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SERVING MEMBERS SINCE 1935



President’s Message, Paul Contreras



Celebrating Winters End By Saving You \$\$\$

Enter Spring... or maybe 2nd winter. No worries, real spring and summer are on the way. March and April allowed for some excellent opportunities both on the lending and savings side. Rails West was proud to offer some excellent promotional products aimed at keeping some extra money in your pockets whether you were buying a new vehicle or trying to increase the piggy bank with some excellent promotional CD rates. If you missed the opportunity to reap the rewards of either promotion, stay tuned for new promos. Your friendly Rails West team will look to continue to offer great rates for our members whether you are saving or borrowing.

Member Feedback

I would like to extend an enormous thank you to our members for their feedback. Now more than ever we have had the opportunity to hear about the excellent service you experienced when working with someone from our great staff. It seems like every week, we have members like you providing us with excellent feedback about your service experience at the credit union. We at Rails West know your time is precious and the fact that you took the time from your family to tell us how your Rails West family is doing means so much.

As Your Rails West family, we value the relationships we build with our member families. I love seeing the dynamic in the lobbies when we see our staff interact and help you with your credit union needs. If you haven’t stopped in recently, take a moment to stop in and say “hello.” We would be happy to see you.

Get to Know us

Each week we have been showcasing our fantastic team on social media. Tune in and meet the team, we are pleased with the response and the opportunity to introduce our wonderful team to you our Rails West family of members.

What Can My Credit Union Do for Me?

It's easy to think your Rails West only offers loans and checking accounts. Did you know we offer a vast array of products and services aimed to meet all your needs. Feel free to call 208-232-5746 or come in and speak to someone. Chances are if you need a service or product we have it to offer for your convenience.

Need A Loan but Short On Time?

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.

Holiday Closures

May 27th

Memorial Day

Closed

June 19th

Juneteenth Day

Closed



Moving? Please Let Us Know

Are your records up to date with Rails West Federal Credit Union? It is important that you keep all your credit union information accurate. That includes your address, phone number, and e-mail address. If you have recently moved, or are planning a move, please let us know. We want to make sure all communication and important notices from the credit union reach you on time. Please contact your credit union for more information.

CU On Your Mobile Phone

If you're one of those who take their cell phone everywhere with them, just remember that your credit union is now within arm's length, too. Visit our Web site or contact Rails West FCU to find out about how using our mobile features can allow you more freedom and flexibility than ever before. Get transaction notifications sent to you when they happen, check your balance while you are waiting in the doctor's office, transfer funds between your accounts when you are in the line at the grocery store or view a check image whether you are on spring break or just taking a coffee break. Think of it as your mobile branch, accessible anywhere you can use your phone. For all the details call or stop in to see us!



Avoiding ATM Skimming when using ATMs

ATM fraud is becoming more prevalent with the invention of smaller computing devices. One of the methods that criminals use to access your account is ATM skimming. Skimming occurs when a device is placed into the ATM machine and interferes with typical ATM transactions. This device may be a substitute card reader inserted into the ATM or a touch screen device may take the place of the original screen. The purpose of these devices all have one goal: to collect your personal banking information.

Rails West FCU offers these tips to help you avoid becoming a victim of ATM skimming when using other ATMs:

- * **Inspect the ATM.** Be on the lookout for anything that looks strange or out of the ordinary before using it, such as anything loose, crooked, or damaged, or if you notice equipment or wires out of place.
- * **Block your PIN number.** When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
- * **Make sure to grab your card.** If your card isn't returned after the transaction is completed or after hitting "cancel," immediately contact your credit union.
- * **Check your account.** Remember to check your account regularly to look for any unauthorized transactions.

If you do suspect an ATM has been tampered with, contact the financial institution that operates the ATM machine. Your security is important to us.



Scroll On Over To Our Web Site

Next time you go online, be sure to make a stop at Rails West FCU's website. We're here 24/7 with all of the latest news and announcements from the credit union, including any special offers. While your there, check out our current rates on share savings and share certificates. Shopping for new wheels? After you have done your car-buying homework at sites such as www.edmunds.com and www.kbb.com, visit Rails West FCU's website to find the loan rates and even apply for a loan. Need to speak with a helpful member service representative? Contact information is available at the click of a mouse. Rails West FCU is as close as your keyboard, so stop by soon.

Financial Spring Cleaning Tips

Here are some things you should consider every year when evaluating your financial situation:

#1 - Cut down your debt. Stop estimating what your debt is costing you. Set up a plan to address your biggest problem, such as high interest rate credit cards, too high of a balance, or having too many credit cards. Remember not to close a card once it is paid off. Closing a card can have a negative affect on your credit history.

#2 - Get your records organized. Being disorganized can cost you money in late payment and over-limit fees. Getting yourself organized will make it easier when it comes time to do your tax returns. It also will help you in tracking your spending and matching purchases to your credit card statements.

#3 - Checking your credit report. Think of your credit as your portfolio. Once a year you can get a free report from each of the big three credit reporting agencies (Experian, Equifax, and TransUnion) by going to www.annualcreditreport.com. These reports will include information on all your accounts and let you see your payment habits. It will also let you see if there are any possible problems with identity theft.

#4- Check in with your credit union. Your credit union has products, services and tools to help you start on your financial journey. RWFCU is here to help you with all your financial questions, needs and goals. It is never to early to start and definitely never to late to begin! Contact us today to see how we might help you make 2024 a better year financially for you!





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

