



RAILWAY
CREDIT UNION

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QUARTERLY NEWSLETTER | NOVEMBER 2022

SENIOR *Express Club*

Greetings Senior Members,

Thank you to the 200+ members that were able to join us at the Amvets for our Fall party. From the reports I heard it was a smashing success. Due to a meeting, I regret that I was unable to stay for the turkey dinner. I heard it was amazing and it is one of my favorite dinners! The biggest questions I get from our senior members is about rates and where they are going. While I do not have a crystal ball, everything today indicates UP at least for a while yet.

We just launched a new CD special - 13 month at 2.52%apy and 60 month at 2.78%apy. We are also giving you some interest upside protection with a free 1 time bump rate on all new CD's. This really makes this a can't lose deal, In fact, my wife and I each just opened a 13 month CD special.

All for now. Winter is coming, stay warm,
Paul J. Brucker, RCU President

THE LEAVES MAY BE FALLING BUT OUR RATES ARE RISING!

Take advantage of our rising rates! Now until November 30th members that open a NEW checking account and/or CD will get their name placed into a drawing for the chance to WIN a \$100 Butcher Block gift card!

13 month	36 month	60 month
2.52% APY*	1.41% APY*	2.78% APY*

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

Keep Updated!

Ready to travel south for the winter?
Make sure RCU has your updated phone
number and address so your eStatements
and other mail doesn't get
misplaced!

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

CRISP TURKEY FALL LEAVES
SWEATER WINTER FAMILY

PEE WEE CHRISTMAS PARTY!

Don't forget to RSVP your grandchild for the Pee Wee Christmas Party!

Monday, December 5th • Bismarck Amvets • 5:30 - 7:30pm

Please call Stephanie at 701-354-7996 or stephanie@railwaycu.com
to RSVP by Nov. 23rd



*Must have a Pee Wee Account to attend event.

What a wonderful time we had for our Fall Senior Party! Over 180 Senior Express Club members joined us at the Bismarck Amvets for a fun filled afternoon, of socializing, delicious food and treats, and of course BINGO! Thank you for an amazing 2022 and we look forward to more parties in 2023! As always, thank you for being valued members of our Senior Express Club.



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CD SPECIAL

Don't get
caught on
the wrong
side of the
tracks!



Receive 1 Rate Bump!

On any new or CD that is rolling over

Increase your rate one
time over the life of the
CD to the most current
rate on the original term
your purchased.

LIMITED TIME OFFER
OCT 1 - TILL PROGRAM ENDS

*Annual Percentage Yield, rates subject to change, \$2,000 minimum

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