12:00 Noon

## EAGLE RIVER LOBBY HOURS

Mon – Thurs: 8:30 a.m. – 4:00 p.m.  
Friday: 8:30 a.m. – 5:00 p.m.  
Saturday: Closed

## EAGLE RIVER DRIVE-IN HOURS

Mon – Thurs: 8:30 a.m. – 5:00 p.m.  
Friday: 8:30 a.m. – 6:00 p.m.  
Saturday: 8:30 a.m. – 12:00 Noon

## RHS STUDENT BRANCH HOURS

Tuesdays & Fridays: Lunch hours when school is in session.  
Actual times vary with the school year schedule.  
ATM available whenever the commons area is open.

## RCU ATMS

- 24-hour accessible drive-up ATM on site at 121 Sutliff Avenue, Rhinelander, and at 633 N. Railroad Street in Eagle River
- Walk-up ATM located inside the main Expera (formerly Wausau Paper) building on Davenport Street, Rhinelander
- Walk-up ATM at Rhinelander High School

**All Ripco ATMs are fee free when using your RCU-issued debit, ATM or credit card!**

## WEBSITE

[ripco.org](http://ripco.org)

## EMAIL

[ripco@ripco.org](mailto:ripco@ripco.org)

## LOST/STOLEN VISA® CREDIT CARDS

1-800-449-7728 (24 Hours)

## LOST/STOLEN MASTERMONEY® DEBIT CARDS

1-800-523-4175 (24 Hours)



Ripco Credit Union NMLS #412769



## Staff Updates



Jolene Richey



Jodi Lehman

We'd like to introduce you to Jolene Richey, our new Eagle River Branch Manager. Jolene comes to us with years of financial experience and a strong desire to get to know our members and be active in the Eagle River community. Lorrie Cummings, who had managed the branch for the last six years, has moved out of the area with her husband to be closer to family and start a brand new adventure.

Please also join us in congratulating Jodi Lehman, who has been promoted from Teller/Student Branch Liaison to Member Service Representative.



## Summer Fun with a Ripco Member Discount!

For many years, Ripco has offered the member benefit of discounted consignment sales tickets to enjoy Noah's Ark Waterpark in Wisconsin Dells and Six Flags Great America in Gurnee, IL. Last year we made it even easier for our members to enjoy these special discounts with online purchasing. That worked out great, so we are continuing that method for 2018.

Visit our website ([ripco.org](http://ripco.org)) and click on the Summer Fun tab. There, you'll find a link to Noah's Ark with a special Ripco promo code and a link to a Ripco Partner login page for Six Flags.

Have fun this summer, and save money on tickets...all because you're a Ripco member. We really do appreciate your membership and hope that you have a wonderful summer filled with friends, family and fun!