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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 papers 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 Planing 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.



# MERRY Thanksgiving

**Thursday, November 20th**  
**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 Monday, November 10th.**



1006 E Main St  
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BISMARCK ND  
58501

## Help Save For Their Future!

### Open a Pee Wee Account for your grandkids today!

- Savings Account: ages 0-11
- Coloring Contests with prizes!
- Exclusive Club Events:
  - Christmas and Summer parties!

Join the fun - meet Santa's reindeer, explore his sleigh and receive a gift from Santa!

Call us today  
to learn more!  
701-667-9500

