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QUARTERLY NEWSLETTER | NOVEMBER 2023

SENIOR Express Club



RCU is teaming up with local businesses for The Polar Present Express!

Now - December 10th we will be taking donations to help give Bis-Man's local children in need a Very Merry Christmas!

All donations and money raised will be used to purchase items so 100% of all donations go to the less fortunate youth in our Mandan-Bismarck communities. All items will be distributed by ⊾the Salvation army and both Mandan - Bismarck Public School foundations.

Drop Off Locations: Railway Credit Union

- 1006 E Main St. Mandan
- 112 S 24th St. Bismarck

Action Motor Sports

- 1400 Action Dr. SE, Mandan Roughrider Harley-Davidson
 - 3708 Memorial Hwy, Mandan

Traditional and Roth IRAs

We offer both Traditional and Roth IRAs to our members with a variety of options to protect the principal balance of your retirement funds while earning dividends!

We are happy to offer our members IRA Savings options to earn up to 1.75% APY* or CD options to earn up to 5.00%! APY* Whether you're looking to open a new IRA to contribute to, move an existing IRA or Qualified Retirement Plan, our certified IRA Specialist is happy to answer any questions you may have and guide you through the process!

Contact Brooke at 701-354-7987 for any additional questions.

*APY= Annual Percentage yield. Certain restrictions apply. Rates subject to change.

Retirement Social

Celebrating Kevin Kleingartner on 38 years with RCU and wishing him a very happy retirement!

> Wednesday, December 20th **Bismarck Conference Room** 112 South 24th Street 2-4:30pm

Stop in to celebrate and say "Thank You" for his many wonderful years of service.

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MANDAN OFFICE

1006 East Main Street 701-667-9500

Monday - Friday 8:30am - 4:30pm Drive-up 7:30am - 5:30pm

BISMARCK OFFICE

112 South 24th Street 701-222-8736

Monday - Friday 8:30am - 4:30pm Drive-up 7:30am - 5:30pm









We are on the hunt for new business!

Sharing your great experiences at RCU with friends and family is greatly appreciated!

Its cold outside, But our GD Rates are Hots 12 Month - 500% apy 6 Month - 500% apy

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

Ways to Prepare Your Home for Winter

- Turn off exterior faucets to prevent pipes from freezing
- Service your furnace, boiler or heat pump to ensure it's clean and running efficiently
- Restock winter essentials to be prepared for any winter storms
- Reverse your ceiling fans for more energy savings
- · Seal any gaps around windows and doors





1006 E Main St Mandan, ND 58554 www.railwaycu.com PRSRT STD US POSTAGE PAID PERMIT #222 BISMARCK ND 58501

Holiday Shopping

Can Be Ruff on Your Budget

Let RCU help make this season tail-wagging easy!

Call Hunter 701-354-7995 or Trapper 701-557-7155 to learn more!





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