



Mandan Office | 1006 E Main St | **701-667-9500**
Monday-Friday 8:30am - 4:30pm — Drive-Up 7:30am - 5:30pm

Bismarck Office | 3005 Rock Island Place | **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

JANUARY 2025 | 1ST QUARTER NEWSLETTER

A Message from the President

Happy New Year!

We are now in the beginning stages of our credit union's next evolution. Our new South Bismarck office is now open! While it will take some time for us to get the finishing touches complete it is now open and fully functional. This is the culmination of many years of planning by our Board of Directors to relocate our Bismarck office to a better neighborhood. The most frequent question I seem to answer is anything in Mandan changing? No, it will stay as is, with the same hours to serve our growing membership. Along with our new office we will also have a new government to lead our country. Hopefully we will see some effort from the government to implement fiscal responsibility and not continue to spend more than the country takes in. Things at your credit union continue to progress and we continue to grow in all aspects of our business. We are continuing to strive to provide the financial products and service to help our member succeed financially.

I wish you all a prosperous and blessed New Year, next time you are in South Bismarck stop by and visit your new facility!

Paul J. Brucker, RCU President



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.



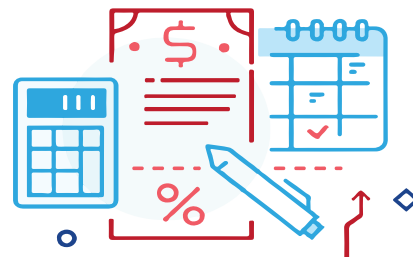
Please visit www.railwaycu.com for all our current rates.

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 140 Pee Wee members attending. Everyone enjoyed seeing Santa, dancing with Pee Wee, and the Grinch! Thanks to everyone that took time out of their busy schedules to attend.



TAX TIME



2024 Tax Information

You will find the interest you earned on your deposit accounts, including IRAs and interest paid on your loans in 2024, disclosed on the last page of your December 2024 statement.

IRS documents such as 1099's or 1098's will be mailed out by January 31, 2025.

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.

2024 IRA Tax Information

The IRS allows members to make 2024 IRA contributions up to the tax filing deadline of April 15th, 2025.

The December 31st, 2024 statement balance is your year-end "FAIR MARKET VALUE".

Call the Credit Union if you need to know your last year's contribution amount. Should you have any tax related questions, please contact your personal tax advisor.

IT'S CHILL TIME. *Not bill time.*

Check Out RCU's **SKIP-A-PAY** Program*

Contact
Hunter 701-354-7995 or
Gunner 701-557-7155
to learn more!

*Loans that DO NOT qualify (VISA, Personal line of credit, Mortgage/Commercial, and unsecured loans), Must be qualified borrower, fees may be included, other restrictions may apply

ANNUAL MEETING



Please join us for our **71st Annual Meeting**. The event will be held at the **Baymont Inn & Suites** in Mandan on **Thursday, April 24th, 2025**.

The social begins at 6:00pm, followed by the business meeting at 6:30pm and dinner. Please **call to RSVP by Thursday, April 17th**.

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 this position, please contact this year's nomination committee:

Terry Bragg 426-9371 | Alphonse Fleck 400-2938 | Clete Burbach 220-9212

Instant Issue Debit Cards - Now Available!

If your debit card is lost
or stolen, no more waiting
on the mail for a
replacement!

Both RCU
offices now offer
Instant Issue Cards!



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