



VOICE

FALL 2018 A Quarterly Publication by Ripco Credit Union

Find Your Platinum Lining at Ripco!

October 18, 2018, will mark the 70th anniversary of International Credit Union Day®. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying, "Every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew, and in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and six continents.

Please join us to celebrate International Credit Union Day. The celebration will include prizes and light refreshments in both the Rhinelander and Eagle River branches from 10:00 a.m to 3:00 p.m. on Thursday, October 18. Everyone is welcome to stop in, and we encourage all of our members to bring along a friend or family member so they can see for themselves what Ripco's "Attitude of Excellence" is all about!



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HOLIDAY CLOSINGS

Columbus Day

Monday, October 8, 2018

Veterans Day Observance

Monday, November 12, 2018

Thanksgiving Day

Thursday, November 22, 2018

Christmas Eve – closing at noon

Monday, December 24, 2018

Christmas Day

Tuesday, December 25, 2018

Keep Us in the Loop

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

We can serve you best when we have your correct email address. 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 e-statements, an accurate email address will ensure that you receive your e-statement 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 your postal mailing address has changed – even temporarily – please notify us in writing immediately in order to avoid the \$5.00 Incorrect Address Fee.

Call for Board Nominations

Looking Ahead to 2019

This is your chance to become a more active member of Ripco Credit Union. The Board's Nominating Committee is accepting names of members interested in serving a three-year term on the Board of Directors. If you would like to be considered for this position, a Director Application may be picked up at the Ripco Credit Union offices (121 Sutliff Avenue in Rhinelander or 633 N. Railroad Street in Eagle River). Please note that this is a volunteer position; however, the credit union does provide each director a small honorarium or per diem payment for their services.

A completed application, along with a petition signed by at least 25 Ripco Credit Union members, must be returned no later than January 31, 2019, to:

Ripco Credit Union

Attention: Board Chairperson

PO Box 278

Rhinelander, WI 54501

All nominations will be reviewed by the Nominating Committee by February 28, 2019, and selected nominees will be notified prior to the Annual Meeting held on April 16, 2019. **Nominations from the floor will not be accepted.**

Please mark your calendar now and plan to attend Ripco's 86th Annual Meeting at 6:00 p.m. on Tuesday, April 16, 2019.

Christmas Club Members – Please Note!

2018 Christmas Club balances will be automatically transferred into your Share Draft/Checking accounts (or into your Share/Savings accounts if you do not have checking) and available for your use on Thursday, November 1.

There's No Place Like Home

You dream of a home that's safe, comfortable and a perfect fit. Ripco Credit Union has the caring, experienced mortgage loan experts to ensure that your mortgage helps make that dream come true.

Call us at **715-365-4800** or toll free at

1-877-365-4800 to set up an appointment with one of our friendly mortgage experts.

Whether you are looking to purchase, refinance, do home improvements or buy a second home, Ripco Credit Union has solutions for you. We offer:

- Fixed-rate mortgages with flexible loan terms to fit your budget
- Vacant land loans
- Home equity loans – lines of credit and fixed
- 10, 15, 20 and 30 year fixed conventional loans
- Rural development loans
- Pre-approvals
- No pre-payment penalties if you pay off the loan early
- Easy payment options; make your monthly payment online, by mail or in person at either RCU branch
- Mortgage payments that won't move; Ripco mortgage payments continue to be made right here, so there's no guessing where your mortgage payment needs to be sent



Your new or improved home awaits, and you won't need ruby slippers to get there! One of our friendly mortgage experts will take the time to talk to you about the type of loan you need and will answer any questions you have along the way. Just call **715-365-4800** or toll-free at **1-877-365-4800** to set up an appointment.

Ripco Appreciates Your Membership...

...And We're Showing That by Raising Your Savings Rate!

Your Board of Directors is happy to inform you that the rate you earn on regular share savings has increased from .25% APR (.25% APY = Annual Percentage Yield) to .50% APR (.50% APY) as of July 1, 2018. If you compare that rate to the averages paid by other financial institutions, we think you'll find one more reason to be happy that you're a member of Ripco.

A National Credit Union Administration (www.ncua.gov) comparison of average savings and deposit rates at credit unions and banks as of June 29, 2018, showed the national average rate for regular savings accounts for both banks and credit unions to be just 0.15% APY. Rate Watch (www.rate-watch.com) as of September 14, 2018, shows an average savings rate of just .08% APY. These figures demonstrate that your Ripco savings account now earns up to 6.25 times the national average!



Here are a few more comparisons for your consideration:

Deposit Product	Average APY – NCUA (banks – credit unions)	Average APY – Rate Watch	Ripco Credit Union APY	Your Ripco Advantage
Regular Share/Savings	0.15	0.08	0.50	You can earn up to 6.25 times the national average!
Money Market (\$25K)	0.17 – 0.24	0.17	0.95	You can earn up to 5.59 times the national average!
12-mo. CD/Term Share Certificate	0.75 – 0.92 (\$10,000 min)	0.50 (\$10,000 min)	1.71 (\$1,000 min)	You can earn up to 3.42 times the national average and may invest as little as \$1,000!
36-mo. CD/Term Share Certificate	1.21 – 1.46 (\$10,000 min)	0.90 (\$10,000 min)	2.35 (\$1,000 min)	You can earn up to 3.42 times the national average and may invest as little as \$1,000!

Please Note:

This fall edition of Ripco's VOICE will be the last to appear as a paper newsletter inserted into mailed statements. Future newsletters will be available for viewing online at ripco.org. For members without internet access, we will – of course – be happy to produce a paper copy upon request.

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



Holiday Point Harvest Is Back – Make Eight More Purchases for 250 Points!

For the entire month of October, ALL purchases over your average count toward your Holiday Point Harvest Challenge, no matter where you shop or how much you spend. Remember, you can earn bonus points when you shop at a Preferred Business! Track your progress all month long via email and your Buzz Points® account.

Want to learn more about Buzz Points? Ask a Member Service Representative how to get started with this FREE rewards program.

Introducing Real-Time Rewards!

Now it's easier than ever to redeem your points. With the October 1, 2018, switch to Real-Time Rewards, you can use your points to purchase a local reward by making a qualifying purchase at a Preferred Business with your linked card (for at least the face value of your reward) and running the transaction as credit. You'll see your credit from Buzz Points on your next Ripco account statement!

If you're not already a Buzz Points member, it's EASY to get started:

- Sign up for Buzz Points and link your eligible debit card to your profile.
- Earn points on every purchase you make.
- Get more points when you shop at Ripco Preferred Businesses.
- Redeem your points for rewards at Preferred Businesses, eGift Cards or charitable donations.

It's easy to redeem!

- Use your points to purchase a reward.
- Make a qualifying purchase with your linked card and run it as credit.
- You'll see a credit from Buzz Points in your Ripco account in 7-10 business days.