

# Rails West Round Up



## Establish Yourself with a Secured Credit Card

Whether you want to establish, rebuild, or even improve your existing credit, this valuable tool will come in handy. A Secured Credit Card functions like a traditional card but requires a security deposit (the funds from your Share Savings Account) up front. With this collateral in hand, issuers feel more protected and confident approving card offers, some even accompanied by low rates and no credit check needed. In order to best use your Secured Credit Card, and begin building some solid credit, it's important to spend responsibly and make timely payments. As you consistently use your credit wisely, over time you'll be rewarded with better offers, higher credit limits, and lower rates on other loans.

## Low Rates = Drive Happy!

Convertible or cargo van. Hybrid or hatchback. New or new to you. If you're in the market for a vehicle, make Rails West FCU your first stop for a pre-approved loan. Financing your vehicle at Rails West will help ensure you buy the vehicle that you want, not the one the salesperson wants to sell you. Electric vehicles sparking your curiosity? Some two-thirds of Americans have an interest according to a national survey by cars.com, but concerns about the widespread availability of charging stations is a roadblock for now. So be sure you have your charging plan in place before you make the switch. Consider all of your vehicle options by doing your homework ahead of time at kbb.com, edmunds.com, cars.com and the April annual auto buying issue of Consumer Reports. Then contact the credit union for financing. Our low rates and terms to fit your budget will help you drive happy in whatever vehicle you choose.

### ATTN: TEEN DRIVERS: HIT THE ROAD WITH AN AUTO LOAN

So you studied, practiced, passed your driving test, and have gotten pretty good on the road. Now you're tired of asking your parents to borrow the car every time you want to drive somewhere. Maybe you're finally ready (and responsible enough) to buy your own set of wheels.

As a young credit union member, you're on the right track to getting your very first car. The credit union offers low-rate auto loans to teen drivers as long as you meet the following criteria:

- \* You're at least age 16
- \* You have a qualified adult cosigner
- \* You have a steady part-time job

Don't forget, there are other things to consider besides paying for your new ride, including:

- \* Choosing a safe, reliable vehicle
- \* Selecting the best type of auto insurance
- \* Keeping your grades up in order to take advantage of "Good Student" driver discounts

## Supervisory Committee Contact Info:

Need to get in touch with the Supervisory Committee? Simply write a letter and send it to the following Post Office Box:

Supervisory  
Committee  
PO Box 124  
Pocatello ID  
83204

## Upcoming Events

Branches will be closed for Labor Day September 5, 2022

## Rails West Round Up

## Contact Info:

**Chubbuck Branch:**  
4708 N Yellowstone Ave  
Chubbuck ID 83202

**Clark St. Branch:**  
751 E Clark St.  
Pocatello ID 83201

Phone: 208-232-5746  
Toll Free: 800-233-1352  
Audio Teller: 208-232-3706

Website: [www.railswestcu.org](http://www.railswestcu.org)

