RAILS WEST ROUND UP



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SERVING MEMBERS SINCE 1935



President's Message

We welcome the opportunity to serve you and your family at Rails West FCU. Our institution values the relationships we have built across our family of Rails West Members. True to the cause we are here ready to help with any of your financial needs. Our team stands ready to help whether you call, stop in or write. Come see what the credit union difference really means.

We promote a culture of "Family taking care of Family" and ask that you share this sentiment with your loved ones. If you know of a family member that could use the support of a great financial institution, please send them our way. We will do everything in our power to help them with their financial needs. Whether it's a checking and debit card, a loan or maybe just a place to belong Rails West would love to have them as part of our family.

Just in time for the upcoming holiday frenzy. Rails West is pleased to offer a new 90-day No Payments program. Rails West loan designers will help you purchase or refinance your auto loan, and payments can be extended to 90 days. This program allows you to get a great rate on your auto loan and postpone the payment well past the holidays. With inflation and costs of goods ever increasing. Rails West wanted

to offer a program that helps our members with their budget. Speak to a Loan Designer today and find out how you may qualify to take advantage of this 90-Day No Payment Loan Program.



Did you know that in 2026 average credit card interest rates generally ranged from about 19% to 25%. Rails West currently offers a credit card with a fixed rate ranging as low as 8.99% to 17.99% depending on qualification. Not only is this a much better rate, but this card is visible right in your mobile app or online banking. Our Rails West credit card offers a great low rate, with convenience and support from the staff you've come to trust here at Rails West. If you need a card today, we can even print one at our Chubbuck branch on the same day. Call or visit us to get your Rails West credit card going today!



HOLIDAY CLOSINGS

Columbus Day	October 13, 2026	Closed
Veteran's Day	November 11, 2026	Closed
Thanksgiving Day	November 26, 2026	Closed
Black Friday	November 27, 2026	9am-1pm
RWFCU Family Day	December 24, 2026	9am-1pm
Christmas Day	December 25, 2026	Closed
RWFCU Family Day	December 31, 2026	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, 2026.

Need A Little Cash For The Holidays?

The sights and sounds of the holidays are just around the corner. If you need a little cash to make it a holiday to remember, apply for the $1001 Ways to Pay for Christmas Loan. But first, add up all your anticipated expenses: decorations, food and entertainment, gifts, postage, shipping, travel - everything you are planning to spend to make the season bright. Use what you spent in 2025 as a guide. Then think about ways you might pare down your spending, without dampening your celebration.

Once you have figured out how much you will need, contact a Loan Designer at Rails West FCU to see if you qualify for our $1001 Ways to Pay for Christmas. With low rates and terms to fit your budget, we're here to help you have "the most wonderful time of the year."

Enjoy The Freedom Of CU Checking

Still checking at another financial institution? Or looking to help your college-bound scholar get off to a good start? Escape the high fees and account restrictions common at other financial institutions with a Rails West FCU account. At Rails West, we make checking as simple and as fee-free, as possible. We're also just a phone call away to help you with any questions you might have; it's sometimes the case that other banks and credit unions seem to be offering great deals - unless you need customer service. Be aware there may be a fee to make human contact! We'll work with you to set up a checking account that fits you and your family's financial lifestyle. Contact us today to see how you can start enjoying the freedom of a Rails West FCU checking account.

Take Advantage Of Our Holiday Skip-A-Pay

Are you looking for a simple way to deal with the expenses that come along with the holiday season? We all know the holidays can be a costly time of year with gift buying, entertaining, traveling, and so on. Don't let the financial stressors of the season put a damper on your holiday spirit. Rails West FCU wants to help you put the "happy" back in "Happy Holidays," with our Holiday Skip-A-Pay Program.

During November, December, Rails West Federal Credit Union is offering members the opportunity to skip a payment on one or more qualifying loans. RWFCU appreciates their members and wants to say "thank you" by providing a little break from your bills and putting some extra cash in your pocket for those holiday festivities.

If you're looking for a way to increase cash flow, and decrease stress this holiday season, take advantage of our Skip-A-Pay offers. To learn more about Skip-A-Pay or apply today, contact Rails West FCU!



6 Easy Ways To Keep Your Debit Card Safe This Season

Tis the Season for merry making, gift giving, and lots of shopping. Keep in mind, while our guard is down and our wallets are open, it is also the prime season for phishers, skimmers, thieves, and their naughty antics.

While your Rails West FCU VISA Debit Card is a handy tool that allows you to quickly and conveniently obtain cash from an ATM, make a PIN-based transaction at no charge, or get cash back at the register, it also leaves you vulnerable to theft because it offers access to instant cash.

In order to take advantage of the financial convenience and purchasing power of your debit card, while keeping your funds and identity intact this holiday season, follow these surefire tips to maximize protection and safety:

1. Keeping track of every transaction so you don't overspend.
2. NEVER sharing your Personal Identification Number (PIN) code, with anyone.
3. Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer.
4. Practicing ATM safety. Always be alert and go with your gut.
5. Monitoring your account by checking frequently.
6. Reporting to Rails West FCU immediately if you think your card has been lost or stolen



Thank You Members!

As we celebrate the 2026 Thanksgiving holidays, we'd like to extend our appreciation to you, our valued members! It's your participation in the benefits of belonging that enables Rails West FCU to be successful. We couldn't do it without you because we wouldn't exist without you.

If you are primarily a saver, we use those funds to help members who need loans. When you use your debit or credit cards, you not only enjoy the convenience, but also help provide the credit union with income to afford to bring you and others additional financial services. Thank you for being our member, and please let us know how we can serve you better. From all of us at Rails West Federal Credit Union, best wishes to you and yours for a joyous holiday season!





Holiday Fun Facts

* The Germans made the first artificial Christmas trees out of dyed green goose feathers.
* Over three billion Christmas cards are sent out each year in the United States.
* More than 1.76 billion candy canes will be made during the holiday season. That's enough to circle the globe 6.5 times!
* Alabama was the first state to declare Christmas a legal holiday in 1836. Christmas was declared an official holiday in the United States on June 26, 1870. Oklahoma was the last state to declare Christmas a legal holiday, in 1907.
* According to the Guinness world records, the tallest Christmas tree ever cut was a 221-foot Douglas fir that was displayed in 1950 at the Northgate Shopping Center in Seattle, Washington.
* The movie "How the Grinch Stole Christmas" (2000) features more than 52,000 twinkle lights, about 8,200 ornaments, and nearly 2,000 candy canes.
* Oregon produces the most real Christmas trees in the United States. The other top Christmas tree producing states are North Carolina, Michigan, Pennsylvania, Wisconsin, Washington, New York, and Virginia.

Credit Union HOURS

Clark St. Branch

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

Toll Free: 1-800-233-1352

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
FAX: 208-237-0053

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 WEST FEDERAL CREDIT UNION