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SERVING MEMBERS SINCE 1935



President's Message, Paul Contreras

We're pleased to be a part of your success at RAILS West FCU. Our family of members mean the world to us. Every interaction and every opportunity is just the reason to do right by you. Over the course of the 1st quarter of 2026, we have helped our family of members get into new vehicles, capitalize on their equity in their homes and assisted with loans to get by from paycheck to paycheck. No matter the reason or the cause, we understand that there is a need and we want to serve it. RAILS West FCU remains committed to making sure you don't have to do it all alone.

For over 91 years we have stayed true to our family of members and the community. The Credit Union movement is still healthy and here to stay. Serving the needs that maybe weren't offered by larger banks.

Did you know that our roots and foundation were started by just a few railroad employees that couldn't obtain help from big banks. Well, this is true. If you go back to 1935 employees of the railroad pooled together to help one another through tough times.

Eventually garnering a credit union charter for an underserved population. It's amazing to me to look back and think of what a simple relationship among friends and co-workers grew to become the RAILS West FCU you've come to know today. 91 years later RAILS West FCU remains financially strong and well capitalized, serving the needs of our community and numerous members around the globe. You might be asking yourself, how does RAILS West FCU span the globe? The truth is, many members life paths change and sometimes they relocate, even then they stay true to RAILS West FCU and continue allowing us the opportunity to serve them across the globe. That's family... no matter how far your loved one's travel in their life paths they remain your family. This sentiment stands true of our dedicated membership and a testament to what our railroad pioneers hoped to achieve nearly a century ago.

History matters, relationships matter, take care of one another and know RAILS West FCU is here for you when it matters most.

Holiday Closures

May 25th	Memorial Day	Closed
June 19th	Juneteenth Day	Closed

Here's Your Second Chance: Refinance Your Vehicle At The CU

Life doesn't always give you a second chance, so when one comes around, grab it! If you have a high-interest rate vehicle loan from a dealer or another financial institution, make the credit union your next stop. Chances are we can refinance your loan at a lower rate. Just bring in your paperwork.

Who doesn't need some extra money each month? That's money you can sock away in savings, pay off a credit card bill or use for whatever you like. In addition, with the convenience of payroll deduction or automatic transfer, you can put your new "lower" loan payment on autopilot.

Don't delay. The sooner you refinance your vehicle loan, the more money you'll save. Contact the credit union and talk to one of our friendly loan designers about a second chance vehicle loan.

Squeeze extra cash from your car



**Ask the Credit Union about
Refinancing your Vehicle Loan**

Five Tips On How To Keep A Good Credit Rating

Your credit rating can be a fragile and perishable thing. Here are five tips to help you keep or improve your rating:

1. Always pay your bills on time. If for some reason you can't, call the lender and work out an arrangement.
2. Don't max out your credit cards. A good rule is to keep your credit card balances below 30 percent of the card limit.
3. Avoid applying for new cards to pay off existing cards. Not a good idea!
4. Don't cancel existing cards. Believe it or not, canceling cards can hurt your score.
5. Look at your credit report every year. If there are inaccuracies, dispute them.

You can check your report for free, once a year, at <https://www.annualcreditreport.com>.

Wake Up That Sleeping Account

Do you or a family member have a credit union account that has been inactive for more than a year? Did you know that this dormant account could be costing you money? Why not wake up that sleeping account and start taking advantage of all the valuable benefits that a Rails West FCU account has to offer?

Sometimes members can lose sight of an old account, not realizing that once it goes dormant with a balance below \$100, it is credit union policy to charge a \$5 monthly fee. Fortunately, it's easy to re-acquaint yourself with the credit union and the variety of products and services to help you meet your financial needs.

To remove your dormancy status, simply take any of the following actions:

1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources, such as payroll or social security

Wake up that sleeping account and open your eyes to a world of financial possibilities!

On The Move? Keep Us Posted

Whether you're headed to your second home for the season, downsizing or seeking space for your growing family, if you're on the move, please keep Rails West FCU posted. We want to make sure important tax and other account information finds its way to you, so please advise us of a current mailing address.

There's no need to close your account whether you are moving cross-town or cross-country. You can take the credit union with you. Your RWFCU credit union debit and credit cards are accepted virtually everywhere and with e-Statements, the online branch and other electronic services, Rails West FCU is always just a few clicks away. So don't leave us behind. We're your financial partner for life, and we want to stick with you. Just let us know how we can stay in touch.

Yearly Financial Checkup: A Smart Thing To Do

You should do a financial checkup at least once a year or with any major life events, such as marriage, divorce, children, job change, or starting a business. Here is a checklist to help:

1. Review your financial goals. Do they need to change?
2. Look at your insurance policies. Do any changes need to be made to them? Do you need to change your beneficiary designations? Are you eligible for discounts?
3. Review your will/estate plan. Make sure you have updated or modified it if your family has changed (marriage, divorce, children, etc.).
4. Evaluate your savings plan. Are you saving enough? Review where your money is going and reallocate if necessary to get you to a 10% or more annual savings rate.
5. Are your retirement plans being adequately funded?
6. Evaluate your accounts earmarked for education. Do you need to increase the amount saved?
7. For the new year, get your files into shape for the coming year. Shred documents that you no longer need and are at least a year old.

Are You Insurance Poor?

When it comes to insurance protection, you have a lot in common with Goldilocks - you want it "just right." You need adequate coverage for yourself, your family, your home, and your belongings - not too little nor too much. Here are some do's and don'ts to help evaluate your insurance coverage:

1. Do consider life insurance coverage when you have a young family or a spouse dependent on your income or have a large debt burden that would be difficult for your survivors to assume on their own. A life insurance benefit of five to 10 times annual income is generally recommended, depending on how many debts and dependents you have. If you don't have disability coverage from your employer, consider purchasing it on your own. Disability coverage helps replace the paycheck you and your dependents need for your living expenses.
2. Don't under-insure your home and its contents. Ask your agent about coverage for replacement value. If you have an older home, you may need ordinance or law coverage to pay for rebuilding your home to current building codes. If you are renting, you are responsible for your belongings, not your landlord.
3. Do comparison shop for health insurance policies during the "open season" period. Don't assume your current coverage is still best meeting your needs.
4. Don't overpay for auto insurance. Consider dropping your collision and comprehensive coverage if you drive an older vehicle worth less than \$1,000 - or less than 10 times the premium.
5. Do consider an umbrella policy to provide you with general liability coverage to protect your assets in an increasingly litigious world.

Preventing A Vacation Breakdown

Before starting your road trip this summer, take time and follow this checklist in order to reduce the risk of a vacation breakdown:

- * Check all fluid levels: oil, coolant, brake, windshield-wipers, transmission, and battery.
- * If worn, replace wiper blades.
- * Any tires that show uneven tread wear and bulges need to be replaced.
- * Make sure that all tires are properly inflated (including the spare).
- * Replace any engine belts and hoses that show visible cracks or bulges.
- * Test all lights: brake lights, turn signals, headlights, and taillights.
- * Make sure the horn is working.
- * Carry flares and a flashlight along with extra batteries.

**ONCE A MEMBER
ALWAYS A MEMBER**

Garage Sales = Extra Money

Signs of spring are popping up all over, including those for garage and yard sales. If you're thinking of holding one, here are some tips to make the effort worth your while:

1. If possible, coordinate your sale with a neighborhood-wide event, or even just several families on your block. You'll save money on advertising at the same time increasing the number of shoppers.
2. Post sale details on craigslist or similar online sites; local newspapers and shoppers often offer special rates on garage sale ads. Post flyers on community bulletin boards. Highlight best sellers such as children's items, craft supplies, artwork, furniture, and so on.
3. Provide a power strip so customers can check out small appliances or electronics.
4. Make it easy for your customers to shop. Display smaller items on tables (borrow some from neighbors or family, if necessary) and make sure the asking price is visible.
5. Have at least \$100 in change to start the day. Use a carpenter's apron or a fanny-pack instead of a cash box. That way you can move about without abandoning the cash. Remember, nice people are not the only ones who frequent garage sales.

Click, Swipe, CU: Visit www.railswestcu.org Online

Technology can simplify many aspects of life...we all know that. One area where tech advances provides convenience, simplicity, mobility, speed, and ease of access is financial management. As your financial institution, we want to bring you all of this and more with a plethora of online tools.

You can visit us online for all of your personal banking needs plus valuable information related to your finances including:

- * Current products, services and promotions
- * Financial literacy and education resources and links
- * Current rates
- * Online financial management tips and tools like calculators
- * Our branch and ATM locations
- * Holiday closings and other updates

You can also go online to complete many transactions easily and quickly, including:

- * Transferring funds
- * Checking account balances
- * Applying for a loan
- * Making loan payments
- * Asking questions about products, services, and promotions in real time via live chat
- * And so much more!

Simply log on to your PC, laptop, tablet, or other mobile device, and get plugged into the latest at www.railswestcu.org With just a few clicks or swipes, you'll have your credit union at your fingertips!



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

