



PRESIDENT'S MESSAGE:

Reporting back on a fantastic year for Rails West in the year of 2025. We remain financially sound and well capitalized. Even in a tough economic environment the credit union managed to maintain great returns for our members in the way of excellent loan rates and dividend returns for the year.

Members continue to provide excellent feedback on the release of funds 1-2 days earlier than they anticipated. Providing access to members deposits a few days earlier is just one of the ways Rails West is making a difference in the life of our members. Now more than ever budgets are tight and we continue to find ways like Early ACH deposits to help our members. Tell your friends and family to jump on board if they are not members already and they too can experience the convenience of Early ACH deposits.

Now more than ever the economy is putting strain on member's budget. For that reason, Rails West has elected to reduce loan interest rates to make life a little more affordable for our members. Rail West loan designers are ready to help you take advantage of the lower rates in order to design a payment for your loan that works in your budget. Give us a try and ask how we can help you design a loan payment that works for you. Whether it's a new purchase or a refinance or using the equity of your car and home Rails West is here to help apply online or call today at railswestcu.org or contact us directly at 208-232-5746.

2026 marks a lifetime achievement for one of our long-standing employees at the credit union. Diane Dehl is preparing to ride off into the sunset of retirement at the end of February. Over the course of her 46 years of service Diane has held many positions dating back to the Old Town Branch at Whitman. Diane first started in 1980 working as a part time teller and loan clerk. Cross training in several areas of the credit union Diane transferred to be the loan clerk and then the loan processor in 1981. Diane handled several of your loans in processing during that time. At the end of 1981 Diane moved to the position of Administrative Secretary Assistant. Managing pretty much every area of the HR and administrative duties for the employees of what was then The Pocatello Railroad Credit Union. Diane has been the right hand to that of 7 different CEOs at the credit union. She has been a mainstay of the credit union and helped champion the cause for both our members and employees. In 2010 Diane was promoted to her current position of Sr. Vice President of HR and Administration. Diane has been a major part of the success integrating historical success of the institution with a fresh family touch she thrived in her position as a Sr. Executive. Rails West employees, its members and the community have been blessed to have such a great ambassador of the credit union movement for nearly half a century. We ask those of you that have had the honor to work with Diane and all our Rails West Family of Members to join us on Friday February 27th, 2026 from 10:00-2:00 pm at the Chubbuck branch to celebrate Diane and her success at the credit union. We will be holding light refreshments and snacks and would love to have you come in to bid Diane farewell for her retirement. Lastly, I, along with the entire Rails West Family of Employees and Members, would like to heartfully thank Diane for her friendship, and service and dedication to our great organization.

Paul Contreras, CEO



Inside this Issue:

- **President's Message**
- **Holiday Hours**
- **BOD Elections**
- **Annual Meeting**
- **CU Hours**

SERVING MEMBERS SINCE 1935



January 1 st	New Year's Day	Closed
January 19th	MLK Jr. Day	Closed
February 16th	Presidents' Day	Closed

Rails West Roll Up Rewards!

Are you tired of being just having a basic checking account? Why not move your checking to the Rails West Roll Up Rewards Checking Account at Rails West Federal Credit Union. Finally, a checking account that actually rewards you rather than having you jump through hoops! There's no fees, no minimum balance, and certainly no specific number of transactions that you have to do in the month to reap the benefit.

Rails West Roll Up Rewards rounds all of your debit card purchases up to the nearest dollar and places that difference into a high earning savings account that is currently paying 5.12% APY. In addition, your debit card purchases earn you points as well through our Scorecard Rewards program. Call today for more information and make the switch!

Save your Dime this Springtime!

With the change in season upon us, we all begin to sense the excitement of the extended daylight hours and the warmer climate approaching. Rails West FCU has more news to bring even more excitement-loan rates are down, and we are eager as ever to help you save money! We take great pride in providing a wide range of loan products designed to fulfill your needs, not only for this Spring, but throughout the entire year.

If you are seeking to upgrade your vehicle or simply reduce expenses on your current payments, now would be the perfect time to review your finances. You can apply through our mobile app, online at railswestcu.org or call 208-232-5746 to speak to a Loan Designer. Let us help you maximize the value of your investment. Every dime counts and we are here to help you save it!





Balloting for the annual election of the Board of Directors will be held February 25, 2026 at the Chubbuck Branch and on February 27, 2026 at the Clark St. Branch. Ballots will also be accepted at the annual meeting on Wednesday March 4, 2026 at 5:00pm at the Chubbuck Branch. You must be a member of Rails West FCU and be 18 years or older to vote.

The following individuals are running for two positions on the Board of Directors:

- Jon Lamb
- Steve Roberts

CU at the Annual Meeting March 4, 2026

Join your fellow members at Rails West FCU's 91st annual meeting. It's your chance to learn the results of the Board of Directors annual election, review our progress, and find out what's on tap for the coming year. Come visit with the staff and board members to provide feedback on your experiences with the credit union, catch up on the news with other members, and enjoy refreshments, too. Attending the annual meeting is one of the benefits of belonging to a credit union. At other financial institutions, attendance at the annual meeting is limited to stockholders. As a member/owner of the credit union, you're invited to participate in its governance. It's one more way the credit union difference shines through. We look forward to seeing you on March 4th at 5:30pm at the Chubbuck Branch.



Beware Of Instant Refund Tax Loans

With tax filing season right around the corner, Rails West FCU urges you to avoid tax preparers' "instant refund" feature. Fees for this service may seem "reasonable" at the time, but such refunds are actually loans that carry very high interest rates when you consider the tax preparer gets his money back in a very short time - as little as two weeks in many instances.

A fee of \$50, for example, on a refund of \$500 that the tax preparer gets back in two weeks works out to an annual interest rate of 240%. Think about it. Would you borrow money from anyone at that rate - for money that is yours to begin with? Of course not. But millions of people every year pay these kinds of fees for a little convenience.

With electronic filing (used by most major tax preparers), wait times have been dramatically reduced for tax refunds. Take our advice. Wait the short amount of time it takes to get ALL your money back.

Kick-Start Your New Year

Kick-start your New Year's "to do" list by getting your credit in order. When you practice good credit habits, your credit can reward you with better loan rates and terms. Let your credit work for you by developing a solid credit history and building a stronger score. Here are some steps you can take to improve your credit or keep your credit healthy:

- * Spend less than you make. Your monthly bills should never exceed your monthly income.
- * Always pay your bills on time. Even if you have paid your bills late in the past, current on time payments show lenders that you're making a positive effort to be responsible.
- * Keep track of your debt-to-credit ratio. Make sure your credit card balances are in check. The rule of thumb is that your debt shouldn't be more than 30% of your credit limit.
- * Make payments that are more than the minimum amount due. This shows that you have the discipline to keep up with the payments.
- * Avoid too many "credit" inquiries. These inquiries appear on your credit report. A lender can view these as a sign of overextending yourself financially.
- * Check your credit report yearly and dispute any mistakes. Pulling your own credit report will not hurt your credit rating.

It's never too late to start taking steps to improve your credit or to keep your credit healthy. With proper care, maintenance, and time, your credit habits will reflect positively on your credit report and scoring. If you have questions contact Rails West FCU for more tools that can help you in 2026.

Not Too Late For a Traditional IRA

The year may be drawing to a close, but it's still not too late to take advantage of one of the best investments you can make – a Traditional Individual Retirement Account (also known as a Traditional IRA).

A Traditional IRA is a great way to supplement your retirement income. The interest on your investment is not subject to income tax until you start to withdraw the funds at retirement. The federal government allows you to each year to your individual IRA provided that you have earned wages for the year in which you are contributing. If you are over the age of 50, you can make catch up contributions to help you with your retirement savings.

You have until April 15, 2026, to establish a Traditional IRA account for tax year 2026. So start enjoying the benefits now and enjoy a more financially secure retirement later. Call or stop by your credit union today for more information.

How To Deter Identity Theft

Here are a few tips to help you guard against identity theft:

1. Always shred paperwork and financial documents with personal information instead of just tossing in the trash.
2. Don't carry your Social Security card in your wallet.
3. Don't write or have your Social Security number printed on your check.
4. Provide your Social Security number only if absolutely necessary and request to use another identifier.
5. Don't provide personal or credit card information on the phone, over the Internet, and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails from "your credit union" or other "financial institution."
7. Never use an obvious password, such as your mother's maiden name, your birth date, or the last four digits of your Social Security number.
8. Always keep your personal information in a secure place at home.

Go Green with e-Statements

In 1970, Kermit the Frog lamented that it's not easy being green. But times have changed. With e-Statements from Rails West FCU, being green is easy. Here's how it works - simply sign up to receive your credit union account statements electronically. Then when your statement is ready, we'll send you an email directing you to a secure site where you can view it. You can then save it electronically, or if absolutely necessary, you can print it. You'll not only save a tree or two, but you can also reduce the clutter on your desk, kitchen counter, or in your filing cabinet.

With e-Statements, you'll also have access to your account information faster than if you received statements in the regular mail. Viewing your statements online is also safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox. Greener, faster, safer. What's not to like? To sign up for e-Statements, contact Rails West FCU today.



Clark St. Branch

751 E Clark St.
 Pocatello ID 83201
 Ph: 208-232-5746
 Fx: 208-232-2785

In-State Toll Free: 1-800-233-1352
 Out-of-State Toll Free: 1-800-854-9321

Monday thru Friday:
 9:00am to 5:00pm Lobby
 9:00am to 5:30pm Drive Up

Chubbuck Branch

4708 N Yellowstone Ave
 Chubbuck ID 83202
 Ph: 208-232-5746
 Fx: 208-234-8610 (Loans)
 208-234-8640 (Mgt)
 208-237-0053 (Teller)

Monday thru Thursday:
 9:00am-5:00pm Lobby
 9:00am-5:30pm Drive Thru

