



JANUARY 2010

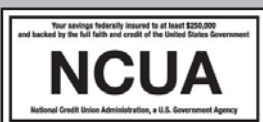


Proudly serving employees, retirees & families of BNSF, CP Rail, Qwest, AT&T, Teamsters 123 and AFL-CIO members.

1st Quarter Rates

Savings	A.P.R.	A.P.Y.
\$100.00-\$4,999.99	.50%	.50%
\$5,000.00-\$9,999.99	.75%	.75%
\$10,000.00-\$24,999.99	1.00%	1.00%
\$25,000.00-\$74,999.99	1.15%	1.16%
\$75,000.00 +	1.35%	1.36%
CD's and IRA CD's*		
12 month	1.75%	1.76%
24 month	2.25%	2.27%
36 month	2.75%	2.78%
48 month	3.00%	3.04%
60 month	3.25%	3.30%
CD Special*		
18 month	2.00%	2.02%
IRA Savings Accounts		
\$100.00-\$9,999.99	1.00%	1.00%
\$10,000.00-\$24,999.99	1.15%	1.16%
\$25,000.00 +	1.35%	1.36%
Regular Checking**		
\$100.00 +	.25%	.25%
Senior Checking***		
\$1,000.00-\$24,999.99	1.00%	1.00%
\$25,000 +	1.15%	1.16%
Club Savings Accounts		
Christmas Club	1.00%	1.00%
Senior Express Club****	1.15%	1.16%
Pee Wee Club	See saving rates	

* All CD's require a \$2000 minimum deposit unless otherwise stated. CD rates are subject to change at any time without notice.
 ** Dividends based on balances over \$100. No interest will be earned on balances below \$100.
 *** Dividends based on tiered balances. No interest will be earned on balances below \$1000.
 **** Senior Express Club requires a \$500 minimum balance to earn dividend and for SEC membership.



RCU ANNUAL MEETING SCHEDULED

Please join us for our Credit Union's 56th annual celebration. Our social, meeting and dinner is for members only and will be held on Friday, April 9th at the Seven Seas. Please call in your reservations no later than April 7th. The social will begin at 6:00pm, followed by the business meeting at 6:30 and dinner will be served after the meeting.

There will be an election for the following positions: 2 Board of Directors and 1 Credit Committee. If you know of an individual that would serve well in one of these positions, please contact this year's Nominating Committee:

- Ellen Forderer, Chair 222-3885
- Loren Wetch 202-2026
- Terry Bragg 426-9371

ANNUAL PEE WEE CHRISTMAS PARTY

Thank you to all our Pee Wee Club members who attended our annual Christmas Party. Santa and Pee Wee enjoyed an afternoon of treats, dancing and presents with over 125 Pee Wee Club members. We appreciate your support of your credit union and look forward to serving you and your Pee Wee's for years to come.



PRESIDENT'S MESSAGE

The New Year is upon us, with the new year comes all the resolutions on how we are going to improve ourselves and our lives.

One resolution all our members should consider is the responsible use of credit cards. Recent events have caused many credit card companies to raise their interest rates to as much as 32%. In addition to this punishing interest there are more fees including many of the big banks charging a new \$99 annual card fee. Please take a minute to review your existing cards and calculate exactly what they are costing you and your family during 2010.

2009 was a challenging year for any type of financial institution. I am very pleased to report that our Credit Union was able to face and overcome all of these challenges. In fact, our Credit Union closed 2009 with record numbers of Assets, Members, and Income. I do expect more challenges ahead but RCU is prepared to overcome any and all items that may arise in 2010.

Our Credit Union is now on the verge of having 50 Million Dollars of business for the first time in our history.

Thank you for your continued business and support. I wish you all a prosperous and blessed 2010.

--Paul J. Brucker, RCU President

Mandan Location

1006 East Main St
Mandan ND 58554
Tel: (701) 667-9500
Fax: (701) 667-9600

Bismarck Location

112 S 24th St
Bismarck, ND 58501
Tel: (701) 222-8736
Fax: (701) 222-8777

Railway Terminal Location

BNSF Terminal
Mandan, ND 58554
Tel: (701) 667-2230
Fax: (701) 667-2223

Toll Free #

1-800-601-9580

Website

www.railwaycu.com

Directors

Douglas M. Erhart, Chair
Kenneth J. Doll, Vice Chair
A.E. "Butch" Fry, Secretary
James L. Jensen
T.C. Wirtz

Credit Committee

Kenneth R. Clouston, Chair
Bruce Brucker
James Engelhardt

Supervisory Committee

Terrence F. Bragg, Chair
Loren E. Wetch
Ellen M. Forderer

Advisory Council

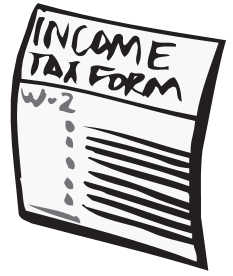
LeRoy Humann
Charles V. Krause

Staff

Paul J. Brucker, CEO
Yvonne Dolan, VP
Kevin W. Kleingartner, CM
Sherry Kleingartner, MSO
Heather Fleck, FSR
Derrick Hertz, Accountant
Arlene A. Feist, MSR
Jackie Beckler, MSR
Amber Kemmet, MSR
Amy Ricker, MSR
Jeanette Geigle, MSR
Melanie Pohl, MSA
Kasey Schlosser, MSA

2009 TAX INFORMATION

You will find the interest you earned on your deposit accounts, including IRA's, and interest paid on your loans in 2009 disclosed on the last page of your December 31, 2009 statement. IRS documents such as 1099's or 1098's will be mailed out by January 31, 2010. If you earned less than \$10 in dividends on your share accounts you will not receive a 1099 from the Credit Union as it is not required by the IRS. If you have any questions, please contact us at 667-9500.



2009 IRA TAX DEDUCTIONS & CONTRIBUTIONS

The IRS allows members to make 2009 contributions up to the tax filing deadline of April 15, 2010. Qualified members can contribute up to \$5000 and those over the age of 50 can add an additional \$1000 catch-up contribution. Please give us a call if you need to know your last year's contributions. Should you have any tax related questions, please contact your personal tax advisor. Now may be a good time to increase your contributions or open an insured IRA account with the Credit Union. We offer Traditional, Roth and Education IRA's at competitive interest rates with NO FEES.

RCU WELCOMES KASEY SCHLOSSER

We would like to introduce RCU's newest team member, Kasey Schlosser. Ms. Schlosser is a Mandan native and a recent graduate of Minnesota State University – Moorhead. She will be serving you as a Member Service Associate at our Mandan Main Street location. Please welcome Kasey to our Credit Union family!

RCU CAN HELP YOU EARN HEALTHIER CREDIT

A way to a healthier credit score is to take advantage of RCU's FREE Credit Score Enhancement Program. The program is easy: We pull your credit report, review each item that is reported, then identify the steps needed to improve your credit score.

It's FREE! All you have to do is stop in or call. You can use any of our three locations to take advantage of this free program. We promise that it will be less painful than a flu shot!

SENIOR EXPRESS CLUB

Railway Credit Union Senior Express Club had another successful and fun-filled year.

Thank you to all members who participated. Currently, we are in the process of planning for next year. Watch your February Senior Club Newsletter for the 2010 events.

Best Wishes for a Happy, Healthy New Year!

RCU SUPPORTS OUR COMMUNITY

As our members support the Credit Union we in turn give back to the community in support of you. We are proud to list the following organizations that we helped achieve their goals:

American Cancer Society	Christmas Packages to Troops	Musician's Association
American Legion	Ducks Unlimited	ND State Railroad Museum
Babe Ruth Baseball	Easter Seals	Pee Wee Party
Backboard Booster Club	Junior Golf	Relay for Life
Bismarck Baseball	Mandan Band Boosters	St. Anthony's Church
Bismarck Hockey Boosters	Mandan Baseball Club	St. Mary's Central
Bismarck Mandan Tennis Assoc.	Mandan Golf	Soup Café
Bismarck Rural Fire	Mandan Kachinna's	Special Olympics
Bismarck Wrestling Booster Club	Mandan Kiwanis Little League	Steppin Up
Bismarck Youth Baseball	Mandan Lions Club	The Ultimate Party
Cathedral School	Mandan Parks and Recreation	Youth Soccer
Century High School Centahnas	MAR Club	