



Mandan Office | 1006 E Main St | 701-667-9500
Monday-Friday 8:30am - 4:30pm — Drive-Up 7:30am - 5:30pm
Bismarck Office | 112 S 24th Street | 701-222-8736
Monday-Friday 8:30am - 4:30pm — Drive-Up 7:30am - 5:30pm
Railway Terminal | BNSF - Mandan | 701-667-9500
Monday-Friday 7:00am - 10:00am



OCTOBER 2023 | 4TH Quarter Newsletter



Fall Greetings RCU Members,

There are lots of exciting things to report from your Credit Union as Fall sets in and we head towards the end of 2023.

We recently welcomed our 8,000th RCU member and we have grown to a new record level of business during 2023. We were successful in obtaining approval from the ND Department of Financial institutions to expand our field of membership to now include members of the military and their families into RCU. We are super excited to now be able to give back to those patriots that have personally sacrificed for our country. We have officially broken ground for our new office next to Sam's Club in South Bismarck. Our construction plan is set to have this new facility completed and operational by this time next year. I think you will like the cool design and hope you are proud of this new facility to serve our membership in a little better area of town. Finally, we have signed on with BNSF Railway to sponsor a big new charitable event this holiday season. The event is labeled The Polar Present Express and we will be collecting cash and donations to be distributed to our less fortunate youth in our metro area, I hope our members assist and support this important charitable endeavor.

As always thank you for being a member of RCU with your support and business,

Paul J. Brucker, President & CEO



BNSF Railway and RCU are teaming up for The Polar Present Express!

November 24th - December 10th we will be taking donations to help give Bis-Man's local children in need a **Very Merry Christmas!**

To learn more about this event and how you can help by donating toys, clothing, and hygiene products follow us on Facebook for all updates!

BEST OF THE BEST 2023

We are honored to be nominated Bis-Man's favorite Credit Union for 2023!

We extend our sincerest thanks to all our members and their families for supporting Railway CU!



Your savings federally insured to at least \$250,000.

Proudly serving employees, retirees, & families of BNSF, MDU Resources Group, CP Rail, Century Link, AT&T, Teamsters 123, AFL-CIO Members, Active Members and Veterans of the US Military Service Branches.

Welcome to RCU!



Brittany has joined our team as a Member Success Specialist. Brittany earned a bachelor's degree in Wildlife Management and Social Science through Minot State University in 2013. She enjoys spending time with her little one (who is now 2!) and family. They enjoy outdoor activities, and in her spare time crochets, reads, plays Dungeons and Dragons, and watch Disney movies. Stop by our Bismarck branch and welcome her to RCU!

Scott has joined our team as a Credit Analyst. Scott earned his B.S in Business Administration from University of North Dakota. He and his wife Amy have been married for 11 years and have a 7-year old dog named Tucker. In his spare time, Scott loves to spend time outdoors with friends and family, golfing, and grilling in the summertime. Stop by our Mandan branch and welcome him to RCU.



Dustin has joined our team as VP of Assets Protection. Born and raised in Bismarck, he graduated from BSC with an associate degree in Business Management, then continued his education at Minot State University earning a degree in Applied Management and Marketing. Dustin brings 24 years of credit union experience with operations, consumer loans, financial counseling, and financial education. Dustin's blended family includes 3 girls (Evelynn 21, Hailee 18, and Anna 17) and 2 boys (Gavyn 17 and Greyson 11), and has been married to his wife Amy for 5 years. In his spare time, Dustin enjoys golfing and spending time with his busy family. Stop by our Bismarck branch and welcome him to RCU.

Hello Baby!



Saydee Jean was born to Stephanie and Cameron on August 21st, 2023. She weighed 7lbs, 11oz and was 20 inches long.

CD SPECIALS

6 Month - 5.00%^{APY*}
 12 Month - 5.00%^{APY*}

APY* = Annual Percentage Yield. Rates subject to change. Minimum balance of \$2,000. Certain restrictions apply

International Credit Union Day!

Join us on October 19th for a FREE Lunch!

Build Your Own Taco Bar!
 Both RCU locations
 11am - 1pm

The Difference in Ownership for Your Accounts

Joint Owner: A joint owner has full access to account funds and account information. Joint owners retain access & ownership of all funds if the primary owner passes away.

POA: A Power of Attorney has authority of another individual and may have access to account balances and transaction history. POA's have access to the account until the authority is revoked or the authorized individual passes away which makes their rights become null and void.

Beneficiary: A beneficiary has no rights to any account information and can not do any transactions. A beneficiary only comes into play if the owner(s) on the account have passed away. The funds will be disbursed to the beneficiary(s).

Questions?
 Feel free to give us a call at 701-667-9500

RETURN MAIL

It is critical to have current contact information for our members to ensure timely delivery of all communications and statements. Effective 01/01/2024 a return mail fee of \$5.00 will be implemented at RCU. You can use the online banking system or contact the credit union at anytime to update your contact information for free.

PRIVACY POLICY

Our commitment to you, our members, is to provide quality services to our membership at a reasonable cost and to provide excellent customer service. We are also committed to protecting your privacy and upholding our confidentiality policy in regard to any information you entrust us. Your personal financial information will not be obtained by unfamiliar entities for unauthorized use. If you would like a detailed copy of our Privacy Policy, please contact us at 701-667-9500 or view the policy online at www.railwaycu.com