



**RAILWAY  
CREDIT UNION**

QUARTERLY NEWSLETTER | AUGUST 2022

www.railwaycu.com  
701-667-9500

# SENIOR *Express Club*

Our first ever 4th of July themed party was a success! Over 100 Senior Express Club members joined us at the Amvets for an afternoon of socializing, delicious food and treats, and of course BINGO! We dedicated our Bingo games to Loren E. Wetch with a memorial plaque on our bingo ball cage. A short presentation by Brian Ritter with the Bismarck-Mandan Chamber EDC gave us an overview of community happenings. We look forward to hosting our next party and seeing you all again! Thank you for being valued members of our Senior Express Club!!



## START EARNING TODAY!

Certificates of deposit (CDs) offer a low-risk, guaranteed-reward to grow your hand-earned money. All CDs require a \$2,000 minimum deposit. RCU offers a wide range of rates and terms to fit all budgets and comfort levels!

13 month	36 month	60 month
<b>1.16%</b> APY*	<b>1.26%</b> APY*	<b>2.01%</b> APY*



\*APY = Annual Percentage Yield. Rates valid as of 8/01/2022. Subject to change.

## Fall Party

Cost to Attend: \$10  
Tuesday, October 25th  
Bismarck Amvets  
2402 Railroad Ave, Bismarck

11:00am beer & wine social  
11:30am Entertainment  
12:00pm Lunch  
BINGO to follow

Please RSVP by Oct. 11th by  
calling Brooke at 701-354-7987.

## Word Search

I	M	V	G	M	H	W	L	N	J	Y	F
X	E	T	R	H	A	L	X	A	A	A	C
X	S	O	T	X	R	U	C	T	C	U	R
X	K	L	E	A	V	E	S	U	K	T	I
G	J	A	Y	G	E	W	H	R	E	U	S
F	A	L	L	Y	S	D	A	E	T	M	P
D	B	G	B	R	T	A	Y	M	N	N	S
K	E	R	N	E	L	W	L	X	L	Z	Y

AUTUMN	HARVEST	KERNEL
CRISP	HAY	LEAVES
FALL	JACKET	NATURE

# Our RCU staff are ready to serve you!

Each newsletter will feature a few of our staff, who would love to hear from you and help you reach your financial goals!



Kendrick Glatt is our Mortgage Specialist and has been with Railway Credit Union for 1 year. As our mortgage specialist, Kendrick is responsible for processing our mortgage loans and servicing our existing mortgage loans and escrow accounts. Kendrick originally started in our teller line and has really enjoyed learning more in the mortgage industry. He is located in our Mandan branch and is available at 701-354-7992.



Alisha Anderson has been with RCU for 3 years and is one of our Member Success Managers. She spends her time at work building relationships with our current members through world class service, while also building relationships with our new members as she opens their accounts. Alisha also serves as a mentor to our front line staff in sharing her broad knowledge of member service. Alisha is located in our Mandan Branch and can be reached at 701-557-7133.



Marlee Simonieg is our Loan Operations Specialist. She has been with Railway Credit Union for 2 years. She has spent the last two years in our teller line and has recently transitioned to her current role. In her new role, Marlee provides support to our loan departments and answering member questions. You've likely spoken with her before as she receives all incoming calls and assists with the loan insurance items.. Marlee's focus is on providing excellent service with each and every interaction with our members. She can be reached at 701-557-7155.



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PRSRT STD  
US POSTAGE  
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PERMIT #222  
BISMARCK ND  
58501

## Mark Your Calendars!



RCU and The Medicine Shoppe have teamed up to help you fight the flu!  
Call Aurora at 701-557-7151 to schedule your appointment.

Wednesday October 19th, 2022  
11:30 - 1:30 Mandan Board Room

Please bring your insurance card. Medicare and most insurance plans cover the cost of the shot.

## The Difference in Ownership for Your Accounts

**Joint Owner:** A joint owner has full access to the account funds and account information as the primary owner.

**POA:** A Power of Attorney has rights to account balances and transaction history. They can deposit, withdrawal and write checks. POA's have the same rights as a joint owner except that their authority seizes at death and 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 by check to the beneficiary(s).

### Crossword Answers:

I	M	V	G	M	H	W	L	N	J	Y	F
X	E	T	R	H	A	L	X	A	A	A	C
X	S	O	T	X	R	U	C	T	C	U	R
X	K	L	E	A	V	E	S	U	K	T	I
G	J	A	Y	G	E	W	H	R	E	U	S
F	A	L	L	Y	S	D	A	E	T	M	P
D	B	G	B	R	T	A	Y	M	N	N	S
K	E	R	N	E	L	W	L	X	L	Z	Y