



Inside this Issue:

- **President's Message**
- **Holiday Hours**
- **Clean Up Debt**
- **Phishing Risks**
- **New Wheels for Spring**
- **Dormant Accounts**

SERVING MEMBERS SINCE 1935



President's Message, Paul Contreras



Where did my favorite teller go? Promoted... That's FANTASTIC!

I hope the spring air is treating all of our members well. As we begin to see the flowers bloom, we wanted to share with you that our Rails West team is also in bloom. Over the course of the next several months you may begin to see some new faces in new places. I want to reassure you that this is good change. A number of our employees have achieved promotion to other areas of the credit union. In our dedication to "you" the member we are dedicated to development of our staff to best serve you at the high level you've come to expect. As much as I know you may be missing your favorite teller or Rails West representative, know that their promotion is healthy in their personal development and we are thrilled to see that we are blessed to have a culture of "promotion and not turnover." We encourage you to get to know the new faces across the teller line and other departments. I'm sure you will see that the level of service and professionalism is still evident when we have the chance to help you with any of your credit union needs.

How am I going to afford a new car with the current state of the economy and tariffs?

With the current volatility in the economy its reassuring to know that you have Rails West to lean on. We can completely understand that the current tariffs and economic factors impacting the national economy are frightening. Many consumers are in a holding pattern as to whether or not to make a significant purchase such as a vehicle toy to enjoy summer. To help make this possible, therefore we have extended some promotional pricing to help soften the burden of cost. We are pleased to announce that we are currently offering promotional discounts rates to make your purchasing power go even farther. Call or visit and let us help you make a great purchase.

What does Rails West do to support my community?

You may have heard that the credit union recently partnered with Pocatello/Chubbuck School District 25 to begin a major project of developing the varsity baseball field for Poky Thunder baseball. Over the course of the next several weeks we will be collaborating to bring a turf to Poky baseball. This will ideally level the playing field for our student athletes in East Idaho. For as long as I can remember we have always been a step or two behind our surrounding neighborhood communities. This project is very exciting as it benefits the entire Pocatello/Chubbuck youth sports community.

For several years we have sponsored and supported a number of your youth sports. These include, 4H sponsorship, Legion baseball, several dance companies, as well as PVSC soccer and individual athletes in their athletic endeavors. Investing in our youth is one way we are proud to give back. Its easy to say that sports provide a great vehicle to support our youth and community. It's definitely something we're very proud of.

What kind of products and services are available for my growing teen?

We are pleased to offer a number of services to promote the development of your soon to be young adult. We offer everything from teen checking accounts, teen debit cards, 1st time credit builder loans, as well as credit starter credit cards. It doesn't end at just products and services. Over the last 4 years we have offered intern program to help learn more about the credit union and finance industry. As we move to the future, we will look for other ways to support the education and development of our youth through on-site visits to local schools in which we teach and discuss valuable information on savings and what a credit union can do to help in their financial success.

Holiday Closures

May 26th	Memorial Day	Closed
June 19th	Juneteenth Day	Closed



Spring-Clean Your Debts

Are you making too many monthly payments to too many creditors? Are the high interest rates they're charging causing you to spin your wheels and not make any progress paying down the balance? Have you considered a bill consolidation loan?

Your credit union is here to help you get out of the debt trap. We can pay off your high balances, in turn creating for you only one loan and one monthly payment with a lower interest rate. With our lower interest rate, you can actually pay off the loan in a reasonable amount of time. Call or stop by your credit union today to find out more.

Phishing: What Is It?

Phishing is a high-tech internet scam using e-mails (spam) or pop-up messages trying to trick you into giving out your financial and personal information. The "phisher" pretends to be a legitimate financial institution or credit card company. The e-mail usually says that you need to "update" or "validate" your account information. The message usually directs you to follow a link to a Web site that looks like a legitimate financial organization - but it isn't. It is a spoof Web site and the phishers want to trick you into divulging your personal information so they can steal your identity and conduct fraudulent transactions using your information.

Please note that Rails West FCU will NEVER ask you by way of e-mail for any confidential or financial information. If you ever receive an e-mail from the credit union that appears to be suspicious, please contact us immediately.

Set Up a Savings System

1. Pay off credit cards. Pay down high interest debt such as credit cards.
2. Build up an emergency fund. Put aside at least six months' expenses that can be tapped into for unexpected expenses such as medical bills, car expenses, etc. By doing this, it will help you not slip back into debt with unplanned expenses.
3. Pay yourself first. Use automatic payroll deduction or automatic transfers from your checking account to put money into a separate savings account.
4. Start out small and then increase. Begin by tucking away 2 to 3 percent of your paycheck. Then try to increase your savings rate to 10 percent.
5. Employer savings plan. If the company offers a matching savings plan (example 401K), take advantage of it to match your contributions.
6. Save your raises. Whenever you get a raise, increase the amount you are saving. You don't have to save it all, but the more you save the better.
7. Live within your means. If you don't need it - don't buy it.
8. Stick with your plan. Just because you might have a setback doesn't mean you stop saving.



New Wheels Start Here

Spring into summer behind the wheel of a new vehicle. Whether it's new or just new to you, remember that chances are the best place to finance it is at the credit union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from Rails West FCU. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation.

Thanks to the Web, you can now do most of your vehicle-buying research from the comfort of your computer. If you have any questions, call on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.



Rebuilding Your Credit History

1. Always pay your bills on time. Delinquent payments and collections have a negative impact on your credit score.
2. Keep balances low on your credit cards and other revolving credit. High balances lower your score.
3. Only apply for, and open, new credit accounts as needed. Opening a new account just to have a better credit mix won't increase your score.
4. Pay off your debt instead of moving it around. Owing the same amount, but having fewer open accounts, may lower your score.

Remember, you can't rebuild your credit score; you rebuild your credit history. Time is your ally in improving your credit. There is no "quick fix" for a bad credit score, so be aware of suspicious deals that offer you a fast and easy solution.

Revive That Dormant Account

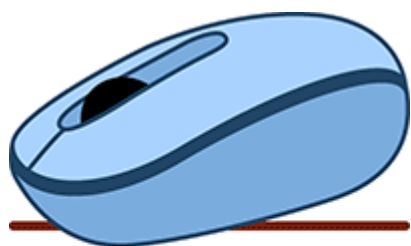
Like bills stuffed into the pocket of an old coat, you may have money tucked away in your credit union share savings account. It may be fun to discover stowaway funds as you spring clean your closet, but realize the found money hasn't been productive for you. You could have used it for something you needed. It's the same with your dormant account. In fact, a dormant account is counterproductive because it costs your fellow member/owners of Rails West Federal Credit Union money. The account must be maintained, even if it's not being used. It's time to revive your account and put it to work by adding to it regularly.

Ask us how you can use automatic transfers to make saving painless and keep your account from going dormant. Even saving a little at a time can add up to a lot. Stop by Rails West FCU and we'll show you how.



Online? Visit Us Anytime

You've got questions. Your credit union's website has answers. Whether you need to check out our rates on loans, share accounts, or share certificates, confirm the routing and transit number, or find our office hours, it's as simple as visiting our website. You'll find important service announcements there as well. Our website can provide you with nearly any information you may need, but if you can't locate what you're looking for, just give us a call at 208-232-5746. Visiting our website is also one of the best ways to learn about all of the products and services Rails West FCU offers to help you reach your financial goals. So stop by often, any time day or night.



Visit Us ONLINE
for all your banking needs

Get Your Annual Free Credit Report

Under federal law, you are entitled to one "free" copy of your credit report every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion). A special website, <https://www.annualcreditreport.com>, has been set up by the three major credit-reporting companies. Just go to the website and click the "Request your credit reports" button and follow the steps. There is no charge for ordering your annual credit reports.

You may order your reports from each of the three nationwide credit-reporting companies at the same time, or you can order your report from each of the companies one at a time. Your best option is to space out your requests so you get a credit report ever four months. When you receive them, review them for errors and then contact the credit reporting company to correct those errors.





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

