RAILS WEST ROUND UP

RAILS WEST FEDERAL CREDIT UNION

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SERVING MEMBERS SINCE 1935

President's Message

Holiday Skip-A-Pay available for November and December

Holiday deferral season is just around the corner. Visit our website or contact a member of our lending department to help you defer your November or December Auto, Personal, RV or Side by Side payments. Looking for a little extra cash or relief from a payment? We are happy to help see if your loan is eligible for a deferral and help put some extra money in your budget for Christmas planning. It's as simple as a signature or two and you will be ready to save some money and defer the payment to the end of your loan.

Another great reason to refinance today with Rails West

Need even more cash? If you currently have an auto loan or other type of collateral loan held at another institution. October, November and December would be a great time to refinance with Rails West. You may potentially save on your interest rate and payment and be eligible to extend payments 30-90 days from the date of your refinance. Call today and one of our Loan Designers would be happy to try and help you save money. Don't wait!

Plan early for Christmas

Rails West is proud to bring back the 1001 Ways Christmas loan. This loan is a short term (10-month) loan featuring a rate as low as 5.99% OAC. This loan allows you to increase your budget for Christmas shopping and help make Christmas as magical as possible for you and your loved ones. Visit our website at railswestcu.org or call or visit our Chubbuck branch to learn more about what we can do to help with Christmas. Take advantage today as this is a limited holiday promotion that is only offered seasonally during the holidays.

State of the Credit Union

Your Rails west Federal Credit Union continues to thrive in this economy. Once again, the year has been a success completely due to “You” our members. Our Staff has been firing on all 8 cylinders to help you achieve your success. Loans keep moving and we continue to offer great certificates and high yield accounts like the Rail West Roll Up Rewards to make sure your hard-earned money stays in your pocket.

The credit union financials look to be in top shape, and all areas of the credit union are financially sound, and we remain very well capitalized. With this momentum we look forward to the end of the year and what 2026 has to offer. Stay tuned for opportunities to save and receive great returns with Rails West.

Not a lot of time in your schedule and need a loan?

Visit your mobile app and apply right from your phone. Your Rails West Loan Designers can view your application within minutes. Convenience is closer than you think. We are always aiming to find ways to help you save time and money. Need or want more information visit railswestcu.org or contact a Loan Designer today at 208-232-5746 Loan Help Option 1. Now more than ever we have even more highly trained staff ready to assist you with any of your lending needs.

Our Members are our Family!

This year we celebrated our 90th anniversary here at the credit union. Many of our members were in attendance to enjoy great food, live music and fantastic giveaways. We were pleased and honored to host those of you that attended. I must say it was an extremely great turnout and a lot of fun. It was fun sharing stories with our members and discussing the different experiences that have brought us together as a Rails West Family. The event was made to celebrate the success of the credit union but more importantly say “Thank You” to our fantastic family of Rails West members.

Sincerely,

Paul Contreras
CEO/President
Rails West FCU

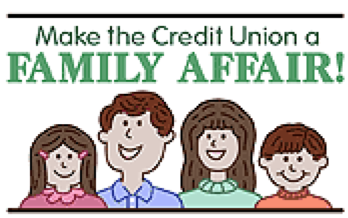
A Few Words From Your PRESIDENT

HOLIDAY CLOSINGS

Columbus Day	October 13, 2025	Closed
Veteran's Day	November 11, 2025	Closed
Thanksgiving Day	November 27, 2025	Closed
Black Friday	November 28, 2025	9am-1pm
RWFCU Family Day	December 24, 2025	9am-1pm
Christmas Day	December 25, 2025	Closed
RWFCU Family Day	December 31, 2025	9am-1pm

Board of DIRECTORS

Are you interested in serving on the Rails West Federal Credit Union's Board of Directors? RWFCU has a volunteer Board of Directors to help oversee the well-being of the credit union. Board members are elected by the credit union members and serve a three-year term. Members of the board are required to attend monthly meetings, annual meeting and the planning session. You must be at least 18 years old and a primary account holder at RWFCU to be considered for the Board of Directors. If you are interested in serving on the board, please submit a resume to the credit union by November 30, 2025.



Do you know someone in your family who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your immediate family are also eligible to join. And chances are many of your friends and neighbors can participate in the benefits of belonging, too. Please pass the word about the Rails West Difference! As a financial cooperative, any profits don't land in the pockets of a few shareholders. Instead, they are returned to member/owners in the form of lower rates on loans, higher rates on savings, or improved services. The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we!

Share The Gift Of Membership This Holiday Season!

Share the benefits of belonging to the Rails West Federal Credit Union with friends, family, and co-workers. When you do, you'll be doing both yourself and them a favor. You'll be helping yourself because the more members Rails West FCU serves, the more cost-efficient we can become; that efficiency translates into additional products and improved services for all. You'll be helping your friends and family enjoy the competitive rates and friendly, convenient services we're known for.

Year after year, credit unions receive high ratings on national consumer satisfaction surveys because they exist only to serve their members, not to make a profit for shareholders. As not-for-profit financial cooperatives, credit unions are member-owned and member-driven. So please pass the word to friends and family members about how the credit union difference in structure and function can help make a difference in their lives.

Holiday Skip a Payment Time

Need some more jingle in your pocket this holiday season? With a Skip A Payment, you may be able to defer making your payment for either November or December on a qualified loan. Although interest will still accrue, having the extra funds available for your holiday expenses can help de-stress the season. But make a plan. **Watch for Skip A Payment information from Rails West FCU in the coming months** and have a happier holiday season! You can find the form to use on our website: www.railswestcu.org under the tab Tools & Resources under the "Documents and Forms" page.

Payday Loans: Don't Be Seduced During the Holidays!

They have catchy names - EZ Loans or Checks to Go. They have smiling staff who make it seem as though you're just borrowing money from a friend. But don't be fooled. A payday loan, also known as a cash advance secured by a personal check or paid by electronic transfer - is very expensive credit. Payday loans may be a way to get cash in a hurry and around the holiday season, but you pay dearly for the privilege. Annual percentage interest rates can climb as high as 400 percent, and it's to the payday loan operation's advantage, not yours, if you keep rolling over the loan.

Instead, contact Rails West Federal Credit Union to find out about payday loan alternatives. We'll work with you to explore options, including setting up a way to save small amounts so you can prepare for future expenses. We're here to help. Call us today!

Three Tips For Less Holiday Stress

If it's the most wonderful time of the year, why are you so stressed out? Here are three tips to stress less:

1. **Make a list.** Santa's list takes care of the behavioral issues, put all of the things you think you need to do on yours. Write it all down - gifts, cards, wrapping, decorating, cookies and so on.
2. **Now take another look at all of those "shoulds**." Do you have to buy gifts for everyone, or could you suggest drawing names this year or holding a "white elephant" gift exchange instead? Rather than doing all the cooking and baking on your own for the family gathering, why not divide up the menu and ask for help? Do you need to accept every party invitation or can you be more selective?
3. **If you can't think of an alternative to some of the tasks on your list**, consider just crossing them off. Adopt a "less is more" attitude. You may find your simpler, less demanding holiday season is the best one ever.

Keep Your Identity Safe This Holiday Season

The holiday season is an especially good time for ID thieves to take advantage of otherwise vigilant consumers who are distracted by the holiday hubbub. Here are five tips for avoiding ID fraud:

1. Never give out personal information to strangers over the phone, email, or text. Despite seasonal solicitations, do your best to politely decline no matter what. Report any suspicious attempts claiming to be from your credit union. We will NEVER do this!
2. Beware of pocket pickers by carrying purses tightly and wallets in a front pocket.
3. Practice online safety when shopping. Check for the "lock" icon on your browser and the "https" in the URL. Keep anti-virus software and firewalls up-to-date for maximum protection.
4. Keep personal documents and info secure including your PIN, credit/debit cards, checkbook, and Social Security card number. Keep cards in a safe place and never keep info in your wallet.
5. Sign up for a credit monitoring service from one of the three national credit reporting agencies (Equifax, Experian, and Trans-Union). For a minimal cost, these monitoring services will alert you to major changes on your credit report.

If you take the proper precautions and remain alert during the hustle and bustle of the holidays, you should drastically decrease your chances of being affected by identity theft and scams. Be smart, be safe, and have a Happy Holiday Season.

Credit Union HOURS

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

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

RAILS RW WEST
FEDERAL CREDIT UNION