



www.railwaycu.com
701-667-9500

QUARTERLY NEWSLETTER | FEBRUARY 2023

SENIOR *Express Club*

Greetings Senior Members,

We are now in the Dog Days of Winter but we can see the start of spring at the end of the tunnel. Things at your Credit Union continue to do well and we continue to be a growing financial. Interest rates are continuing to rise but there are signs that the Federal Reserve may be slowing or ending the increase of the over night rates. If you have any money to invest, CD rates are the highest they have been in well over a decade. Call or check our web site for details. Our annual meeting will soon be here, I am looking forward to it and hope many of you are able to attend.

Thanks for being members of the Senior Express Club and for your ongoing business,

Paul J. Brucker, RCU President

New Name, Same Great Benefits !

Formally named "Senior Checking" the Platinum55 Checking offers the same great benefits:

- No minimum balance or monthly service fees
- Direct Deposit
- FREE eServices
- Interest earned on daily balances over \$100
- 3 FREE boxes of checks per year
- Higher interest rates and MORE!

If you would like to sign up for our Platinum55 Checking give us a call today!

Platinum55Checking

Valentine's Day Scramble

How many of these Valentine's Day words can you unscramble?

1. uCdip _____
2. aVeltneni _____
3. acdr _____
4. dre _____
5. ueayFrrb _____
6. othcaeloc _____
7. igtf _____
8. orwar _____
9. oelv _____
10. ikpn _____
11. ssnidken _____
12. aerht _____
13. nadcy _____
14. apeilcs _____



MedoraTM
EXPLORE IT. ADORE IT.

MEDORA MUSICAL TICKETS

June - September

Up to 6 tickets per Senior Club Member.
Not all dates are available, seating locations
may be limited.

RSVP updates will be announced
next newsletter.

*Must have a Senior Express Club Account
to RSVP tickets. Members are only allowed
to book one show per season.

happy
**Valentine's
Days**

WE WANT TO HEAR FROM YOU!

We want to know what you would like to do in 2023! Email or call Brooke with your event ideas for 2023!

brooke@railwaycu.com | 701-354-7987



2022 IRA Tax Information

The IRS allows members to make 2022 IRA contributions up to the tax filing deadline of April 18th, 2023. Your 5498's will be mailed by May 31st, 2023.

Call Brooke at 701-354-7987 if you need to know your last year's contribution amount. Should you have any tax related questions, please contact your personal tax advisor.

PUT SOME MUSCLE

Behind Your Money

13 Month
3.81% apy*

60 Month
3.81% apy*



*APY= Annual Percentage Yield. Certain restrictions apply. Rates subject to change



RAILWAY
CREDIT UNION

1006 E Main St
Mandan, ND 58554
www.railwaycu.com

MANDAN OFFICE

1006 East Main Street

701-667-9500

Monday - Friday 8:30am - 4:30pm

Drive-up 7:30am - 5:30pm

BISMARCK OFFICE

112 South 24th Street

701-222-8736

Monday - Friday 8:30am - 4:30pm

Drive-up 7:30am - 5:30pm

PRSR STD
US POSTAGE
PAID
PERMIT #222
BISMARCK ND
58501

ANNUAL MEETING



Please join us for our **69th Annual Meeting**. The event will be held at the **Baymont Inn & Suites** in Mandan on **Thursday, April 13th, 2023**.

The social begins at 6:00pm, followed by the business meeting at 6:30pm and dinner. Please **call to RSVP by Thursday, April 6th**.

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

If you know an individual that would serve well in one of these positions, please contact this year's nomination committee:

Terry Bragg 426-9371 | Alphonse Fleck 400-2938 | Clete Burbach 220-9212

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

Adding: **"active members and veterans of the US military service branches"** to our field of membership.

1. Cupid
2. Valentine
3. Card
4. Red
5. February
6. Chocolate
7. Gift
8. Arrow
9. Love
10. Pink
11. Kindness
12. Heart
13. Candy
14. Special