



**Mandan Office** | 1006 E Main St | **701-667-9500**  
Monday-Friday 8:30am - 4:30pm — Drive-Up 7:30am - 5:30pm

**Bismarck Office** | 112 S 24th Street | **701-222-8736**  
Monday-Friday 8:30am - 4:30pm — Drive-Up 7:30am - 5:30pm

**Railway Terminal** | BNSF - Mandan | **701-667-9500**  
Monday-Friday 7:00am - 11:00pm

## July 2023 | 3rd Quarter Newsletter

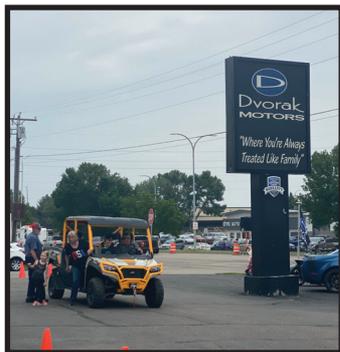
# Railway's TREASURED EVENT

JUNE 9th-17th DVORAK MOTORS CAR LOT

We had another successful car sale in June with 700 members served at our Annual Member only steak fry!

Railway Credit Union, Dvorak Motors and Dvorak Motorsports were honored to present the 2022 CFMOTO UFORCE 800 to Pam Jensen! We would also like to say congratulations to our 10 silver coin winners!

Thank you to everyone who helped make the 2023 car sale a successful event!



## Welcome to RCU!



Shyann Russell recently joined the team as a Member Success Specialist. She is currently going to school to become an elementary teacher. In her spare time, Shyann loves spending time with her family and dog, Gus. She enjoys baking and enjoying the outdoors. Stop by our Mandan branch and welcome her to RCU.

## EXCITING NEWS!

Welcome Active and vets to RCU. Our recent membership expansion was approved and we are here to help you with all of your financial needs. You and your family can apply online or stop in to one of our branches.



Proudly serving employees, retirees, & families of BNSF, MDU Resources Group, CP Rail, Century Link, AT&T, Teamsters 123, AFL-CIO Members, Active Members and Veterans of the US Military Service Branches.



# YOUR HOME HAS EQUITY!

TAKE ADVANTAGE TODAY

<p><b>\$25,000</b></p> <p>6.95%<sup>apr*</sup> Interest rate</p> <p>120 month term</p> <p><b>\$289.76</b> per month</p>	<p><b>\$50,000</b></p> <p>6.95%<sup>apr*</sup> Interest rate</p> <p>120 month term</p> <p><b>\$579.51</b> per month</p>	<p><b>\$75,000</b></p> <p>6.95%<sup>apr*</sup> Interest rate</p> <p>120 month term</p> <p><b>\$869.27</b> per month</p>
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Using the equity in your home is a great opportunity to consolidate debit and reduce your monthly expenses.

Contact Amy today to review the options available to you!  
701-557-7164

\*apr= annual percentage rate. NMLS#766572. Rates subject to change, certain restrictions apply. Borrower responsible for closing costs.

## RCU Hall of Fame 2023

RCU Chairman Douglas M. Erhart is pleased to announce the induction of Ken Clouston, Terry Bragg & Chuck Krause into the Railway Credit Union Hall of Fame.

Mr. Clouston has been a RCU volunteer for 19 years and currently serves on the RCU Board of Directors. Ken previously served on the Credit Union's Credit Committee for eleven years prior to becoming a director. He was previously awarded prestigious Dakota Credit Union Association Volunteer of the year in 2019.

Mr. Bragg has been a RCU volunteer for 34 years and currently serves as Chairman of the Supervisory Committee. Under Terry's watch our Supervisory Committee has received many outstanding reviews and has been identified as one of the best audit committees in the state.

Mr. Krause served as a RCU volunteer for 35 years. He served on and chaired the Supervisory Committee during his time as a volunteer. Chuck is credited with creating our Supervisory Red Flag audit which we still utilize today. Chuck continued on as a volunteer until he passed in 2012.

Terry Bragg commented "It is a great honor to be acknowledged in this manner along with our past leaders who built a Tradition of Excellence in our organization".

Chairman Erhart wishes to congratulate these fine individuals on a job well done and stated, "We look forward to recognizing additional individuals on their Credit Union accomplishments in the upcoming years".

**SHAKE RATTLE 'N ROLL!**

**SENIOR Express Club**

**Let's Go All-In for a Fun-Filled Casino Day Trip!**

- Please arrive at the RCU Mandan branch by 9:30am for bus pick up. Will return to Mandan around 4pm.**
- \$30 per person to attend. Must pay at time of RSVP**
- Tuesday, August 29th**
- Call Celsy at 701-557-7142 or StarAnn at 701-354-7993 to RSVP by July 28th**

Seats are limited! Lunch voucher included. Must have a Senior Express Club account with Railway CU to attend.

## What's NEW with RCU!

Your NEW Bismarck RCU branch will be breaking ground soon! We are very excited to have a modern and more accessible branch that will be located near Sam's Club. Follow us on Facebook to stay updated over the summer!



## GET RID OF HIGH RATE CREDIT CARDS!

- No fee for balance transfers
- 9.95%APR\* for qualified borrowers
- Rewards program

Apply online or stop in to see Hunter or Trapper  
\*apr = annual percentage rate