



VOICE

SPRING 2014 A Quarterly Publication by Ripco Credit Union



Annual Meeting of Ripco Credit Union

The Annual Meeting of Ripco Credit Union will be held on Tuesday, April 22, 2014 at 7:00 p.m. in the downstairs (North/South) meeting room of the Days Inn & Suites (formerly the Claridge), 70 N. Stevens Street, 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, 2013.

The Nominating Committee has nominated the following to serve on the Board of Directors: Dr. Steven Ferch (3-year term), Douglas Joslin (3-year term), Rod Olson (3-year term) and Heather Shallock (1-year term, as she was appointed to replace Tom DeValk, whose term – had he not resigned from the Board – was set to expire in 2015). No other nominations were received prior to the posted February 28, 2014 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 automatically elected without further action (by acclamation).

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

Open the Door to a Better Home Loan...with Ripco!

If you're buying a new home or considering refinancing, talk to us today about our many new exciting real estate offerings!

- **First Mortgages**
- **Loans for Purchasing Improved Land**
- **Home Equity Loans & Home Equity Lines of Credit**
- **Second Mortgages**
- **Access to FHA, VA & 430(b) Rehab Loans**



In This Issue

- Another Convenient Service Offered to our Valued Members.....2
- Nicolet Credit Union Checks to be Phased Out.....2
- Catch the Save Wave™ at Ripco!.....2
- Card Security Tips for Travelers.....3
- Ripco Offers Free Seminar on Credit Scores and Budgeting Basics.....3
- Important Reminder.....3
- Service Charges and Fees.....4
- Branch Locations.....4

**ANOTHER CONVENIENT
SERVICE OFFERED TO
OUR VALUED MEMBERS**

Ripco Credit Union is now an authorized location for license plate renewals. Through our partnership with the Wisconsin Department of Motor Vehicles, both Ripco branches are now able to provide the DMV services previously offered only at the Eagle River branch.

Just bring in your renewal form, and for a processing fee of \$8.00, we can give you your new sticker and print your new registration right at our teller line.



**Nicolet Credit Union
Checks to be
Phased Out**

We'd like to remind former members of Nicolet Credit Union that if you are still using old Nicolet checks (routing #: 291580313) we ask that you order economical new Ripco checks from us at your earliest convenience.

If you prefer to use another vendor, please let us assist you with the proper MICR coding information prior to ordering. Please call us at either branch office if you have any questions.

Nicolet Credit Union checks will not be honored after September 1, 2014.

Catch the Save Wave™ at Ripco!

Children can learn money skills as early as age 3! Here are just a few tips to help young credit union surfer savers Catch the Save Wave™:

- Have young children – preschool age – sort different types of money into piles by color and size.
- Play grocery store or credit union. Help them use a pretend cash register.
- At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop. For example, show them that for every \$4.85 box of cereal, there may be similar brands on sale for half as much.
- As children get older, let them know what things cost. Share sales receipts for items you've purchased for them and for bills you've paid.
- If you decide to pay an allowance, include your kids in the decision-making process. Discuss allowance amounts and expectations. The amount is your call, but ask for their input. One idea is to have children set aside part of their allowance for spending, part for saving, part for sharing or charity, and it's never too early to start teaching the concept of "investing" for long-term goals like college education or even retirement.
- As young people reach high-school age, reexamine the rules. Clarify what you will pay for and what your teenager is responsible for. For example, your teenager may want the newest cell phone that comes with a high price tag, so establish your spending limit. If she still wants the more expensive version, have her make up the difference. Often, once the responsibility of paying for items is on the teenager, the "latest and greatest" isn't so important.

Get youth started on the right track financially. Bring them in to Ripco Credit Union, where we have more ideas to help you raise children to be financially savvy young adults.

The first ten (10) Ripco members under the age of 12 to stop in at either our Rhinelander or Eagle River branch and mention this article will receive a free, four-compartment Ripco bank with special sections to SAVE, SPEND, DONATE and INVEST.

Adapted from an article supplied by Credit Union National Association Inc.



Card Security Tips for Travelers

Please notify us before traveling, as enhanced security measures are in place for many countries and even some states in the U.S. You can use your Ripco MasterMoney® debit card and/or Ripco Visa® Platinum/Platinum Rewards credit card worldwide at ATMs and merchants displaying a MasterCard®/Visa® logo. Before you leave, here are a few valuable tips to remember:

- **Check your card's expiration date well before you leave, and talk to us about your options if your existing card might be expiring before you return.**
- **When using your debit card in another time zone, remember that withdrawal limits are based on a 24-hour period beginning 12:00 a.m. Eastern Time.**
- **Fraud Monitoring & Safety**
- **Always carry an alternative method of payment, such as cash or another plastic credit, debit or travel card.**
- **For security reasons, always use your PIN (rather than signing) for DEBIT transactions when traveling.**
- **Avoid exceeding your daily limit by calculating your purchases in U.S. dollars.**

Our network providers monitor your MasterCard®/Visa® cards for unusual transactions. They may contact you to verify transactions, so it is very important that you give us your cell/mobile phone number. If our fraud protection service cannot reach you at your phone number on file, your card may be blocked.

Notify us immediately if your card is lost or stolen. Take along our lost/stolen reporting phone numbers for your ATM, debit and/or credit cards. These numbers are printed in every VOICE newsletter and also appear on our website.
LOST/STOLEN Visa® Credit Cards: 1-866-820-4889
LOST/STOLEN MasterMoney® Debit Cards: 1-800-523-4175

Eliminate the risk of stolen mailed statements while you're gone by receiving eStatements. Our EasyPay eBill Payment Service located in It's Me 247 Online Banking is a great way to pay bills directly from your checking account while traveling. You can also set up certain bills to be received directly within your eBill Payment account, preventing paper bills from sitting in your mailbox.



Ripco Credit Union (Rhinelanders Only) Safe Deposit Box Fees Effective June 1, 2014

Safe Deposit Box Rent:

3x5x21"	\$20.00/year	10x10x21"	\$70.00/year
3x10x21"	\$30.00/year	10x15x21"	\$95.00/year
5x10x21"	\$45.00/year		

Safe Deposit Lock Forcing:	Actual Cost of Drilling
Lost Safe Deposit Key/Reset	\$30.00
Late Payment on Safe Deposit Box Rent	\$5.00/mo

Contents of safe deposit boxes are NOT insured by NCUA deposit insurance.

While safe deposit boxes are very good at protecting your valuables, this does not mean that contents are completely protected. Fire, natural disaster or terrorist acts could still pose risk to the contents of safe deposit boxes. You may wish to consider contacting your homeowners or renters insurance agent to request a rider on your existing policy. Some experts recommend sealing the contents of your box in waterproof plastic bags to prevent water damage in the event of flood, broken water mains or fire containment. You may also want to keep an inventory of your box at home so you know exactly what is there.

Ripco Offers Free Seminar on Credit Scores and Budgeting Basics

As another member benefit for Ripco members, we are offering a free seminar on Credit Scores and Budgeting Basics.

WHERE: Ripco Credit Union – 121 Sutliff Ave, Rhinelanders

DATE: Thursday, April 17, 2014

TIME: 2 time slots available:

10:00 to 11:00 a.m. or 4:15 to 5:15 p.m.

We will ask that you sign in at our reception area 10 minutes before the workshop begins.

Please join us at this member education program to learn the importance of having a good credit score, how to build a strong score, and tips on budgeting basics.

Seating is limited, so registration is required. You may register by calling Melody at Ripco Credit Union 715-365-4836 or email melodys@ripco.org.



IMPORTANT REMINDER

It is very important to always provide us with current and accurate contact information. Please be sure to let us know if your postal or email address changes – even temporarily – as we do assess a \$5.00 wrong address fee when an item we mail to you comes back marked “wrong address.” Simply update your personal information via It's Me 247, stop in our office or send a signed request to Ripco at P.O. Box 278, Rhinelanders, WI 54501-0278.

LOCATIONS & CONTACT INFORMATION

RIPCO IS LOCATED AT

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 TELEPHONE NUMBER

715-365-4800 (local) • 1-877-365-4800 (toll free)

EAGLE RIVER BRANCH TELEPHONE NUMBER

715-479-4491

CU*TALK AUDIO RESPONSE

715-365-4801 (local) • 1-877-365-4801 (toll free)

LOAN DEPARTMENT

715-365-4876 • 1-877-365-4800 (toll free)

MAIN LOBBY HOURS

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

MAIN 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 from
11:30 a.m. – 1:15 p.m. when school is in session.
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 of the main Expera (f/k/a
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

www.ripco.org

EMAIL

ripco@ripco.org

LOST/STOLEN Visa® Credit Cards

1-866-820-4889 (24 Hours)

LOST/STOLEN MasterCard® Debit Cards

1-800-820-4889 (24 Hours)



Federally Insured
by NCUA.

RIPCO CREDIT UNION SERVICE CHARGES & FEES Effective June 1, 2014.

Money Orders	\$ 3.00
Certified Checks	10.00
Temporary Drafts (each)	.50
Check Negotiation Fee (if no qualifying relationship)	3.00 [1]
Non-Sufficient Funds	
NSF Checks Paid/Returned	25.00 [2]
Stop Payment or Revocation	25.00
Stop Payment	
block of three or more drafts	45.00
Reg. D Violation Fee (per violation)	25.00 [3]
Overdraft Transfer from Savings	3.00 [4]
Overdraft Transfer from Kwik Cash	5.00 [4]
Staff Assisted Transfers	5.00 [4]
Wire Transfer (domestic)	22.00
Incoming Wire Transfer (domestic)	12.00
Foreign Wire Transfer	75.00
Foreign Check Conversion Fee	12.00
International Transaction Fee – will be charged when you use your Debit or ATM card at a location that is identified as being outside of the United States	1.1%
Collection Items (sent to us by other institutions)	20.00
Garnishments	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	3.00
Account Research/Reconciliation (minimum charge for reconciliation \$10.00)	25.00/hr
Dormant Account Fee (per month)	5.00 [5]
Returned Mail/Address Correction	5.00 [6]
Incorrect Address Fee (per month)	5.00 [7]
Close HSA or IRA (Termination Fee)	30.00
Christmas Club Early Withdrawal	5.00
Photocopies (each)	.25
Outgoing Fax (per page)	1.00
Rolled Coin	.10/roll
ATM Transaction Fee	2.50 [8]
Minimum Balance Fee (per month) plus \$.10/check in excess of 15 cleared in any one month	3.00 [9]
EasyPay Re-enrollment Fee	5.00 [10]
EasyPay (EBP) Monthly Fee Plus \$.50/transaction in excess of 10 per month	3.95/mo.[10]
EasyPay (EBP) Inactivity Fee	4.95/mo. [10]
The Service Charges disclosed above apply to both personal and business/organizational accounts. Please see additional charges below that apply only to business/organizational accounts.	
Regular Zipper Deposit Bag	5.00
Locking Deposit Bag	18.00
Deposited Items – 25 free per month; thereafter, each item in excess of 25	.10
Deposit Error Fee – per occurrence	3.00

Explanatory details related to items [1] through [10].

[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] Federal Regulation D limits the number of transfers from Share savings and Money Market Index accounts. During any month, when a member makes more than six (6) withdrawals or transfers to another credit union account by means of a preauthorized or automatic transfer, telephonic or Internet order or instruction, or similar order to a third party, the \$25.00 fee will be imposed for each excess transfer. Continued violation of Regulation D may result in suspension of automated services (including overdraft protection, audio response and online banking) or account closure. [4] 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). Regulation D limits apply; see item [3]. [5] An account is considered dormant if for one year 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. [6] If you fail to notify us of an address change and we receive an address correction from the U.S. Post Office or through our own research, we may charge your account an address correction fee. [7] 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. [8] 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. [9] 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 \$250.00 at any time during the month. These fees will not apply under certain circumstances as set forth in credit union policy. [10] If EBP is cancelled due to 60-day inactivity, there will be a \$5.00 fee to re-enroll. The \$3.95 monthly fee will be waived when the account is enrolled in eStatements. A \$4.95 inactivity fee is assessed only if you are enrolled in EasyPay and make no e-bill payments in a calendar month.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government.