



**RIPCO
CREDIT
UNION**

VOICE

SUMMER 2016 A Quarterly Publication by Ripco Credit Union

Cool Discounts on Hot Summer Fun

Are you considering a summer trip to a day-trip-away, super-fun amusement park? Here's a deal from Ripco! Through our special arrangements with Great America and Noah's Ark®, we can help you save some serious cash when you purchase your tickets right here at your credit union.

Ripco members can purchase (non-refundable) park tickets at our main branch reception desk (in Rhinelander) during regular lobby hours. Tickets are not available at the Eagle River branch or through either drive-in.

Noah's Ark (WI Dells) – RCU member price \$26.00
(You save \$11.35; single-ticket price at the gate is \$37.35.)

Six Flags® Great America (Gurnee, IL) – RCU member price \$44.00
(You save \$27.06; single-ticket price at the gate is \$71.06.)

Both parks admit children under two for free when they are accompanied by a paid-admission parent or guardian.

We ask that tickets be paid for by cash or check. These discounts are available to Ripco Credit Union members only.



Ripco Credit Union (Rhinelander Only)

Safe Deposit Box Fees Effective September 1, 2016

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
Lost Safe Deposit Key/Reset
Late Payment on Safe Deposit Box Rent

Actual Cost of Drilling
\$45.00
\$10.00/mo

NOTICE: 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.

In This Issue

A Traveler's Financial Checklist	2
Buckthorn Project	3
How to Buy a Used Car	3
Branch Locations & Information	4
Service Charge Fees	4



A Traveler's Financial Checklist

You've double-checked your suitcase to make sure you remembered everything you need, but did you remember to double-check your wallet?

When traveling, what you carry in your wallet may be the most important thing you pack. Everyone has different spending styles, and depending on your destination, you should think about the best way to carry money. For instance, most big cities in the United States will accept debit/credit cards at just about all locations, and ATMs will be available all over. However, head to a foreign country, and you have to be a little more careful.

Ripco Credit Union recommends that you spend some time researching your travel destination before deciding which option is the best for you. Usually, a combination of two or more spending methods works best.

- 1. Cash. Believe it or not – it still works!** And if you're in a rural part of the U.S. or in many areas of foreign countries, it's still your best bet. Looking to get different currency for your destination country? We can help you out before you leave so that you don't get there without any local currency.
- 2. Debit/ATM Cards.** Most major debit/ATM cards are accepted worldwide, but it's best to check ahead. Don't plan on having only a debit/ATM card and then risk not being able to get cash or buy anything if there's a problem. Also, remember that – for your safety and to reduce fraud – Ripco Credit Union does restrict foreign ATM transactions and even U.S. transactions in some states with known fraud issues. If you're planning to travel outside of your normal purchase area – especially if you're going outside of the United States – you'll need to speak with a debit card representative before leaving. We can code your card profile to grant temporary access to your card while abroad.
- 3. Credit Cards.** Plastic is obviously known worldwide, and Visa® and MasterCard® are the most widely accepted. Don't carry just one type of card. Since your Ripco debit/ATM card is a MasterCard, bring along your Ripco Visa Platinum or Platinum Rewards credit card to be on the safe side.
- 4. Travel Cards.** A reloadable Travel Card from Ripco is another safe way to pay. Since it isn't linked to your deposit accounts, any loss or theft would be limited to the balance remaining on the card and may offer additional safeguards for your peace of mind. One of the safest ways to carry money, Travel Cards spend just like cash, but can be replaced if something happens to them. They are available for nominal fees through Ripco. Speak with a member service representative today to find out more.

HOLIDAY CLOSINGS

Labor Day
Monday, September 5, 2016

Columbus Day
Monday, October 10, 2016
(Designated for Employee Training)





Darren Edinger, husband of Liza Edinger, Ripco President/CEO, volunteered to assist in the April 29th seedling pull.

Buckthorn Project

This past spring, Ripco's neighbors at the DNR brought us up to speed on the problem of the invasive species – buckthorn – growing along the river behind our buildings. They kindly offered to assist us with its removal, and we were happy to participate in their buckthorn control efforts.

Sandy Wickman, with the DNR, told us, "Buckthorn is a considerable problem in the Rhinelander/Tomahawk area. It may have started when residents in town planted buckthorn as an ornamental, and now the buckthorn is spreading to more rural areas. Tony Gillman with the City of Rhinelander has been very helpful. The City has been separating the buckthorn brush from the regular of brush that residents of Rhinelander put on the curbside. Buckthorn and other invasive species brush are taken to PCA in Tomahawk and burned." The City appreciates having more people identify and separate buckthorn when putting brush out on the curb.

On April 29th, several DNR representatives took on the task of hand-pulling buckthorn seedlings on the Ripco-owned property across from the nearby boat landing. They were joined by volunteer Darren Edinger (pictured), husband of Liza Edinger, Ripco President/CEO, and interested onlookers Liza Edinger and Melody Shaltis representing Ripco. Following the removal of the invasive buckthorn plants, plans are in place to repopulate the area with appropriate new seedlings and shrubs to create a "Healthy River" native plant site.

For more information, visit: clean-water.uwex.edu/pubs/pdf/buckthorn.pdf.



Buckthorn

How to Buy a Used Car

Shopping for a used car is a great way to get the most vehicle possible for your money, and there are lots of preowned gems out there just waiting to be found. These simple steps can help you choose one you can drive happily for years to come.

Calculate your budget and explore financing

Keeping your total ongoing car costs (including loan payments, insurance, maintenance and gas) within 20% of your net income should leave you enough cash for other expenses and a little fun as well. An online loan calculator can help you figure out what you can truly afford to borrow. Then, compare financing options to get your lowest possible rate and, if you can, lock in a pre-approved loan and rate.

Shop only for cars that fit your lifestyle

Your individual style is one of the most important considerations when it comes to choosing a used car. If you often drive in severe winter weather, for example, you'll likely do better with an all-wheel-drive vehicle rather than a sports car. A long daily commute means that fuel economy matters and that you'll want seats with good back support. Those who have to haul lots of gear for kids, hobbies or work should look for something with ample cargo space.

Research the true costs of ownership

When you find a car that appeals to you, check out the reliability record and ownership costs for that model from trustworthy organizations such as J.D. Power, Kelley Blue Book® or Consumer Reports. It also pays to contact insurers to make sure you'll be able to afford the premiums on that vehicle.

Investigate the car's past

Becoming a used-car detective is easy when you get an official car history report from a reliable organization that's been vetted by the National Motor Vehicle Title Information System. The report will reveal any reported accidents involving the vehicle and how many owners it's had. To rule out the possibility of an unreported accident, flood damage or other issues, look the car over carefully yourself. It should smell clean and have matching carpet throughout and the paint job should be uniform.

Go for a test drive

Taking a car for a drive can give you a feel for the vehicle. While driving, be sure to try out all the controls, including windows, wipers, moon roof, heat and air conditioning. The car should start easily, run smoothly and everything should work. If all looks good, have a trusted mechanic give the car a once-over for added peace of mind.

Close the deal

Once a price is negotiated and financing is approved, you'll be ready for the final exchange. Inspect the title carefully to ensure it's legitimate and that it's a standard rather than a "salvage" document.

Making an informed used-car purchase is well worth the extra time. The reward for the energy invested is driving away in a car that works with your finances, habits and unique personality.

© Copyright 2016 NerdWallet, Inc. All Rights Reserved

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 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 MasterCard® Debit Cards

800-523-4175 (24 Hours)



Ripco Credit Union NMLS #412769



Federally Insured by NCUA.

Please Review Our Updated Service Charges & Fees

Effective September 1, 2016

From time to time, Ripco management reviews our service charges and fees to ensure that they accurately reflect and recover the costs involved to process transactions and serve member requests.

Our last update took effect in June of 2014 and included no substantial increases. Prior to this update, our last increase to the charge for NSF checks was September 2009 – eight years ago. The updated fee schedule shared with you in this edition of the VOICE indicates the changed items by highlighting those items that have been updated.

Money Orders	\$ 3.00	Account Research/Reconciliation (minimum charge for reconciliation \$10.00)	25.00/hr
Certified Checks	10.00	Dormant Account Fee (per month)	5.00 [5]
Temporary Drafts (each)	.50	Returned Mail/Address Correction	5.00 [6]
Check Negotiation Fee (if no qualifying relationship)	3.00 [1]	Incorrect Address Fee (per month)	5.00 [7]
Non-Sufficient Funds –			
NSF Checks Paid/Returned	30.00 [2]	Close HSA or IRA (Termination Fee)	30.00
Stop Payment or Revocation	30.00	Christmas Club Early Withdrawal	5.00
Stop Payment – block of three or more drafts	50.00	Photocopies (each)	.50
Reg. D Violation Fee (per violation)	30.00 [3]	Outgoing Fax (per page)	2.00
Overdraft Transfer from Savings	5.00 [4]	Rolled Coin	.10/roll
Overdraft Transfer from Kwik Cash	5.00 [4]	ATM Transaction Fee	2.50 [8]
Staff Assisted Transfers	5.00 [4]	Minimum Balance Fee (per month) <i>plus</i> \$.10/check in excess of 15 cleared in any one month	3.00 [9]
Wire Transfer (domestic)	25.00	It's Me 247 Bill Pay Re-enrollment Fee	5.00 [10]
Incoming Wire Transfer (domestic)	12.00	It's Me 247 Bill Pay Monthly Fee <i>plus</i> \$.50/transaction in excess of 10 per month	3.95/mo. [10]
Foreign Wire Transfer	75.00	It's Me 247 Bill Pay Inactivity Fee	4.95/mo. [10]
Foreign Check Conversion Fee	12.00	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:	
International Transaction Fee – charged when you use your Debit or ATM card outside of the United States	1.1% USD	Regular Zipper Deposit Bag	5.00
Collection Items (sent to us by other institutions)	25.00	Large Zipper Deposit Bag	8.00
Garnishments	25.00	Locking Deposit Bag	20.00
Re-open Member Account or HSA (if within 180 days of closing)	25.00	Deposited Items – 25 free per month; thereafter, each item in excess of 25	.10
Account Closure within 180 days of opening	5.00	Deposit Error Fee – per occurrence	3.00
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+		

[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 \$30.00 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 US 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 at any time during the month. These fees will not apply under certain circumstances as set forth in credit union policy.

[10] If It's Me 247 Bill Pay 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 It's Me 247 Bill Pay and make no e-bill payments in a calendar year.

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