

**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 - 10:30am

## July 2025 | 3rd Quarter Newsletter

### Thank You!!!

We want to extend a heartfelt **THANK YOU** to everyone who joined us for the Grand Opening Celebration of our new Bismarck location on June 12th!

With **over 1,500 people** served between lunch and supper, it was truly an incredible day! From inflatables and face painting to live music, and tours of our beautiful new building - we had an absolute blast celebrating with our community.

A special thank you to **Dunn Brothers Coffee** for keeping the energy high with free coffee and cookies served all day! We're thrilled to have them right inside our building and look forward to all the cozy coffee breaks to come.

This celebration wouldn't have been possible without the support of our amazing members. Your trust and loyalty are what make everything we do possible.

We're proud to grow with our community and look forward to serving you for years to come!



Scan the code to  
vote RCU  
**Best Of The Best!**

**Voting Phase: July 23 - August 13**

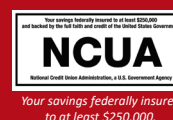
## Welcome to RCU!



**Mollie Stein** recently joined the team as a Member Success Specialist. She recently graduated from Bismarck State College with an Associates in Science. In her spare time, Mollie enjoys riding her horses and making turquoise jewelry. Stop by our Bismarck branch and welcome her to RCU.



*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.*





# SNIFF OUT A BETTER CREDIT CARD!

- Point Rewards
- Local Processing
- In-house Printing
- Low Rate on Purchases

Apply for your RCU Credit Card today!



# Back to School Supply Drive

Help RCU collect donations to support our local teachers!

NEW school supplies & monetary donations can be dropped off at both RCU locations August 1st - August 30th.



#ILoveMyCreditUnion  
#RailwayCreditUnion



Join us for  
*I Love My Credit Union Day*  
on Friday, July 25th!

Stop by either RCU location  
and celebrate with us!



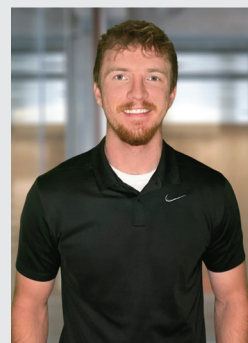
Railway Credit Union places holds on deposited checks to protect **YOU** and the credit union. The key factors for check holds are: **Preventing Losses from Returned Checks, Fraud Prevention and Compliance with Regulation CC.**

If a check is fraudulent, altered, or bounced (due to insufficient funds), and the funds were already made available, the **member would be liable for the amount.** If there are not matching funds, a hold gives the credit union time to verify and clear the check through the issuing bank, detect suspicious or unusual transactions - especially large, out-of-pattern deposits. Additionally, with the increased amount of fraud happening within all financial sectors applying a hold on the funds protects members from unknowingly being a victim of scams such as "deposit this check and send money back".

As always contact RCU if you have any questions regarding check holds or refer to your account agreement.

*IRA Amendment Notice: You can view the amendment changes from the 2024 RMD final ruling on the website under disclosures or contact the credit union for a copy of the document.*

# Welcome to RCU!



**Rhett Clements** recently joined the team as a Consumer Loan Officer. He earned a Bachelor's degree in Business Economics from Black Hills State University. In his spare time, Rhett enjoys spending time with family and friends, playing sports, and traveling. Stop by our Mandan branch and welcome him to RCU.

*The Supervisory Committee is conducting their annual account audit. If you have any discrepancies on your statement, please contact Terry Bragg at 701-426-9371 by 8/01/2025*