



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 Pl | 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 2025 | 4TH Quarter Newsletter

FRAUD TIPS FROM MR. BITZ!

One of the questions I receive most often when it comes to fraud prevention is "how often should I be reviewing my Railway Credit Union Accounts?" With the technology we have available with mobile apps and online banking we have all the tools at our fingertips. I recommend reviewing your accounts multiple times a day to review for accuracy and any unusual activity. The faster you can identify fraud in your accounts the quicker we can prevent any further damage.



Monitoring your Railway Credit Union account activity is key to stopping fraud. A wonderful way to keep on top of your accounts is to set up notifications or alerts. This can easily be done through the mobile app or online banking. You can receive text or email alerts on deposits and withdrawals and even establish dollar amount thresholds to monitor.

Shopper fraud has become quite popular among fraudsters, and I have witnessed examples right here in Bismarck/Mandan. Potential buyers of your item want to send you money to buy your item through Venmo or PayPal. The swindle is that they want to send you extra funds to ship the item via a third party. Essentially asking you to send the excess money back to the fraudster.

Account takeover has become a major identity theft issue over the past few years. Scammers try to obtain your log in credentials or take over your device to access your financial information. Railway Credit Union has security features built into our online banking and mobile app but there are other ways to protect yourself. Be sure to use a strong password and make sure to change it often. Please remember that the credit union will never contact you to obtain your log in credentials.

Dustin Bitz
VP of Risk Management NMLS# 1189073
701-877-2388

BEST OF THE BEST 2025

Railway Credit Union has been named
**Best Credit Union and Community
Favorite Mortgage Lender in the
Bismarck Tribune's Best of the Best!**

**At RCU, our mission is simple: Enriching
our Members' Lives. We're proud to be
your trusted financial partner, and this
recognition is only possible because of
YOU - our amazing members!**

**Thank you for your votes and continued
support!**



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.

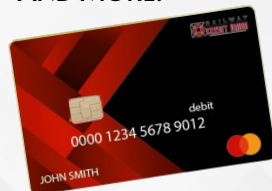
Protect Your Identity for FREE!

RCU Debit Cards can be enrolled in FREE Mastercard ID Theft Protection™!

Monitory not just your debit card activity, but also:

- Email Addresses
- Bank Accounts
- Web Logins; usernames & passwords
- Medical Insurance Cards
- Driver's License
- Social Security Number AND MORE!

Receive a monthly email from
Mastercard® with your risk score
and any alerts.
Call us today to sign up!



You can't
HIDE
from the
FLU



**Member
Flu Clinic**

**October 17, 2025
11:30 - 1:00 • Mandan Board Room**

Call Aurora at 701-557-7151 to schedule your appointment.

Remember to bring your insurance cards! Medicare and most insurance plans cover the cost of the flu shot.

A Big Christmas Surprise!

Get ready - real reindeer will be at our
Pee Wee Christmas Party!

Not a Pee Wee member? Call us
today and join the holiday magic!



Welcome to RCU!



Kelly Nagel recently joined the team as our Risk and Compliance Specialist. Kelly brings over 17 years of experience in the credit union industry and has studied Criminal Justice at Bismarck State College. Outside of work, she enjoys spending time with her family, relaxing at the lake, reading, and tackling puzzles. Stop by our Mandan branch and welcome her to RCU!

Hunting FOR A GREAT Rate?



Auto Loans

as low as

5.23% APR*

HELOC

fixed rate as low as

6.50% 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

Effective January 1st, 2026 our credit card fees will be changing as follows:
Late fee \$25.00, Balance transfers and cash advances will have a 3% fee of the transaction amount with a minimum fee of \$5.00.

Welcome little one!



Monica Rae was born to Aurora
and Austin on June 29th, 2025.
Monica weighed 6 pounds,
9 ounces and was 20.5 inches long.

Enriching Our Members' Lives