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QUARTERLY NEWSLETTER | NOVEMBER 2025

SENIOR Express Club

'Tis the Season... for Scams: Protect Yourself This Holiday!

The holidays are a busy time - and scammers know it. From fake delivery texts to false charities and fraudulent websites, it's easier than ever to fall into a trap.

This year, skip mailing paper checks, which can be intercepted and altered. Instead, opt for secure electronic payments that go straight to the right place.

Watch out for:

- Phony package delivery alerts
- Fake online stores
- Gift card payment scams
- Suspicious emails or texts
- Imposter charities

Stay cautious, shop smart, and don't let scammers steal your holiday cheer! If something doesn't feel right it probably isn't.

Electronic Payment Options:

Paying electronically is quick, easy and secure! You can send payments directly from your credit union account, use mobile payment options, or pay through secure online links or portals. These methods make it simple to handle transactions anytime, anywhere - no cash or checks needed. It's a fast and convenient way to stay on top of your payments!

Have questions? Kelly, our Risk & Compliance Specialist, is happy to help! 701-557-7139

Escaping to Warmer Climates for the Winter?

Don't forget to update your mailing address at RCU to ensure important documents reach you.

**Worried about mailing delays?
Switch to eStatement for secure access to your account statements anytime, anywhere!**



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

Tax Time is Around the Corner - Start Planning Today!

2025 Tax Information

You will find the interest you earned on your deposit accounts, including IRAs and interest paid on your loans in 2025, disclosed on the last page of your December 2025 statement.

IRS documents such as 1099's or 1098's will be mailed out by January 31, 2026.

If you earned LESS than \$10 in dividends on your share accounts you will not receive a 1099 from the Credit Union as it is not required by the IRS.

If you paid LESS than \$600 in interest for a real estate loan you will not receive a 1098.

2025 IRA Tax Information

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

The December 31st, 2025 statement balance is your year-end "FAIR MARKET VALUE".

Call Alisha at 701-557-7133 or Isaac at 701-354-7987 if you need to know your contribution amount. Should you have any tax related questions, please contact your personal tax advisor.



\$10 to attend per person. Must be paid at the time of RSVP. Call 701-667-9500 to RSVP by Monday, November 10th.

Thursday, November 20th
Bismarck Amvets
2402 Railroad Ave

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



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

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