



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 | 701-667-9500
Monday-Friday 7:00am - 10:00am

OCTOBER 2024 | 4TH Quarter Newsletter



Greetings RCU Members,

As Fall sets in I have exciting news, the relocation to our Bismarck office will soon be upon us. We are moving from our existing Bismarck location a better neighborhood across from Sam's & South Walmart in Bismarck. We will have a modern full-service facility to meet and exceed our member's financial needs.

This transition was long in coming, our leadership and Board of Directors have been researching and planning for our future facilities for five years. This new office is a culmination of those efforts along with our architect partner HTG and Dan Schaff. We have painstakingly researched and implemented all avenues to give us the best bang for our buck. We considered a Mandan office remodel, but the result showed a \$2 million dollar price tag for about the same amount of office space. From there, we shifted our efforts to relocating Bismarck to a better area to serve our members.

We at RCU are all super excited to have this new shop open and running for our members by year end. More info will be coming on a grand opening celebration of RCU and our new office. I'm sure you will all see this new facility as something we can all celebrate and be proud of.

Our journey of growth and success would not have been possible without your support and loyalty. Each step we've taken over the years has been fueled by the trust and commitment of members like you, and for that, we are deeply grateful. As we look forward toward the future, we remain dedicated to offering you the best financial solutions and member-focused care, just as we always have. Thank you for being an essential part of our story. Here's to many more years of success, together.

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.



If you're
happy and
you know it,

*tell your
friends!*

Receive
\$25

for every friend or family
member you refer!*

*Referred friend or family member must qualify for membership.
Max amount to receive is \$100. Oct. 1-31st, 2024

BEST OF THE BEST 2024

We are honored to be nominated Bis-Man's favorite Credit Union for 2024!

We extend our sincerest thanks to all our members and their families for supporting Railway CU!

The Difference in Ownership for Your Accounts

Joint Owner: A joint owner has full access to account funds and account information. Joint owners retain access & ownership of all funds if the primary owner passes away.

POA: A Power of Attorney has authority of another individual and may have access to account balances and transaction history. POA's have access to the account until the authority is revoked or the authorized individual passes away which makes their rights become null and void.

Beneficiary: A beneficiary has no rights to any account information and can not do any transactions. A beneficiary only comes into play if the owner(s) on the account have passed away. The funds will be disbursed to the beneficiary(s).

Questions?
Feel free to give us a call at 701-667-9500

BEST Credit Union to Work For!

American Banker recently unveiled its 2024 list of 70 top credit unions, and Railway Credit Union, led by President/CEO Paul Brucker, secured the #3 spot overall.

The survey highlighted how organizations go "above and beyond" for their teams, and Railway CU was recognized for its community involvement, strong cybersecurity standards, volunteering at the local Soup Cafe, member appreciation "Steak Fry", and many group outings like Lark Night and holiday events.

Brucker expressed gratitude to the volunteer board for fostering a positive work environment, emphasizing that the success was a result of years of collaboration between staff and leadership.

Hunting FOR A GREAT Rate?



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as low as
6.99% APR*

HELOC
low fixed rate
5.99% APR*

Contacts us today to learn more about
all our great rates!



NCUA

*APR=Annual Percentage Rate. HELOC=Home Equity Line of Credit.
Rate based off of approved credit & subject to change.

PRIVACY POLICY

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 701-667-9500 or view the policy online at www.railwaycu.com

Enriching Our Members' Lives