



A Message from the President

New Years Greetings RCU Members,

I am looking forward to the upcoming year and the new opportunities before us. About a year ago we launched RCU Mission 285. To be a healthy credit union we need to continue to grow in members and size. Mission 285 represents reaching two hundred million in assets and serving 8,500 members. I anticipate reaching this goal some time in the first quarter of 2026. To continue our growth, our Board of Directors recently approved adding First Responders to our field of membership. This group is a beautiful fit into our credit union's patriotic mission. Our last expansion was for military members and that group is now our current fastest growing group. The by-law change adding First Responders will be coming to our 2026 annual meeting for formal adoption.

Thank you for your business and membership. It is much appreciated! Wishing you all a blessed and prosperous New Year!

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.

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 2026 | 1ST QUARTER NEWSLETTER

ANNUAL MEETING

Please join us for our 72nd Annual Meeting. The event will be held at the Baymont Inn & Suites in Mandan on **Thursday, April 16th, 2026**.

The social begins at 6:00pm, followed by the business meeting at 6:30pm and dinner. Please **call or text us at 701-354-7996 to RSVP by Thursday, April 7th, 2026**.

Due to the growing number of attendees, there will be a \$10.00 cost per person to receive a meal at the meeting.

There will be an election for the following positions:
2 Board of Directors - 3 year term
1 Board of Director - 2 year term
1 Credit Committee - 3 year term
1 Credit Committee - 2 year term

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 | Dan Neff 214-3729

By-Law Field of membership expansion to be acted on at the April RCU Annual Meeting.

Adding: "**First Responders**" to our field of membership.



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 130 Pee Wee members attending. Pee Wee members received presents from Santa and visited his reindeer, had a huge dance party, yummy food, and face painting - it was an evening full of holiday cheer! Thank you to everyone who came and made this Christmas party one to remember!



TAX TIME

2025 Tax Information

You will find the interest you earned on your deposit accounts, including IRAs and interest paid on your loans in 2025, disclosed on the last page of your December 2025 statement.

IRS documents such as 1099's or 1098's will be mailed out by January 31, 2026.

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.

2025 IRA Tax Information

The IRS allows members to make 2025 IRA contributions up to the tax filing deadline of April 15th, 2026.

The December 31st, 2025 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.

FORGE

YOUR OWN PATH



60 DAYS NO PAYMENTS*

Stop in or call one of our loan officers to learn more!

Hunter: 701-354-7995

Gunner: 701-557-7155

Rhett: 701-979-9607

NCUA

*\$10,000 minimum. Unsecured, VISA, mortgage, and commercial loans do not apply. Must be qualified borrower. Additional restrictions may apply. January 1st-31st, 2026.

Giving Local. Giving Together

This holiday season, RCU employees proudly selected charities to support.

Together, we donated \$2,800 to organizations making a difference right here in our community.



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

Fee Discloser Update:

Late charge for Credit Cards will increase to \$25 effective March 1st, 2026.

