



VOICE

SUMMER 2017 A Quarterly Publication by Ripco Credit Union

Summer Fun at Ripco

For many years, Ripco has offered the member benefit of discounted tickets to enjoy Noah's Ark® Waterpark in Wisconsin Dells and Six Flags® Great America in Gurnee, IL. For the 2017 season, we've made it even easier for our members to enjoy these special discounts: Now you can purchase your tickets online!

Visit our website (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.

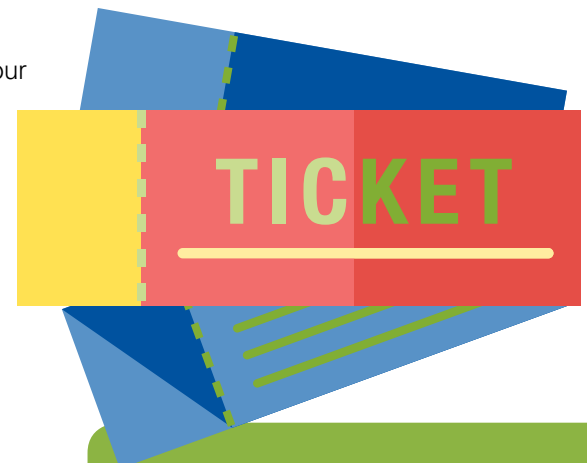
Have fun this summer, and save money on tickets...all because you're a Ripco member. We really do appreciate your membership, and hope that you have your best summer ever!

Ripco Introduces Our New All-in-One Mobile App With Mobile Deposit



In case you haven't already noticed the update, we want to share our great news! As of June 1, 2017, our Ripco CU app has been improved to include our mobile check deposit feature with single sign-on. Please visit the App Store® (Apple®/iPhone® users) or Google Play™ (Android™ users) to either initially install our Ripco CU app or upgrade your previous version.

Please take a peek at the "Go Mobile" tab on our website for everything you need to know about our mobile app and the limits and endorsement rules for Mobile Deposit.



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Text Ripco With Zipwhip

Ripco Credit Union now has Zipwhip™ text messaging to offer an additional vehicle for member conversations with Ripco representatives. Zipwhip enables Ripco staff to exchange two-way text messages with members. This texting option has been added to reduce hold times and improve our members' experiences. "Zipwhip texting allows us to be there to connect members with the information they need using the medium they prefer," said Liza Edinger, Ripco President/CEO.

It's easy...

Simply text our landline at 715-365-4800 to get a response directly from a familiar and friendly credit union staff member (during business hours):

- Find out if a check has cleared or if a deposit has been made (after ID verification)
- Find out if we're open on a holiday or during inclement weather
- Check on your loan payment due dates (after ID verification)
- Send or receive a photo attachment to/from Ripco Credit Union
- To apply for a loan using our online loan application, text **LOAN**
- To see our current rates, simply text **RATES** – loan rates will be at the top; simply scroll down for savings and certificate rates
- To be directed to our apps in either the App Store® or Google Play™ for Android™, text **APPS**
- To see our business hours and branch locations, text **ABOUT**

Ripco is happy to provide this additional way for you to stay in touch with your credit union no matter where you are – with texting powered by Zipwhip.



Now Available! Debit Alerts

We are now offering a **FREE new service** (for Ripco members with debit cards) that lets you protect your account. When you log in to Debit Alerts, you choose which types of account alerts you want to receive and how you want to receive them.

Whether by text message or email, Debit Alerts help protect you from fraud by putting you in control of your account information.

With Debit Alerts, you can choose to be notified of debit card activity when:

- A large purchase occurs on your debit card (you will choose the amount that will trigger an alert);
- A purchase is made without your debit card being present;
- A debit card transaction has been declined; and/or
- Purchases are made using your debit card from outside the country.

Learn more online at ripco.org. Choose the "Accounts" tab. Then click on "Cards."

Please Note: The new Debit Alerts are different from, and in addition to, the It's Me 247 eAlerts you may subscribe to when you're logged in to your online banking account. Debit Alerts are just for activity on your Ripco debit card. If you haven't yet taken advantage of the eAlert options, this would be a great time to consider them; eAlerts are available even without a debit card. Simply log in to your account online, choose "Info Center," and then select "eAlert Subscriptions." There, you can choose to receive alerts about your account balance, ACH deposit or withdrawal activity, or loan payment due reminders – all FREE and you control how you'd like to receive them.

HOLIDAY CLOSINGS

Independence Day
Tuesday, July 4, 2017

Labor Day
Monday, September 4, 2017

It's Time to Reward Yourself...

Fast, FREE and Easy to Enroll

If you haven't already signed up, you're missing out on an easy way to enjoy the added value of Buzz Points – Ripco's new Debit Rewards program. Activate today, and earn points everywhere you shop. Ripco members with checking accounts and our Ripco Credit Union debit card are eligible to take part in this new program that lets you earn even MORE rewards when you shop locally.

IMPORTANT and TIME-SENSITIVE:

If you were previously enrolled in Ripco's Debit Rewards program and haven't yet signed up for Buzz Points, it's not too late. You can still transfer your unused points, but **HURRY...you'll need to enroll in Buzz Points by July 31, 2017, in order for your "old" points to transfer.**



Sign up at www.buzzpoints.com/ripco, and be sure to have the following information handy:

- 1** Your member number (often found on a statement, check or by contacting Ripco Credit Union)
- 2** The last four digits of the primary member's Social Security number
- 3** After enrolling, be sure to complete your enrollment by verifying your email! You will receive an email from Buzz Points (the subject line will read: Buzz Points Rewards Welcome – verification required) that contains a confirmation link. Once you complete this final step, you'll be on your way to earning valuable rewards!

New Debit Card Roundup Option Can Help You Reach Your Savings Goals

With our optional Debit Card Roundup, every purchase you make is rounded up to the nearest dollar. The "roundup" is then deposited into a savings account of your choice. Every time you use your debit card you could be saving money!

How Does Debit Card Roundup Work?

Every time you use your Ripco Debit Card (except for ATM withdrawals), the transaction will be rounded up to the next full dollar amount. At the end of each business day, the accumulated amount from each of the transactions will be transferred from the checking account attached to your debit card to a savings account of your choice as a single transaction.

How Do I Get Started?

There is no cost to participate in Debit Card Roundup, but we do require that your account is enrolled in eStatements if you want to take advantage of this service. Simply stop in to either branch, call us (715-365-4800 or toll free 877-365-4800) or email us (ripco@ripco.org – using the subject line **Round Up**) to tell us you want to sign up for Debit Card Roundup. If your account meets the qualifications (checking, debit card and eStatements), we'll be happy to get you set up. Once you're enrolled, you can watch your savings grow and see yourself getting closer to reaching your goals.

What Else Do I Need to Know?

- Debit Card Roundup is only available if you have a Ripco Credit Union Debit Card linked to a Ripco share draft/checking account and have enrolled in eStatements.

- Both signature-based and PIN-based debit card transactions qualify for Debit Card Roundup; ATM transactions do not qualify.
- If you enroll, all qualifying purchase transactions from debit cards attached to your checking account will be included in the roundup.
- If your debit card purchase is canceled or reversed, such as a returned purchase, the corresponding Debit Card Roundup will remain in the savings account.
- Credit transactions or adjustment transactions will not be rounded up.
- The roundup transfer will only happen if you have sufficient funds at the end of the day; the roundup transfer itself will never overdraw your account.
- It will be your responsibility to keep an accurate balance in your check register.** If you end up with an overdraft due to not accounting for the additional roundup funds or not subtracting the next highest whole dollar amount when you record your debit purchases, your account will be subject to our usual non-sufficient fund fees.
- Ripco Credit Union may cancel or modify the Debit Card Roundup service at any time.

Ripco's Debit Roundup program is free, so don't wait – start rounding up more savings today!

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

EMAIL

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 Promotions

Ripco Credit Union President/CEO Liza Edinger recently announced several staff promotions in the Member Service areas.

Colleen Merrill has been promoted to the position of Director of Member Services, replacing the recently retired Helen Pospychala, who had held that position since 1999. Colleen brings with her nearly 10 years of experience with Ripco Credit Union, along with extensive training in key areas of credit union member service.

Casey Mayo, a nine-year Ripco employee, has been promoted from Assistant Teller Supervisor/RHS Branch Liaison to Teller Supervisor after the departure of Jennifer Klos, who is moving out of state due to her husband's job assignment. Jackie Jameson, a five-year veteran of Ripco's teller line, has been promoted to Assistant Head Teller. Jodi Lehman, a former student teller in our Rhinelander High School branch, has been named Ripco's new RHS Branch Liaison.



Colleen Merrill



Casey Mayo
and Jennifer Klos



Jackie Jameson



Jodi Lehman

"We are so fortunate to have experienced and skilled staff members available to fill these key positions. I have every confidence in their abilities and dedication to serving our members," said Edinger. "We also wish the very best to Helen and Jennifer as they enter new chapters in their lives, and sincerely thank them for their past contributions to Ripco."

Enjoy Quick and Easy Account Information With Mobile Text Access

Do you ever wonder how much is available in your account when you're not able to access the internet? Well, you're in luck! We now offer free Text Banking!* It's a quicker and more convenient way to access your balances right from your mobile phone.

Enrolling in Text Banking is simple. From your PC, go to **ripco.org** and log on to **It's Me 247**. Then click on the **"Go Mobile!"** icon to begin. Once you have completed the enrollment steps and verified your phone, simply text **BAL** to **IM247 (46247)** and you will be able to receive your balances right on your mobile phone! To learn more about our new Text Banking feature, check it out the next time you log on to It's Me 247.

**So remember: No internet?
No smartphone? No problem!
Enroll in Mobile Text Access today!**

*Standard text messaging rates apply.

