# **Rails West Round Up**

### Home Equity

ISSUE

202

"Home Sweet Home" feeling a little sour these days? The pandemic forced us to spend more time at home, thus things that were only mildly annoying before may have now turned into a serious irritant. So, there's never been a better time for hitting the refresh button, and a Home Improvement Loan from the credit union can make it happen. If you're thinking of a limited upgrade, say a new dishwasher or a bigger freezer, then a personal loan will likely provide you with the funds you need. But for larger projects, a Home Equity Loan is a smart way to borrow for home improvements. The interest may be tax deductible; see your tax advisor for details. So visit our website or give us a call to find out more. We'll help you bring back that lovin' feeling



## President's Message

I wonder how many of you know what South East Idaho's best kept Credit Union secret is? For that matter, what Idaho's best kept Credit Union secret is? Well, here it is.... Rails West Federal Credit Union was Idaho's very first Credit Union to be established in the State of Idaho. Our Credit Union was the first, our Credit Union is the oldest, longest running, Credit Union in our State. Our national charter number was granted to us before any other Credit Union in Idaho, and we opened our doors first in 1935. That's important to know, as you look into the history of our State, Communities, Businesses, and families, you find that Rails West Federal Credit Union has been helping all groups of people through the years, and not just Rail Road employees. Let me share an example: in the late 50's, 1957 through 1959, we assisted over a dozen new credit unions with their startup costs. Assisting with funding for their lending programs and/or office supplies and equipment to get going. Some of those we helped have grown to become big, some remained small, others eventually merged into other financial institutions, but all were helping various groups of workers and members. So, Rails West Federal Credit Union has been instrumental in helping more people than you can imagine over the years, including hotel workers, carpenters, cement workers, construction, city workers, retailers, rail roaders, site workers, teachers and more. In addition to helping indirectly, we have always helped our membership directly by giving them the best service, and the best rates, quickly and dependably. We make it a point to maintain and practice the original Credit Union motto which is "People helping people!"

You can be proud to be a part of Rails West Federal Credit Union, tell others where the best financial institution to belong to is... right here. And as always, thank you for your loyalty and membership here at Rails West FCU.

Richard Ely, CEO

#### 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

#### **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

**Downtown Branch:** 216 W Whitman Pocatello ID 83201

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

Website: www.railswestcu.org

#### **Upcoming Events**

- Branches will be closed on July 5<sup>th</sup> in observance of Independence Day
- Branches will be closed on September 6<sup>th</sup> for Labor Day





