



QUARTERLY NEWSLETTER | FEBRUARY 2026

www.railwaycu.com
701-667-9500

SENIOR *Express Club*

Greetings Senior Express Club Members,

As I write this letter it is still -2 outside, as every year about now is when I start looking forward to an early spring and some outside fun activities that we all cherish.

Things are going well at your credit union, we are currently closing in on a couple year quest we call Mission 285, meaning a \$200 million dollar credit union serving 8,500 members. We have done well in our growth, and I expect us to make this goal before our upcoming annual meeting on April 16th this year.

Couple of items, of importance for you and I:

Fraud- It's rampant: A couple of easy tips to help: Never donate money or buy anything from someone calling you on the phone. Never disclose any personal information or account numbers from a request you get via phone, text, or Email. Just by following these simple rules it will decrease your chance of getting scammed by 50%!

RCU E-Services: We now have capability for members to do all their business electronically via phone or computer, if you would like to learn more, call our member service team and they will be glad to help. If you haven't already done so, please consider signing up for E-statements, they are faster and it would save your credit union a boatload of money, as postage costs have increased again.

Thanks for your RCU membership, I appreciate each and every one of you!

Paul J. Brucker, RCU President

Medora™

EXPLORE IT. ADORE IT.

MEDORA MUSICAL TICKETS

June - September

Up to 8 tickets per Senior Club Member.
Not all dates are available, seating locations may be limited.

Ticket reservations open February 9th.
Please call Aurora at 701-557-7151 to book your 2026 Medora tickets.

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

PASTEL PICNIC

**Tuesday, May 19th
Bismarck Amvets
2402 Railroad Ave**

**11am: Beer & Wine Social
12pm: Lunch
BINGO to Follow**

**\$10 to attend per person.
Must be paid at the time of
RSVP. Call 701-667-9500 to
RSVP by May 9th.**

Fraud and Scams for 2026

Thursday, April 23rd
2:00pm - 3:30pm
Bismarck Branch
3005 Rock Island Place

Please join us for a presentation on the latest fraud and scams trending in 2026 along with tools and resources available for you to protect yourself.

Presenting will be Dustin Bitz our VP of Risk Management and Certified Credit Union Financial Counselor.

Call 701-667-9500 to RSVP by April 17th



Tax Scam Warning Signs

Scammers spread false claims about tax refunds, credits, or payments and may pose as the IRS to pressure you for money or personal information.

Watch for:

- **Too-good-to-be-true refunds** or tax advice, often on social media
- **Urgent demands or threats** to pay immediately
- **Suspicious links** that don't lead to IRS.gov



2025 IRA Tax Information

The IRS allows members to make 2025 IRA contributions up to the tax filing deadline of April 15th, 2026.

Your 5498's will be mailed by May 31st, 2026. The December 31st, 2025 statement balance is your year-end "FAIR MARKET VALUE".

Call the Credit Union if you need to know your last year's contribution amount. Should you have any tax related questions, please contact your personal tax advisor.

MANDAN OFFICE

1006 East Main Street
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



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Mandan, ND 58554
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58501

ANNUAL MEETING



Please join us for our **72nd Annual Meeting**. The event will be held at the **Baymont Inn & Suites** in Mandan on **Thursday, April 16th, 2026**.

The social begins at 6:00pm, followed by the business meeting at 6:30pm and dinner. Please **call or text us at 701-354-7996 to RSVP by Tuesday, April 7th**.

Due to the growing number of attendees, there will be a \$10.00 cost per person to receive a meal at the meeting.

By-Law Field of membership expansion to be acted on at the April RCU Annual Meeting. Adding: "First Responders" to our field of membership.