



121 Sutliff Avenue
P.O. Box 278
Rhinelander, WI 54501-0278

Phone: 715-365-4800
Fax: 715-369-5414
www.ripco.org

5/2/08

To Whom It May Concern:

I was first approached with the idea of printing our own checks a few years ago from a competitor of Premier Check Printing. At the time I thought it sounded like a fairly good product but we really didn't have the time or staff to get serious about it. When Premier Check Printing approached us in 2007 our circumstances were different and I explored the idea with greater interest. What I found was the potential to deliver a good quality product to our members for a lower price than they are accustomed to in a much faster timeframe. At the time Premier did a cost analysis for us showing how the system would pay for itself in less than one year. Although we have only been on the system for a few months we can already see the potential to reach that goal.

The number one reason that we decided to start printing our checks in house was to offer our members the very best service possible. We were able to accomplish this by not only giving them a product of high quality but also by offering them added security with the option of picking up their checks at our office rather than sending them thru the mail.

At this point we have not aggressively marketed this new product but we still have seen at least an 85% switch over on reorders and 99% of new members are ordering our in-house checks. Small businesses have historically ordered their checks from other venues, such as the internet, because of high prices. With Premier Check Printing we are able to offer them many different styles of checks at a much reduced price.

If you are looking at Premier Check Printing I would be happy to talk with you and share our experiences. I feel they have an excellent product that not only benefits our members but Ripco Credit Union as well.

Sincerely,

RIPCO CREDIT UNION

A handwritten signature in black ink, appearing to read 'Karen Piehl', written over a light blue horizontal line.

Karen Piehl
Vice President Office Operations