



www.railwaycu.com

QUARTERLY NEWSLETTER | MAY 2025

SENIOR *Express Club*



Now Live
**Your Credit Score.
And More.**
Anytime. Anywhere. For FREE.

Now Available! Credit Score Monitoring

This feature is now available, and we can't wait for you to start using it by logging into online banking!

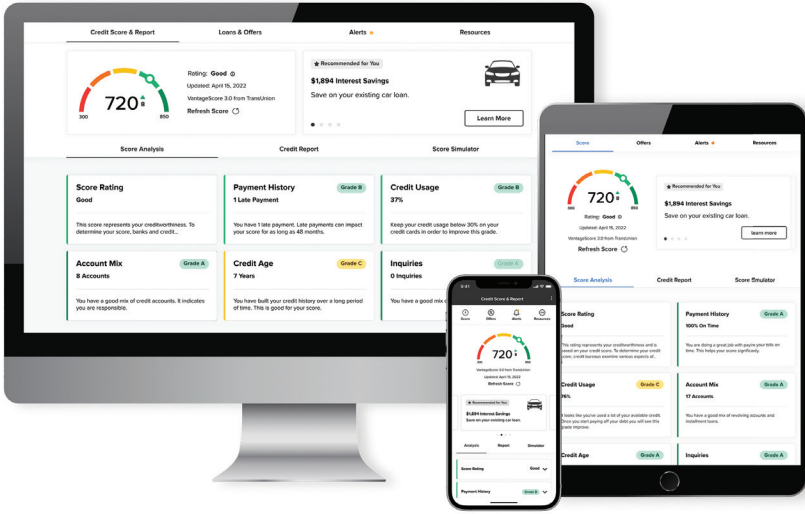
Access your credit score, full credit report, credit monitoring, financial tips, and education.
All of this without impacting your credit score.

You can do this **ANYTIME, ANYWHERE** and for **FREE**.

Benefits for Credit Score Monitoring

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- Credit Score Updates without impacting your score!

powered by
savvymoney



KEEP YOUR EYES ON THE PRIZE

Check Out Our CD Rates!

6 Month
4.00% APY*

12 Month
4.00% APY*

13 Month
4.00% APY*

*apy=annual percentage yield. Rates subject to change. Minimum of \$2,000. Certain restrictions apply



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

Thank you for another successful Annual Meeting!

We're incredibly grateful to everyone who joined us for our 71st Annual Meeting! With over 400 members in attendance, it was our biggest turnout ever! What a wonderful night with great food and some awesome door prizes! The 50/50 raffle was a huge success thanks to our members and \$2,700 was donated to The Soup Cafe. We appreciate your continued support of RCU and look forward to the future!

Congratulations to Jerry Suko, Butch Fry, and Laurie Swank on re-election!



Credit Cards for those Summer Expenses

Credit Cards provide that quick and easy way to pay for all your summer expenses.

- 30% of your credit score is based on your balance-to-credit-limit ratio
- Aim to keep your credit card balances at 30% or less of your limit
 - Example: If your limit is \$10,000, keep your balance at \$3,000 or less

If you find yourself going over that amount, give us a call and we will look at a credit limit increase.

Credit Cards can help build your credit - it's all about managing your balance wisely.

RCU now offers same day issued Credit Cards! Cards can be printed at both RCU locations.



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

PRSRT STD
US POSTAGE
PAID
PERMIT #222
BISMARCK ND
58501

NCUA Share Insurance

NCUA insurance covers an individual's deposit accounts at RCU up to \$250,000.

- **Individual-owner RCU Accounts:** Insured up to \$250,000 in combined balances for savings, checking and certificates, per SSN, per membership.
- **Joint owner RCU Accounts:** If in addition to your individual account, you are a joint owner on an account, each joint owner may be insured up to additional \$250,000.
- **Individual Retirement Accounts:** A distinction is made between regular share/deposit accounts and IRA accounts. Traditional IRA and Roths are insured up to an additional \$250,000 per member.

RCU also provides Excess Share Insurance (ESI). ESI provides members up to \$250,000 in coverage, in addition to the standard \$250,000 of share deposit insurance protection from NCUA.

To learn more about our options to protect your funds, call RCU at 701-667-9500