



**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 | **701-667-2230**  
Monday-Friday 7:00am - 11:00am

## JANUARY 2022 | 1ST QUARTER NEWSLETTER

### A Message from the President

#### New Year's Greetings RCU Members!

Good news from your Credit Union as 2021 saw unprecedented growth and success on all fronts for our organization. We grew rapidly in all sectors of our business, as well in new memberships. Every year our Board sets a list of financial and operational goals that are designed to make us better and more efficient. I am pleased to report we met the challenge and completed each and every goal the Board set forth.

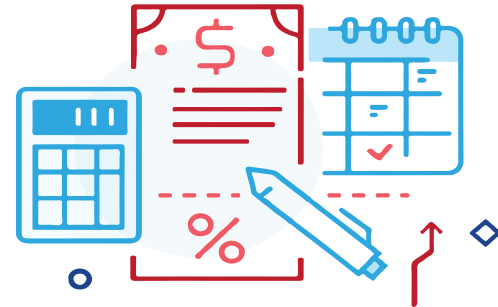
Speaking of our volunteers, I wish to take a moment to thank them all for their efforts throughout 2021. We had a challenging and uncertain environment to manage through. Their tireless efforts provided us the course to be a leader in the financial services space. During 2021 our Credit Union was recognized as one of the best credit unions to work for in the nation. Prestigious awards like this don't magically occur. This has been a work in progress that our Board has been diligently developing over time. We have created a work environment where we are able to attract the talent needed to serve our members with world class member service. On a sad note, this year we lost a long-term volunteer, Loren E. Wetch. Loren was the Chairman of the RCU Supervisory Committee, as well as our Pee Wee Santa, the primary grill-master, and our senior bingo caller. Loren, thank you for your selfless volunteerism and rest in peace my friend.

In closing, we are in the process of updating our operating by-laws. Most the changes reflect conducting elections in a world where we may not be able to get together for our traditional annual meeting, which did happen in 2020. We are also adding a small but important group to our field of membership, "Members and Volunteers of the ND Railroad Museum", located here in Mandan. More will come forward on this as we prepare for our 2022 annual meeting in April.

#### Have a Blessed, Healthy, and Prosperous New Year!

Paul J. Brucker, RCU President/CEO

## TAX TIME



### 2021 Tax Information

You will find the interest you earned on your deposit accounts, including IRAs and interest paid on your loans in 2021, disclosed on the last page of your December 2021 statement.

IRS documents such as 1099's or 1098's will be mailed out by January 31, 2022.

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 paid LESS than \$600 in interest for a real estate loan you will not receive a 1098.

### 2021 IRA Tax Information

The IRS allows members to make 2020 IRA contributions up to the tax filing deadline of April 15th, 2022.

Call Michaela at 701-557-7150 if you need to know your last year's contribution amount. Should you have any tax related questions, please contact your personal tax advisor.



*Proudly serving employees, retirees, & families of BNSF, MDU Resources Group, CP Rail, Century Link, AT&T, Teamsters 123, and AFL-CIO Members.*

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

Please visit [www.railwaycu.com](http://www.railwaycu.com) for all our current rates.

## THANK YOU for attending the annual Pee Wee Christmas Party!

The Annual Pee Wee Christmas Party was a huge success! We had an amazing turnout with over 170 Pee Wee members attending. Everyone enjoyed seeing Santa, dancing with Pee Wee, Clark the Lark and the Grinch! Thanks to everyone that took time out of their busy schedules to attend.



## 'TIS THE Season OF Giving



RCU teamed up with Toys for Tots to collect new unwrapped toys for less fortunate children. Thank you to all who made a monetary or new toy donation. All donations will be distributed to children in the Bis-Man area to help bring the joy of Christmas!



## Welcome to RCU!



**Desirae Feland** recently joined the team as a Business Service Specialist. She earned an Administrative Assistant Degree from Bismarck State College. In her spare time, Desirae enjoys spending time with family and friends, staying active and traveling. Stop by our Mandan branch and welcome her to RCU.



**Rachel Maxon** recently joined the team as a Member Success Specialist. She recently earned her Associates degree from Bismarck State College for Liberal Arts. In her free time, Rachel enjoys creating art, practicing roller-skating, and play games with friends. Stop by our Bismarck branch and welcome her to RCU.

## ANNUAL MEETING

Please join us for our **68th Annual Meeting**. The event will be held at the **Baymont Inn & Suites** in Mandan on **Thursday, April 21st, 2022**.

The social begins at 6:00pm, followed by the business meeting at 6:30pm and dinner. Please **call to RSVP by Thursday, April 14th**.

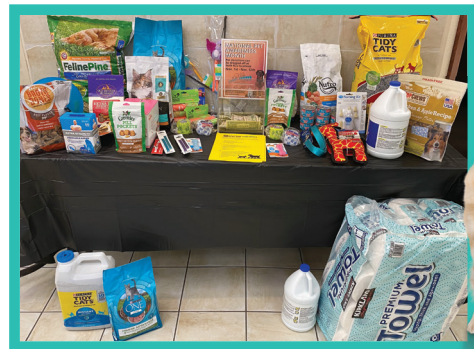
There will be an election for the following positions:  
Board of Directors - 2    Credit Committee - 1

If you know an individual that would serve well in one of these positions, please contact this year's nomination committee:

Ellen Forderer 226-7524 | Terry Bragg 426-9371 | Alphonse Fleck 400-2938 | Clete Burbach 220-9212



Thank you to everyone that dropped off donations for Furry Friends Rescue. Along with all items donated we were also able to give Furry Friends a check for over \$600! This cash donation will help buy other necessary supplies to feed and care for rescued cats and dogs as they wait for their forever homes.



### Privacy Statement Message:

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 701-677-9500 or view the policy online at [www.railwaycu.com](http://www.railwaycu.com)

FINANCES MADE SIMPLE SO YOU HAVE TIME FOR THE THINGS THAT MATTER.