

RAILPASSENGERS



WEEKLY HOTLINE

Issue #1,386–February 28, 2025

Share your thoughts, feelings, and reactions to issues you may have had on a recent Amtrak trip. Thanks to your support and participation in previous surveys, we have been able to take the passenger's voice straight to Congress and Amtrak Executives. Help us keep hammering the message home by sharing this survey with other passengers!



Association News

Passenger Groups Oppose Firings at Rail Agency

For Immediate Release (25-04)
Contact: Sean Jeans-Gail (sjeansgail@narprail.org)

The Rail Passengers Association joined with 22 state and regional rail organizations to defend the Federal Railroad Administration from another round of firings that would further delay work on several rail projects of national significance, threatening the 2025 construction season at a time of increased economic fragility in the U.S.

The letter was in response to information that we received that USDOT leadership was looking to roll back recent growth in FRA staffing levels -- hirings that were made in direct response to a Congressional mandate to administer the historic investment in passenger rail infrastructure and equipment. The letter states:

"Rail money from the IIJA is already being put to work today, investing nearly \$53 billion across 594 projects that will improve rail safety and expand passenger rail travel in 48 states. Construction companies are laying track, boring tunnels, and building bridges. Equipment manufacturers have invested billions of private sector capital to upgrade their U.S. facilities to produce state-of-the-art rail cars. Companies up and down the supply chain are busy producing ties, ballast, signaling equipment, and forging and welding steel into bridge trusses and new rail. The IIJA is employing hard-working Americans and bringing prosperity to towns and cities across the country.

"The states, state-level agencies, and railroads need an efficient and responsive federal partner to ensure these projects are successful. We encourage you to preserve mission-critical personnel to avoid further delays in the administration of these projects."

You can read the full letter below. [\[PDF\]](#)

February 28, 2025

The Honorable Sean Duffy

Secretary

U.S. Department of Transportation

1200 New Jersey Ave., SE

RE: The U.S. Office of Management and Budget and the U.S. Office of Personnel Management "Guidance on Agency RIF and Reorganization Plans Requested by Implementing The President's 'Department of Government Efficiency' Workforce Optimization Initiative"

Dear Secretary Duffy:

The undersigned 22 organizations are writing to you today in response to the memorandum issued by the U.S. Office of Management and Budget (OMB) and the U.S. Office of Personnel Management (OPM) to agency heads on February 26th. We're dismayed to hear that one of the agencies being targeted for cuts is the Federal Railroad Administration (FRA). Several rail projects of national significance—many of which have already initiated construction or pre-construction activities—have been caught up in administrative and bureaucratic delays resulting from previous personnel cuts, compounded by department-wide reviews of previously approved rail grants. More cuts to FRA personnel will further delay work on passenger and freight rail projects, threatening the 2025 construction season at a time of increased economic fragility in the U.S.^[1]

The memorandum in question asserts that "tax dollars are being siphoned off to fund unproductive and unnecessary programs that benefit radical interest groups while hurting hard working American citizens." This statement does not apply to personnel growth within the FRA, which has initiated hirings in direct response to a Congressional mandate to administer an influx of new rail funding—\$66 billion in advanced appropriations for discretionary rail grant programs, with another \$13 billion in rail funding provided through the annual Congressional appropriations process (*Fiscal Year 2024 - 2025*).

It is our understanding that the DOT is considering cuts that would return FRA staffing to pre-2021 levels; this would hamstring the administration of several critical programs, including the Federal-State Partnership for Intercity Passenger Rail Program (FSP), Consolidated Rail Infrastructure and Safety Improvements (CRISI) Program, Corridor Identification (CID) Program, Restoration and Enhancement (R&E) Grant Program, and the Railroad Crossing Elimination Grant Program.

Rail money from the IIJA is already being put to work today, investing nearly \$53 billion across 594 projects that will improve rail safety and expand passenger rail travel in 48 states. Construction companies are laying track, boring tunnels, and building bridges. Equipment manufacturers have invested billions of private sector capital to upgrade their U.S. facilities to produce state-of-the-art rail cars. Companies up and down the supply chain are busy producing ties, ballast, signaling equipment, and forging and welding steel into bridge trusses and new rail. The IIJA is employing hard-working Americans and bringing prosperity to towns and cities across the country.

The states, state-level agencies, and railroads need an efficient and responsive federal partner to ensure these projects are successful. We encourage you to preserve mission-critical personnel to avoid further delays in the administration of these passenger and freight projects.

Sincerely,

Rail Passengers Association

Environmental Law & Policy Center

Virginians for High Speed Rail

Virginia Transit Association

Michigan Association of Railroad Passengers

New Jersey Association of Railroad Passengers

Texas Rail Advocates

Western Pennsylvanians for Passenger Rail

Empire State Passengers Association

High Speed Rail Alliance

All Aboard Ohio

Northern Indiana Passenger Rail Association

West Central Wisconsin Rail Coalition

All Aboard Wisconsin

Wisconsin Association of Railroad Passengers

Rail Passengers Association of California and Nevada

Southern Environmental Law Center

TrainRiders Northeast

Missourians for Responsible Transportation

Railtowns.org

Aberdeen Carolina & Western Railway Company

All Aboard Arizona

Indiana Passenger Rail Alliance

[1] Lucia Mutikani, "US weekly jobless claims post largest gain in five months", *Reuters*, February 27, 2025. <https://www.reuters.com/markets/us/us-weekly-jobless-claims-rise-more-than-expected-2025-02-27/>.

The IJA Works



Let's Not Compromise Safety

[By Jim Mathews / President & CEO](#)

A spate of commercial aviation incidents in the U.S. has left a lot of travelers wary of going anywhere at all, whether by plane, train, or automobile. The good news for rail passengers is that whether you're flying or driving, the odds remain very, very much in your favor...so long as we all insist that the Federal government not just pick up its ball and leave the safety playing field.

Just today, **online news site Vox published a story asking, "[Is It Safe To Fly Right Now?](#)"** In just the past 30 days alone, 79 air passengers have died in four separate, unrelated incidents. Since Christmas, 300 air passengers have died. Until late January, U.S. commercial air carriers had gone for 15 years without a fatal crash.

Fatalities among train passengers have also been vanishingly rare for the same period of time. During the past 15 years, 40 passengers have been killed in separate incidents on board trains, mostly commuter trains rather than Amtrak. One of those very rare exceptions, sadly, was **[the 2017 Amtrak 501 derailment in Washington State, which killed our dear friends and members Jim Hamre and Zac Wilhoite](#)**.

Most safety analysts will tell you that the recent string of aviation incidents is a statistical fluke. Likewise, they'll tell you that taking a train and leaving your car at home is a much safer option.

In sheer numbers, consider that in 2024 no American air-carrier passenger died, nor did any Amtrak or commuter-rail passengers. But close to 40,000 died on our nation's highways, a rate that has been edging up steadily over the past fifteen years. In fact, going back to 2010 more than half a million Americans have died on the highways.

Once you normalize the data for the much-higher volumes of automobile trips versus flights or train rides, it's clear that passenger rail remains 17 times safer than riding in a car. Passenger rail's passenger fatality rate per billion miles is 0.43; highways come to 7.3 fatalities per billion miles. Aviation is still much safer on a per-billion miles basis, but 300 fatalities since Christmas will skew these figures once the 2025 totals are added

up.

Air traffic controller and pilot shortages are combining with increased air travel demand to degrade aviation-safety numbers. There's also a bit of random clustering in there as well. Air traffic controllers are Federal employees, and their ranks have been thinned by recent Federal cutbacks.

When it comes to passenger-rail, there aren't Federal employees out there doing the same job for trains that air-traffic controllers do for planes. Even so, there are hundreds of dedicated Federal Railroad Administration staffers around the country working to make our passenger-rail network safer. They do everything from analyzing incident reports to developing and managing programs for workplace safety and conducting academic studies to understand better where wrecks happen, how they might be mitigated, and how to prevent more incidents from occurring. They also spend a lot of time inspecting systems and operations around the country, and working hand-in-hand with railroad operators, safety experts, and labor union representatives to make everything safer and more reliable.

I know this firsthand because one of the privileges of this job is a seat on the [FRA's Rail Safety Advisory Committee](#). A dedicated safety staff at the agency maintains nearly constant communication with many dozens of outside experts from freight railroads, commuter railroads, Amtrak, the shipping community, and many, many others. They manage a blinding array of outreach programs, and every one of them has safety as a top-of-mind concern. Just this week, I was in Cambridge for a meeting of our [RSAC Working Group on Critical Incident Stress Plans](#), a clunky way of saying that railroads need to have robust programs in place to handle workplace trauma in an industry where most locomotive engineers can expect to be involved in six or more fatal incidents over the course of their careers.

This week, a letter came out from the White House's Office of Management and Budget demanding wholesale reorganization of every agency in the Federal government (see Sean Jeans-Gail's story elsewhere in this issue). Allegedly there are carve-outs for safety-critical personnel, but we've seen other examples in this Administration of reality on the ground failing to match what's on paper.

In my view, these safety folks at FRA and at DOT are truly essential. And if we want trains to remain as safe as they have been over the past 15 years for America's rail passengers, then we need to make sure we demand that the Federal government forego cutting corners when it comes to keeping passengers safe.

Statistical fluke or not, the spike in aviation-related fatalities should be a sign to all of us that we need to demand the safety we all deserve, in every travel mode.

Notice!

From: "National Association of Rail Passengers" <noreply@charityengine.net>
Subject: Please open to keep getting emails from National Association of Rail Passengers
Date: February 26, 2025 at 2:29:31 PM MST
To:

National Association of Rail Passengers is confirming your permission to email you

[Yes, I'm ok with receiving emails](#)

Click [here](#) if you did not authorize this.

Earlier this week, you may have received an email from CharityEngine asking you to confirm your email preference. The email was not in compliance with the Association's brand guidelines and could be interpreted as a phishing attempt. We expressed our displeasure with CharityEngine and will be working with them to revise the messaging around their confirmation process. To be respectful of communication preferences CharityEngine does utilize a double opt-in process in an attempt to make sure you are guiding how you are communicated with; we applaud that concept.

Field Notes

Rail Passengers Chair Joins Rail Bites

Meredith Richards is chair of the [Rail Passengers Association](#)—the

country's largest passenger rail advocacy organization—and president of the [Virginia Rail Policy Institute](#).

Those who follow U.S. passenger rail closely know that Virginia has accomplished a lot in the last several years, and Mrs. Richards has been one of the figures at the center of it all.

In this clip, Mrs. Richards discusses how transportation officials in Virginia came to prioritize moving more people by rail as an antidote to rampant congestion on Virginia's Highways.

Key Takeaways:

The initiative that Virginia launched to expand rail service is called [Transforming Rail in Virginia](#).

To realize this vision, the state established the [Virginia Passenger Rail Authority](#) (VPRA) as an independent agency outside the more highway-centric Virginia Department of Transportation.

To fund VPRA, the state legislature created the Commonwealth Rail Fund, which directs 7.5 percent of gas tax revenues to freight and passenger rail, 93 percent of which goes to VPRA. This guarantees a continuous stream of funding for rail. In contrast, at the federal level and in most states, rail funding depends on the ever-changing winds of politics.

Our new Rail Bites series presents you with some of our favorite clips from our amazing guests on Reconnect America. With Rail Bites, you can look forward to more frequent, shorter-form content in between our carefully crafted longer episodes.

Reconnect America is hosted by Bill Moyer, co-author of the book [Solutionary Rail: A People-powered Campaign to Electrify America's Railroads and Open Corridors to a Clean Energy Future](#). Check out the [essays and supplemental posts](#) that complement this podcast [HERE](#).

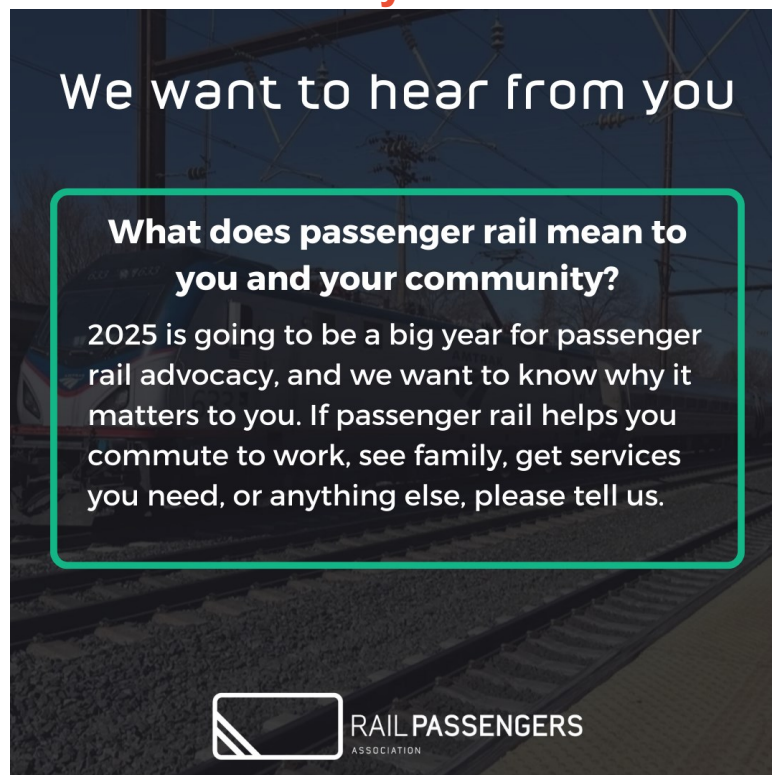
Learn more, get involved and pitch in to support the work of Solutionary Rail at [SolutionaryRail.org](#).

Keep the podcast ads-free and without paywalls by making a tax-deductible donation

[HERE](#)

Please email [Joe Aiello](#) if you have any local, state or regional stories/projects that you would like to see get highlighted in the Hotline.


What's Your Story?



We want to hear from you

What does passenger rail mean to you and your community?

2025 is going to be a big year for passenger rail advocacy, and we want to know why it matters to you. If passenger rail helps you commute to work, see family, get services you need, or anything else, please tell us.

 RAIL PASSENGERS
ASSOCIATION

We're gearing up for a big year of advocacy in 2025, and we want your stories to help us connect to elected officials, government agencies, and local advocates on why passenger rail matters.

We want you to tell us what passenger rail means to you and your community. Whether it helps you commute to work, see family and friends,

Tell Us Your Story!

RAILNATION:DC 2025



Come to DC to tell members of Congress **YOUR** passenger-rail story! This year, our Spring RailNation:DC events will expand to include two full weeks of visits to Capitol Hill, and we need you to stand up and be counted! Visits, along with workshops to help you prepare, will take place over a two-week period from March 24th to April 3rd and will be broken into sessions for nine regions around the country.



(Click the links below to view the agenda for each region)

March 24th & 25th - [Northeast and Mid-Atlantic](#)
March 26th & 27th - [Southeast, Southern, and South Central](#)
March 31st & April 1st - [Midwest](#)
April 2nd & April 3rd - [Northwest, Southwest, and Mountains/Plains](#)

NOTICE! We have received a number of emails from registrants who have been confused by the date listed on the confirmation email. The system we use is defaulting to the first day of the regional sessions, which is March 24th. We are working with the CRM team to correct this, but for now - if you have registered for any of the other dates, those are the dates you attend in DC. Please email our Director of Community Engagement & Organizing, Joe Aiello at jaiello@narprail.org if you have any further questions.

REGISTER HERE!

Registration ends at midnight eastern on March 14th, 2025

Council Business Meeting

Saturday, March 29th, 10:30am-5pm.

Price: \$75 for in-person
* Lunch is included
* Free for those who will be streaming online

Location: [Open Gov Hub](#)
1100 13th St NW, Suite 800, Washington, DC 20005

[Additional Info](#)

[CLICK HERE TO REGISTER](#)

Deadline to register is Friday, March 14th at Midnight eastern. Due to building security, we are not allowed to have "walk-ups" for this event - so you MUST register by 3/14.

Hotline Links

A curated selection of passenger rail and transportation stories from this week. Check out our social media feeds on [Twitter](#) & [Facebook](#) to read breaking news and join the conversation!



(Award-winning director, writer, and producer companion not required)

[DART says legislation to reduce its funding would have 'devastating impact'](#), KERA News

Less funding = less service, less safety, fewer opportunities for future expansion, and few options for residents who depend on public transit.

[Subway crime continues to drop throughtout January: NYPD and MTA](#), amny

We shared a story a while back of a similar trend happening in Minneapolis for their light rail service, now NYC is releasing year-to-date data showing a drop in crime stats - along with a rise in ridership numbers.

[The future of passenger rail in NC](#), WFAE

Members of North Carolinians for Passenger Rail & the NCDOT sit down with @CharlotteTalks to discuss the growth of passenger rail in NC, the third straight year of record-breaking rider [Amtrak Cascades service boost to five daily Vancouver-Seattle trains being eyed](#), Daily Hive

If The Intercity Passenger Rail Improvement Priorities (House Bill 1837) in the Washington State House gains traction - Cascades service could see a major boost, to the tune of lower trip times and 3 additional daily round trips.

[COASTER Marks 30 Years of Service](#), Railway Age

Following up on an announcement we shared last week, the NCTD unveiled the first of its new line of bi-level trains built by Bombardier. The 30th anniversary celebration will continue this week with free rides and giveaways.

[Path Hoboken Station Reopens On Schedule](#), Port Authority of NY & NJ

After an expedited construction schedule, which could have taken up to a year under normal circumstances, the Hoboken, NJ PATH station is now fully reopened after just 25 days. Upgrades to the 4th busiest station on the 117-year-old system included more accessible entryways, fresh paint, updated lighting & signage.

[Be like Jack. Ride the train!](#), Jack White

[Metro-North to Operate Electric-Battery Locomotives for Penn Station Access](#), Railway Age

The 2nd busiest commuter rail line in the country is about to get a "clean, green zero-emission" upgrade as the MTA has plans to purchase 13 battery-operated trains to run along its New Haven Line.



[WE ARE NOW ON BLUE SKY!](#)

If you aren't following Rail Passengers on social media, you should be! We are covering all the breaking news America's passengers need to stay informed on local, regional, and national issues.

Upcoming Events

- [RailNation: DC 2025](#)
March 24–April 3
- [2025 ESPA \(& Rail Passengers Association\) Annual Passenger Rail Advocates Meeting & Lunch](#)
Saturday, April 5, 11:00a
- [21st Annual Southwestern Rail Conference](#)
April 7–8



Rail Passengers Association members get a special discounted registration rate for the [21st Annual Southwestern Rail Conference](#), April 7-8, in the Dallas-Fort Worth Metroplex.

Presentations are already scheduled from Rail Passengers Association President/CEO Jim Mathews, the Texas Department of Transportation, Transportation for America, a Texas Transit Panel, with more to follow. This conference is a unique blend of both important passenger and freight rail issues of the day.

The normal EARLY BIRD registration fee for the two-day all-rail event is \$349, but we have made a limited number of reduced registrations for Rail Passengers Association members at \$199. This includes meals and access to all presentations.

To obtain the reduced \$199.00 registration which includes meals, you must enter "RPA" in the Registration Code field and press enter. The reduced price will not show once the block of registrations is reached.

The conference hotel is the Hilton Garden Inn, which is attached to the Hurst Conference Center. A special rate of \$124 a night is available until the room block is filled.

[CLICK HERE FOR MORE - INCLUDING SPEAKERS & HOTEL INFO](#)

Please contact Joe Aiello (jaiello@narprail.org) to have a local, state or regional meeting added to the Rail Passengers calendar (print and on-line) of upcoming events!

Staff Updates

Your staff is at the table, in the field, having the conversations that make a difference for passengers across the country. Learn what they're up to each week and how you can support your Association's key missions!

- **Jim Mathews, President & CEO**, coordinated with our many allies inside and outside of government as the White House Office of Management and Budget set the stage for wholesale gutting of Federal rail programs and agency staffs. He also took part in a two-day FRA-led session on responses at railroads to critical incidents, whether fatal or those with serious injuries.
- **Sean Jeans-Gail, Vice President of Policy**, worked with several stakeholders to respond to an OMB memo calling for additional cuts to critical personnel at the FRA. He also continued to partner with Rail Passengers Association Council Members and volunteers on planning Congressional meetings for next month's RailNation:DC.
- **Jonsie Stone, Chief of Staff**, will be out on leave for the next 2 weeks. For membership or 2024 tax receipt questions, please contact Kimberly Notarianni at knotarianni@narprail.org. For donation and partnership questions, please contact Lili Leonard at leonard@narprail.org.
- **Joe Aiello, Director of Community Engagement & Organizing**, worked with our Chairwoman and members of the Candidate Certification Committee (of which Joe used to be a member) on announcement language for this year's Board of Directors election. Joe also spent time responding to various emails and phone calls on Association and general advocacy matters, as well as further planning for the upcoming regional workshops.

- **Kimberly Notarianni, Membership Consultant**, continues to focus on the transition process from NEON to CharityEngine (CE). We have included the instructions once again, on how to log into your CE account below.* A downloadable membership card option is not available at this time as the CE team continues to work on the configuration of this benefit. If you are in need of a membership card for immediate travel, please email Kimberly at knotarianni@narprail.org
- **Lili Leonard, Development Assistant**, continues to focus on Business Advisory Council and corporate outreach opportunities. We look forward to sharing our inaugural Business Advisory Council members later this spring!

Starting **Wednesday, February 19th**, all membership, donation, and event registration transactions are being processed through **CharityEngine**. **Neon** is no longer the Association's CRM of record.

If you have the **Neon User Center** bookmarked, please update it to: <https://membership.railpassengers.org/usercenter>.

Your **Neon username and Account ID** have already been transferred to CharityEngine. However, because your **password was unique to Neon**, you will need to reset it when logging in for the first time.

Below is a screenshot of the **CharityEngine Constituent Portal** for reference.

Log in

User Name

Password

Remember me [Forgot password?](#)

LOG IN

Over the coming weeks and months, we will continue to enhance the system. If you have any questions or need assistance, please email [Kimberly A. Notarianni](mailto:Kimberly.A.Notarianni)

As with any upgrade, there may be minor hiccups. Your Association staff is here to help and if necessary, work with CharityEngine to gain the answers. We are excited by the full complement of options and benefits that will be available to our supporters through one system.

Thank you for your patience and cooperation.



Rail Passengers Webinars

Miss out on our past events? You can watch them on our [YouTube channel](#) or through our website at railpassengers.org/webinars



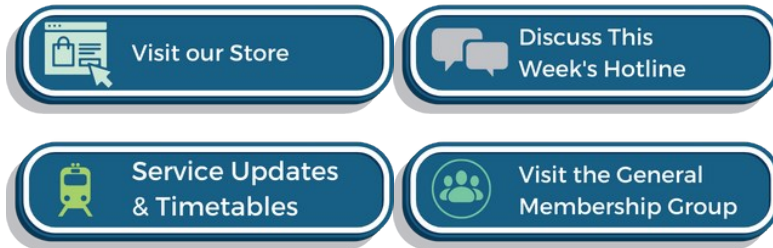
We Have Merch!

OUR ICONIC STATEMENT

For years, the "I'd Rather Be On The Train" bumper sticker was a favorite among our members, with many requesting extras, so they could share with their family & friends. Over time, one of the most asked questions whenever we are in the field has been if we are ever going to bring that sticker back (one day!).

We are, **ONCE AGAIN**, dusting off this classic statement for our holiday merch drop - and this year, with a well known historic twist,

****Do you own Association gear? Show us your selfies and let us know what products you want to see next! Contact [Joe Aiello](#) for merch information and questions about our products.****



Rail Passengers Timetables

Updated 2/25/2025

Thanks to a collaborative effort between Rail Passengers NYS Council Member Nathanael Nerode & [juckins.net](#)'s Chris Juckins, we have been able to completely update our timetables resource page.

[CLICK HERE](#)

LOOKING FOR SMARTER
WAYS TO DONATE?

MAKING A CONTRIBUTION
HAS NEVER BEEN EASIER!

Do more with your donations. If you have questions about employer match, gifting a membership, or other questions about how to make a bigger impact, let us know! Your staff is here to help with:

- Online Donations
- Donor Advised Funds
- Employer Match
- RPA Signature Visa Card
- Gift of Membership
- and More!

With multiple secure, protected methods of payment, you have more flexibility in the way dues are paid. Skip the hassle and [contact us](#) today for help setting up automatic or online payments.

- Setup ACH or E-Check with your bank of choice
- Use a Debit or Credit Card to pay online, or
- Send a check to 1200 G Street NW Suite 520 Washington, DC 20005

Other Ways to Make an Impact this Holiday Season

Did you know that individual donors make up more than two-thirds (67%) of charitable giving in the U.S., and that many of those donations are made in

the last two months of the year? As you make your year-end giving plans, please consider a contribution to Rail Passengers Association using the methods below – making a meaningful difference for passenger rail in the U.S. while maximizing your tax advantages and fulfilling minimum retirement withdrawal requirements.

Donor Advised Fund (DAF)

Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity. [Click here](#) to learn more and consult with your financial advisor to determine if establishing a Donor Advised Fund is right for you.

Required Minimum Distribution (RMD)

Required Minimum Distributions (RMDs) are minimum amounts that IRA and retirement plan account owners generally must withdraw annually starting with the year they reach age 73. [Click here](#) to learn more about RMDs and consult with your financial advisor to determine if an RMD is right for you.

Qualified Charitable Distribution (QCD)

A Qualified Charitable Distribution (QCD) is a direct transfer of assets from an IRA to a qualified charity. QCDs are a popular way for Americans 70 ½ years or older to donate to charity while also satisfying their RMDs. [Click here](#) to learn more about QCDs and consult with your financial advisor to determine if a QCD is right for you.

Member & Donor Notices

- **The Rail Passengers Association is a 501(c)(3) not-for-profit organization. Our federal tax identification number is 36-2615221**
- **To help facilitate dissemination of electronic thank you receipts,** please make sure your contact information, **specifically your email address,** is up-to-date in your Neon profile.
- **If you need assistance with your membership,** please call the Office at 202-408-8362.
- **While our staff continues to work remotely, we are unable to provide permanent membership cards.** You can print a temporary membership card by creating an account at www.railpassengers.org (select "My Account" on the homepage).
- **Complete all information!** -- Before sealing your envelope, PLEASE double-check the credit card information on the buck slip!
 - Print credit card information clearly.
 - **Include an expiration date, month and year, as well as the CVV number.**
 - Without **COMPLETE** information, your membership renewal or donation can't be processed.
- **If you have your financial institution send a check on your behalf,** without a buckslip, PLEASE instruct them to add:
 - a notation in the memo field if the payment is for membership dues or a donation, AND,
 - your Rail Passengers Association member ID. If we have multiple members with the same name, i.e., John Smith, it can be hard to identify the correct member to attribute the payment, without the member ID.



Rail Passengers Association members have access to a full service, nationwide federal credit union with extensive product and service offerings. Signature FCU is the exclusive provider of the [Rail Passengers Association-branded Visa credit card](#) with our logo, which supports our work by giving back to

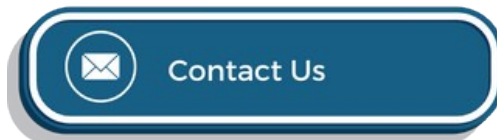


Rail Passengers Association Earns Coveted 4-Star Rating from Charity Navigator

our organization, and gives you 1 point for every \$1 you spend to redeem for travel and merchandise. The card has no annual fee, no balance transfer fees, no foreign transaction fees, and has a very low interest rate.

Rail Passengers Association's strong financial health and commitment to accountability and transparency have earned it a 4-star rating from Charity Navigator, America's largest independent charity evaluator. Our Charity Navigator profile can be found by clicking [here](#).

If you have questions, feedback, or submissions for next week's hotline, send us your thoughts! Help us spread the word about your local, regional, and national passenger rail wins.



THANK YOU TO OUR PARTNERS:



RAIL PASSENGERS

EST. 1967

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