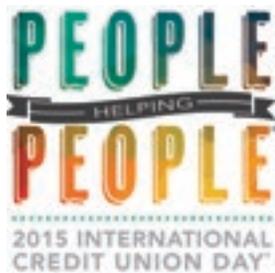




VOICE

FALL 2015 A Quarterly Publication by Ripco Credit Union



International Credit Union Day® Celebrates “People Helping People”

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains, but credit unions also showed people, for the first time, a path to prosperity.

It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the United States, works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

“Credit unions must do their part. We must share our knowledge, our experience and our dreams,” World Council Board Chairman Grzegorz Bierecki said earlier this year. “It is the duty of free people to support freedom.”

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally “people helping people.” This is why we celebrate ICU Day at Ripco Credit Union. This simple idea empowers people, wherever they are in the world or in life, to take control of their own financial future.

So when we wish you a happy ICU Day at Ripco, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams.

If you have any questions about the credit union philosophy or how Ripco Credit Union can help you, stop by or contact us at 715-365-4800 or at ripco@ripco.org.

In This Issue

- Call for Board Nominations.....2
- Holiday Closings.....2
- Oh, What Fun it is to Shop.....2
- President’s Message.....3
- Your Security is Our Top Priority.....4
- Keep Us Up-to-Date & In-the-Know....4
- Branch Locations & Information.....4

HOLIDAY CLOSINGS

Columbus Day

Monday, October 12, 2015
(Designated for employee training)

Veterans Day

Wednesday, November 11, 2015
(Designated for employee training)

Thanksgiving

Thursday, November 26, 2015

Christmas Eve

Thursday, December 24, 2015
(Closing at Noon)

Christmas

Friday, December 25, 2015

New Year's Eve

Thursday, December 31, 2015
(Closing at 1:00 p.m.)

Looking Ahead to 2016... Call for Board Nominations!

This is your chance to become a more active member of Ripco Credit Union! The Board's Nominating Committee is seeking names of members interested in serving a three-year term on the Board of Directors.

If you would like to be considered for this volunteer position, director applications may be picked up at the Ripco Credit Union offices. A completed application, along with a petition signed by at least 25 Ripco Credit Union members, must be returned no later than January 31, 2016, to:

Ripco Credit Union
Attention: Board Chairperson
PO Box 278
Rhinelander, WI 54501

All nominations will be reviewed by the Nominating Committee by February 29, 2016, and selected nominees will be notified prior to the Annual Meeting held on April 19, 2016.

Nominations from the floor will not be accepted.

Please mark your calendar now and plan to attend Ripco's 84th Annual Meeting on Tuesday evening, April 19, 2016. We hope to see you there!

Oh, What Fun it is to SHOP!

It may not seem possible, but the Christmas shopping season is drawing near! 2015 Christmas Club balances will be automatically transferred into your Share Draft/Checking account (or into your Share/Savings account if you do not have checking) and available for use on Sunday, November 1. So get ready to laugh all the way through the checkout with extra jingle in your pockets! And, don't forget to **shop local**...support your neighbors and keep our community strong!



Visit our
website at
ripco.org.



President's Message

Every autumn, I wonder just how time has gone by so quickly. Summer is once again behind us as the air has turned cooler, the leaves have started changing colors and I now notice more mornings with fog above the lakes on my drive in to the credit union. This time of year, I also start thinking about the goals and projects that all of us at Ripco set out to accomplish for 2015 and what will be on the to-do list for 2016. There's been a lot of hard work going on behind the scenes, and thanks to our loyal members and very dedicated employees, your credit union continues to flourish.

I am happy to share with all of you that Ripco continues to demonstrate financial strength. We have a high level of capital, or cushion, in our reserve accounts, and total outstanding loans to members are up from a year ago. We closed out the month of August just shy of \$53.7 million in total loans to members. This represents a 2.6% increase of \$1,380,884 over last year's August loan total. Your credit union also has plenty of liquidity—access to cash—to meet future loan or withdrawal demands of any members. At the end of August, our members' total deposits held at Ripco were slightly above \$101.5 million. One of the primary purposes of your credit union is to encourage members to save money, but another purpose is to offer loans to members. As can be seen by the numbers shared, the cooperative you are a part of definitely has members/owners who save money at their local credit union. We appreciate the confidence our members have in placing their cash at Ripco, knowing it is a safe haven. We also are happy to have those members who are in need of loans come to Ripco to obtain financing.

Let me take this opportunity to remind you that, in addition to vehicle loans and personal loans, Ripco makes real estate loans. Please give us a chance to listen to your needs, address your concerns and offer you money-saving options on first and second mortgages, home equity loans and home equity lines of credit. The time to start a conversation about borrowing for any type of real estate transaction is well before you're ready to buy. The loan professionals at Ripco are anxious to share their expertise and advice on how to prepare your finances and boost your credit scores ahead of time, which can result in our very best rate offer when you're ready to proceed with your purchase.

Also, speaking of loans, I urge you to fully utilize your credit union and the benefits that come with membership when it comes to your other borrowing needs. We realize that everyone wants your business these days, and sometimes just driving into a car dealer's lot has you leaving with a shiny new car and a package of loan documents. You didn't purposefully decide to get a loan with another lender; it was just the easiest and fastest option for you at the time. As president of Ripco Credit Union, I have a goal to see more of our members coming to us for their borrowing needs and keeping those loan dollars local. This is the cooperative spirit we need from our members/owners to continue to allow your credit union to flourish.

For those Ripco members who always look to Ripco first – your loyalty is noticed and appreciated. If you happen to be one of our members who, for whatever reason, did not get your loan at Ripco, here is my challenge to you:



Come talk to us. Let's see if we can bring your loan over to Ripco and possibly even save you money! Have you read about our new Rate Match Program? Details are on our website at ripco.org. We would love an opportunity to offer you a rate match, and you may even find that Ripco's rate is lower than what you were given by another lender. We've already been able to save our members a lot of money by having them bring their business to their trusted, local Ripco Credit Union. I encourage each one of you as Ripco members/owners to make a difference at your cooperative and choose Ripco to serve your financial needs.

Our best advice for saving money, saving time and avoiding the financing hassles at the dealership is a Ripco "PAL," or pre-approved loan. Talk with us before you even start car or truck shopping, and you can focus your energy on finding the vehicle that fits your lifestyle and your budget. Plus, you'll have all the confidence and bargaining power of a cash buyer, which will make the entire experience so much better. We can even offer guidance on what your trade-in might be worth, and if you have your eye on a specific vehicle, we can give you an idea of its fair value as well. A Ripco PAL is a great option for grown-up toys and recreational vehicles, too. Motorcycles, ATVs/UTVs, boats and campers are all easier to buy when you've got the loan arranged ahead of time. As your financial partners, all of us at Ripco share in your excitement when we know we've had a hand in saving you money by helping you choose the best value for your loan and vehicle!

Our mission statement here at Ripco is to deliver exceptional financial services while building lifelong relationships...one member at a time. We strive to do this with an attitude of excellence, and we are always looking out for the best interests of each member. So...are you up for the challenge? Let's see what we can do for you as you look to Ripco to meet your needs. We've been here for 83 years, and we want to maintain your trust and inspire your loyalty for years to come. Call or stop by today...and tell them Liza sent you!

A handwritten signature in black ink, appearing to read "Liza". The signature is stylized and cursive.

Liza Edinger
President/CEO

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 TELEPHONE NUMBER

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

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
11:55 a.m. – 1:25 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 (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

EMAIL

ripco@ripco.org

LOST/STOLEN Visa® Credit Cards

800-449-7728 (24 Hours)

LOST/STOLEN MasterMoney® Debit Cards

800-523-4175 (24 Hours)



Your Security is Our Top Priority

We can't stress enough the importance of careful use and monitoring of your plastic cards. Whether or not any of your accounts have ever been affected by a data breach, it is extremely important to always monitor your account activity very closely.

If you use It's Me 247 online, mobile and/or text banking, please log in frequently to review your account activity, and report any unusual or unexplained transactions to us immediately. We recommend that you take advantage of the alert capabilities of It's Me 247 and subscribe today. Simply log in and go to Info Center, and then click on eAlert Subscriptions. These automated alerts can give you a heads-up notice of a low account balance or large withdrawal. If you do not use our electronic services, please be sure to monitor all of your account statements promptly and thoroughly, and report any discrepancies to us immediately.

As always, we urge you to be diligent in protecting your personal information. This is even more important in today's world, as scamming and phishing attempts continue to be on the rise. Remember, Ripco Credit Union will never ask you to enter or say your card number by email, text or phone. We may call to validate charges for security purposes, but you will not be asked for your card number or for your security code word, so you should never give that information out in a contact not initiated by you. You should never — under any circumstances — share your PIN with anyone.

For more scam prevention tips, please visit our website at ripco.org and click on "News & Events" and then "Scam Alert." If you need assistance or feel you are a victim of a scam, please call us at 715-365-4800 (Rhinelander), 715-479-4491 (Eagle River) or toll-free at 877-365-4800; email us at reportfraud@ripco.org; or stop in to either of our branches. Your security is very important to us, and we will take all steps necessary to ensure your account and personal information are protected.

Keep Us Up-to-Date & In-the-Know!

Please remember to always provide us with current and accurate contact information.

We can serve you best when we have your correct postal and email addresses. Mail returned to us by the post office or notifications that your postal mail has been forwarded will result in a \$5.00 Wrong Address Fee. If you use online banking, **we need a valid email address** to notify you of personal information changes and other account events. If you're enrolled in eStatements, an accurate email address will ensure that you receive your eStatement notifications and other important information. Please be sure to let us know if your email address changes. Simply update your personal information via It's Me 247 or drop us an email (including your old and new email addresses) to ripco@ripco.org. For your protection and account security, we ask that you do not include your Ripco account number when emailing us. Email address change requests via email or telephone will be subject to verification.

Attention Snowbirds and Other Travelers!

If you have plans to be away for any length of time and are having your mail forwarded by the post office, please advise us of your temporary address before you leave. If your postal mailing address has changed or will be changing — even temporarily — please notify us in writing immediately in order to avoid the \$5.00 Wrong Address Fee.