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SERVING MEMBERS SINCE 1935



### President's Message, Paul Contreras

Thanks for being a Credit Union  
**Member**

### Upcoming Community Events

In the coming weeks we look forward to seeing you at the Chubbuck Days Parade being held on August 9<sup>th</sup> 2025. This is a fun opportunity for us to engage with our community and to have a great time. The last few years have been an absolute success and we look forward to seeing you all out there once again.

### 90<sup>th</sup> Anniversary Celebration

Come join us as we celebrate our 90<sup>th</sup> anniversary. We will be holding a Member Appreciation Family Day on Saturday, September 13<sup>th</sup> from 11am-3pm at the Chubbuck branch located at 4708 N. Yellowstone Ave. We will be serving food, offering live music and celebrating the success of our Members and Rails West with fun giveaways, games, and a good time. We hope to see you there.

### Loan Rate Promo Discounts for our Members

From your new car or truck loan. Rails West has the best rate available for your loan needs. Right now, we are offering some of the industry's best summer pricing discounts to help you save money. Whether you're looking to upgrade or just save money on your existing car or truck payment, we've got a rate that is sure to fit your lifestyle's needs. The savings don't stop at just auto rates, Rails West is happy to offer discount summer pricing on your ATV and UTV loan rates. Enjoy the trails with confidence, knowing you have one of the best rates in town when you purchase or finance your rig with Rails West Federal Credit Union. Call or apply online today 208-232-5746 or visit us at railswestcu.org.

### Financially Sound and Well Capitalized

Rails West has been thriving in the credit union arena for the last 90 years! We are pleased to announce that even in these inflationary economic times, Rails West remains financially sound and well capitalized. This provides us the opportunity to offer competitive loan and dividend rates on a number of products. In addition to the benefits received by our members, the performance of the credit union allows for us to support local and contribute in a number of different ways to our family of community in Southeast Idaho. Thank you, Members, Staff, Board of Directors and Southeast Idaho, for making us the Idaho's 1<sup>st</sup> and best credit union in the state of Idaho.

## Holiday Closures

July 4<sup>th</sup>  
Sept. 1<sup>st</sup>

Independence Day  
Labor Day

Closed  
Closed

## Need Cash? Tap The Equity In Your Home

Need money to buy a vehicle, remodel the kitchen, or take that dream vacation? Consider using a home equity loan from your credit union. Rails West FCU can set up a closed-end loan, if you know the exact amount you need and do not wish to borrow any more than that. Or, we can set up a home equity line of credit whereby you can access the funds as you need them, up to a predetermined limit. Money in the home equity line of credit is then made available again as it is paid back.

The interest rates are very favorable because the loan is backed (or secured) by your home. And, in most cases, the interest that you pay on your home equity loan is tax-deductible. If a home equity loan sounds like the solution to your needs, talk to one of our loan designers at the credit union today.

## Five Steps To Start Planning Retirement

It is never too early to start planning for your retirement. Planning should focus on finances and ways to make your retirement years more satisfying. Below are five steps that can help get you started:

1. Calculate your financial needs. Experts say you'll need 70 to 80 percent of current income to maintain your standard of living.
2. Make a financial plan. Visit Rails West FCU and let us help you with your financial planning.
3. Think about your goals. What things excite you that you might want to pursue in retirement?
4. Experiment and explore. If you're thinking of living in another state, then take a long vacation there to make sure you'll like it.
5. Don't be afraid to try new things. Be flexible. If a new direction isn't working out, don't be afraid to change.

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## Save Money on Stamps: Pay Your Bills Online

No one likes to pay bills, but Rails West FCU can help make the task a little easier. Let us help you set up an online bill payment system. With just a few mouse clicks, you can see the bills coming up that are due. You can specify the amount to be paid. The bill is then paid electronically, and the amount is deducted from your checking account. If you want to, you can even set it up so your bill(s) are paid automatically every month when they become due.

The initial setup is easy. You specify a list of payees, along with their address and your account information. Once you have set up the payees, making individual payments takes just seconds. You can add new payees as they become part of your bill paying routine and/or remove old ones as you close accounts.

Best of all, it's totally secure and safer - and more dependable - than mailing off a bill that may never get there or possibly be opened along the way by prying eyes that would just love to learn your checking account number. It's never been easier to pay your bills online. Call or stop by Rails West Federal Credit Union today and let us help you get set up.

## Travel Smart And Safe

If you are traveling this summer, experts agree that it's smart to take only enough cash for "incidental" expenses such as vending machines, tolls, tips, etc. The smart and safe way to pay major expenses like meals, admissions to attractions, and hotel bills is with a Rails West FCU VISA credit card. It offers all the benefits of cash but with none of the risk. VISA credit

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cards are accepted by virtually every merchant and transactions can be tracked. This means, you don't have to worry about what happens when you see suspicious charges on your account. Rails West FCU can help you determine if those charges were legitimate or help you dispute those charges through the VISA network. Having an ally like Rails West FCU who is there when you need them, should give every member a greater peace of mind

## Be Safe, Not Sorry

A safe deposit box is a good way to protect your most valuable papers and possessions. According to experts, the following items should and should not go in a safe deposit box.

### **Items to keep in the box:**

- \* Originals of insurance policies.
- \* Family records, such as birth, marriage, and death certificates.
- \* Original deeds, titles, mortgages, leases, and other contracts.
- \* Stocks, bonds, share certificates, and certificates of deposit.
- \* Valuables, such as jewelry, medals, rare coins, and other collectibles.
- \* Negatives for irreplaceable photos and computer backup disks.
- \* Videos or pictures of your home's contents for insurance purposes.

### **Items not to keep in the box:**

- \* Any documents or items you might need in an emergency in case the credit union is closed. Examples are passports, powers of attorney, medical care directives, and funeral directives. (Copies of these items are good to have in your box.)

You should also maintain a complete list of what's in your safe deposit box, including copies of papers and photos of valuables. If a disaster should strike the credit union, you'll be able to prove what you've lost.

If you don't already have a safe deposit box, Rails West FCU has a variety of sizes to choose from, and the cost is very reasonable compared to the possible loss of your personal effects. Stop by our Clark St. Branch to open your box today!

## Get Pre-approved For A Vehicle Loan At Your CU

If you're thinking of buying a new or newer-used vehicle this summer, Rails West Federal Credit Union urges you to get pre-approved first - then visit the dealer. Getting pre-approved costs nothing. It simply tells you the amount of money you can borrow at a moment's notice on a vehicle. Then, you can shop from a position of authority, knowing that you have virtually instant access to any amount of money, up to your approved limit. With a pre-approved loan from Rails West Federal Credit Union, you can bargain from a position of authority, knowing that you have the financing already in place. If you do a little research, you can find whether the vehicle of your choice comes with any factory or dealer incentives. Request that any such incentives (plus whatever discounts you are able to negotiate on your own) be applied to the purchase price rather than "lumped in" with dealer financing. The dealer financing is generally overpriced to begin with, negating any savings you have earned from the incentive programs. Once you have your "bottom line" price, call or contact Rails West Federal Credit Union, and you'll have check in hand usually the same day or within 24 hours.

# Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as Rails West FCU kinfolk, you can help our family grow.

By referring a friend or loved one to Rails West FCU, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

A credit union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the Rails West Federal Credit Union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of the Rails West Federal Credit Union Family. Help them join today - visit, call, or stop by any branch location.



**Help Us Grow**  
Invite someone to become a Member

## Thank You Volunteers!

"Not for profit, not for charity, but for service" has long been a credit union mantra. That philosophy is exemplified by our dedicated volunteers who serve on Rails West FCU's committees and board of directors, and for that, we are grateful. As volunteers, they contribute their time and talents in service to members. Unlike the directors at a bank, who are compensated (often handsomely) and watch out only for the bank's shareholders, your credit union's directors have only the interest of you (our member/owners) in mind. As careful stewards of the funds entrusted to the credit union, they base their decision-making on what's best for all members, not a select few. Elected by fellow members, the board is responsible for the long-term success of Rails West FCU. Thank you to our volunteers! You are part of what makes Rails West unique!!!

**Thank You**  
  
**VOLUNTEERS**





### 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

