

RAILROAD Community Credit Union

Founded in 1956



Products & Services

New Auto Loans Used Auto Loans
Motorcycles
Rvs, Boats, and ATVs
Personal Loans
Railroad CCU Visa
IRAs
Shares
Share Draft
- Services -

Notary, Visa card info on-line, and
Prevent Visa Fraud information

Important Telephone Numbers

VISA® Credit Card - lost/stolen
800-325-3678
VISA® Credit Card - disputes/fraud
866-279-1399
VISA® Debit Card
833-933-1681
VISA® Debit Card - disputes/fraud
800-808-6402

Upcoming Holiday

October 12th - Columbus Day
November 11th - Veterans Day
November 26th - Thanksgiving
November 27th - Day after
Thanksgiving
December 24th - Christmas Eve
December 25th - Christmas Day
January 1st - New Years Day

Dividend News

Our regular share rate was 0.55% (0.551% APY) as declared by the Board; IRA accounts stood at 0.80% (0.803% APY). CD rates remain very attractive. Please visit our website at www.railroadccu.com to stay current on our rates.

Norfolk Southern Payroll Deduction Changes

Beginning January 1, 2027, Norfolk Southern will stop all credit union-managed payroll deductions. Norfolk Southern employees will be responsible for setting up their direct deposits for loan payments and share account deposits. This will be completed through the NS Success Factors portal. To avoid any delay with your credit union loan payments or account deposits, please go ahead and set up future-dated direct deposits. If you decide to take management of your deductions prior to January 1st, please contact us so we can stop the deductions that we control.

If you have any questions or need help completing the set up for your deductions, feel free to give us a call or stop by the office. We will be more than happy to guide you through the process.

Lending News

Many of our members are still finding that dealerships are

making it incredibly difficult to use credit union financing during the purchase process. Dealerships use aggressive sales strategies because they profit from matching you with their in-house network of lenders. If you felt cornered into accepting the dealer's costly in-house financing, consider refinancing the loan.

Even if you did not finance through the dealership, moving your loan from another bank or credit union can still unlock significant savings. Big commercial banks and online lenders often charge higher interest rates and have fees to maximize their profits. If your credit score has improved since you first took out your loan, or if market rates have dropped, keeping your loan with your current lender means leaving money on the table.

Because we operate as a not-for-profit financial institution, we return our profits to our members in the form of lower interest rates and no hidden fees. Stop by or give us a call to see if we can save you money by refinancing your auto loan today.

Under Construction

We are excited to announce a website refresh that will be launching later this year! We have partnered with a team that is currently redesigning our online home making it more intuitive, easier to navigate and fully accessible across all of your devices.

This refresh is not just about a modern new look, but it will be easier to navigate, have enhanced security features, and quick access to tools you use most, like online loan applications and home banking. We are dedicated to improving your membership experience, and can't wait to share this faster, cleaner, and more user-friendly platform with you later this year.

Fall Financial Checkup

Get your finances ready for year-end. As the year begins to wind down, fall is a great time to take a closer look at your finances. A quick financial checkup now can help you finish the year strong and head into the new year with a solid plan.

Review your budget. Take a look at your income and expenses and make sure your spending is aligned with your priorities. Fall is also a good time to plan ahead for holiday expenses, so they don't catch you by surprise.

Check your savings. Make sure your emergency fund is where you want it to be. Even small, regular contributions can add up and provide a financial cushion when unexpected expenses happen.

Take a look at your debt. Review credit card and loan balances and interest rates. If you are carrying high-interest debt, consider whether refinancing or consolidating could help lower your monthly payments or reduce the amount of interest you are paying.

Check your credit report. Review your credit report for accuracy and make sure you recognize all of the accounts listed. Correcting errors and maintaining good payment habits will help protect your credit score. Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide reporting agencies once a year. You can access your free annual report by calling 1-877-322-8228 or visit www.annualcreditreport.com.

Consider an IRA contribution. If you are eligible and depending on your circumstances, contributing to a traditional IRA before the tax-filing deadline may help reduce your taxable income.

Prepare for the holidays. Set a holiday spending limit before you start shopping. Consider making a list, comparing prices and using savings rather than relying heavily on high-interest credit cards.

Think ahead to 2027. Fall is a good time to consider your financial goals for next year. Whether you are planning to buy a vehicle, make a major purchase, pay down debt or build your savings, starting the conversation early can place you in a better position.

We are here to help you make informed financial decisions and reach your financial goals. If you have questions about savings or borrowing, stop by or give us a call to speak with one of our team members.

A little planning this fall can make for a better financial year ahead.



Street Address:

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Irondale, AL 35210

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Email: www.railroadccu.com

Phone: (205) 956-0678

Fax: (205) 956-0834

HOURS: M - F, 8:00AM - 4:30PM

"Not for profit, not for charity, but for service. Chartered in 1956."

NEWS

Information

OPEN A SAVINGS ACCOUNT!

Membership Eligibility
Membership is available to Norfolk Southern employees working out of Norris Yard in Irondale. Family members of these employees are also eligible to join. Employees of the City of Irondale and Morris Shea Bridge and their family members may use our services. And, persons living or working in Jefferson, St. Clair, Shelby, Tuscaloosa, Blount and Walker counties may also now join.

Visit www.railroadccu.com

*Don't FALL
back on
your Savings!*



FINANCIAL REPORT

Assets.....	\$100,079,377.66
Shares.....	85,925,234.59
Loans.....	11,191,955.97
Net Worth.....	14,634,694.47

August 31, 2026

