

Money Line

JULY 2010



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

3rd Quarter Rates

Savings	A.P.R.	A.P.Y.
\$100.00-\$4,999.99	.40%	.40%
\$5,000.00-\$9,999.99	.50%	.50%
\$10,000.00-\$24,999.99	.60%	.60%
\$25,000.00-\$74,999.99	.75%	.75%
\$75,000.00 +	1.00%	1.00%

CD's and IRA CD's*	A.P.R.	A.P.Y.
12 month	1.20%	1.21%
18 month	1.50%	1.51%
36 month	2.35%	2.38%
48 month	2.75%	2.78%
60 month	3.00%	3.04%

CD Special*	A.P.R.	A.P.Y.
24 month	2.00%	2.02%

IRA Savings Accounts	A.P.R.	A.P.Y.
\$0.01 - \$9,999.99	.50%	.50%
\$10,000.00-\$24,999.99	1.00%	1.00%
\$25,000.00 +	1.05%	1.05%

Regular Checking**	A.P.R.	A.P.Y.
\$100.00 +	.20%	.20%

Senior Checking***	A.P.R.	A.P.Y.
\$1,000.00-\$24,999.99	.50%	.50%
\$25,000 +	1.00%	1.00%

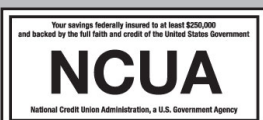
Club Savings Accounts	A.P.R.	A.P.Y.
Christmas Club	.40%	.40%
Senior Express Club****	1.00%	1.00%
Pee Wee Club	See savings rates	
Teen Central Club	See savings rates	

* 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.



MEMBER APPRECIATION DAY: THURSDAY, JULY 22ND

RCU appreciates you! Come and join us for an afternoon of fun **Thursday, July 22nd from 11:00 am – 3:00 pm** at our 1006 E Main Street location. Enjoy music from **Marv & the Moonlighters**, free food, door prizes and kids activities in the parking lot. Be sure to stop by and enjoy lunch on us while you check out the services we offer to benefit you and your family.



RCU PROMOTIONS

Congratulations to Melanie Pohl, Kasey Schlosser, and Heather Fleck on their promotions within RCU. Melanie will now be serving our members out of the Mandan Main Street location as a Member Service Representative. Kasey has accepted the position of Teller Supervisor at our Bismarck location. Heather was promoted to a Financial Services Officer and will be managing our electronic products and services.

RCU WELCOMES LORI ROEHRICH

We would like to introduce RCU's newest team member, Lori Roehrlich. Lori is originally from Linton and will be relocating to the Bismarck area. She brings with her eleven plus years of experience in the financial industry. Lori will be serving you as a Member Services Associate at our Bismarck location. Please join us in welcoming her to our Credit Union family.



STATE CREDIT UNION BOARD

Paul J. Brucker was appointed to the State Credit Union Board by ND Governor John Hoeven. Mr. Brucker will be serving a 5 year term on the Board that oversees Credit Union operations throughout the state of North Dakota.

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

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 Loren E. Wetch
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 Kordell Bauer, IT Specialist
 Arlene A. Feist, MSR
 Jackie Beckler, MSR
 Amber Kemmet, MSR
 Jeanette Geigle, MSR
 Melanie Pohl, MSR
 Kasey Schlosser, Teller Supv.
 Lori Roehrich, MSA

RCU ADVISORY COUNCIL

Jerry Suko was recently appointed to the RCU Advisory Council by RCU Chairman Douglas Erhart. Mr. Suko is a retired BNSF Engineer & Trainmaster. His wife is Linda Suko.

**RCU PURCHASES BISMARCK PROPERTY**

Our Board of Directors recently approved the purchase and remodeling of our Bismarck facility. June 1, 2010 RCU purchased the Frontier Electric building that we currently share with the electric firm. We will soon be commencing a remodeling project that will expand the Credit Union's office space. Look for exciting new changes to the facility and for some new services to be added to enhance our members banking experience in the Bismarck office.

DORMANT ACCOUNT NOTICE

North Dakota law states if a member has an account that has not had any activity within a five-year period, it is considered a dormant account that requires us to notify the state. The funds remaining in your account could possibly be turned over to the state. In order to keep your account active you only need to conduct a transaction or notify us that you are aware your account still exists with RCU. We look forward to continuing our relationship with you.





WE FINANCE *Fun!*

Summer is finally here and there is plenty of fishing and camping to be done. RCU would like to help make your new boat or RV dreams a reality. Stop by or call today to speak with one of our loan officers for more details on our great rates and convenient terms. RCU is proud to be your Lending Superstore!

Visit us on the web
www.railwaycu.com