



Inside this Issue:

- **President's Message**
- **Holiday Closures**
- **Financial Checkup**
- **Loan Options 4 U**
- **Back to School**
- **Safe Deposit Boxes**

SERVING MEMBERS SINCE 1935



President's Message

Summer has been a blast here at Rails West FCU. We want to thank all of our members who were here to celebrate with us at our 88th anniversary of existence. Barbecues are always a great way to celebrate. We had a ton of fun hosting the event for our members as a way to say "Thank You" for making this all possible.

We have participated in a number of community events to showcase what Rails West has to offer to both our members and potential members. We were happy to support the local SMART-TD 265 union at their family picnic. A big "Thank You" for the invitation. The turnout was excellent and well accepted by members of the union and employees of the Union Pacific. True to our roots we could see this being an event that we would love to participate in again in the future.

Shortly after the SMART-TD 265 picnic, we featured a parade float in the Chubbuck Days Parade. This was an absolute water showdown. The water theme was fun and very well accepted by the community. It was a great turnout by both the staff and team of the credit union as well as the community.

Fun in the sun can't be all play and no work. This is why we have been working hard to continue to provide exceptional loan rates and savings rates to our members. We are happy to see that our members have held strong through this roller coaster of economic times. Our continues to be the institution you can count on for any of life's surprises. If you haven't already, please come in and visit us to see what the buzz is here at Rails West. We are eager to help you in any way we can, whether it be a new instant-issue debit or credit card, a loan for that long-awaited vacation, or maybe just an upgrade to your set of wheels. I am sure we have a solution to help get you where you want to go.

As we get close to the end of summer stay tuned to our newsletter and website for upcoming events to be held at the credit union and we look forward to seeing you in our lobbies or out in the community at the next community event.

Don't be a stranger, if you have an idea and would like to see us at your next community event, please feel free to stop in and tell us about it. There obviously is no Community without "U" or Rails West FCU without "U". We would love to see or hear from you!

Sincerely,

Paul Contreras
CEO/President

Holiday Closures

July 4 th	Independence Day	Closed
September 4	Labor Day	Closed

How Is Your Financial Health?

The following checklist will help you see if you need to put your financial matters back on track:

- * Are you using more and more of your income to pay debts?
- * Are you using money intended for other things to pay your bills?
- * Do you pay your bills late?
- * Are you making only the minimum payments on credit cards and loans?
- * Are you close to maxing out your credit cards?
- * Do you put off going to the doctor or dentist because you can't afford them?
- * Are you working a second job or working overtime to make ends meet?
- * Are you dipping into your savings in order to pay your bills?
- * Would you be in financial trouble immediately if you or your spouse lost a job?
- * Do you worry about money and paying your bills?

If you answered "yes" to three or more of the questions, you could be headed for financial problems. You need to get your spending under control by setting up a monthly budget and following it. Call us to see if a debt consolidation loan would work for you!

Your Home Can Be A Source Of Financing

Did you know that for many people the best and lowest-cost source of financing is, literally, right under their own feet in their own home? That's right, if you own your home outright or have even a reasonable percentage of equity in your home, you can get a low-cost home equity loan.

You can obtain the financing in the form of a closed-end loan for a specific purchase or a line of credit to tap anytime you need it. And in most cases, the interest you pay on a home equity loan is tax-deductible. (You should consult with a tax expert first before taking the deduction.)

The loan process involves a few simple steps. But depending on the amount of the loan and the amount of equity in your home, the loan can be available in a few days. Stop by Rails West Federal Credit Union today to see if you qualify for a home equity loan.

Preventing A Vacation Breakdown

Before starting your road trip this summer, take time and follow this checklist in order to reduce the risk of a vacation breakdown:

- *Check all fluid levels: oil, coolant, brake, windshield-wipers, transmission, and battery.
- *If worn, replace wiper blades.
- *Any tires that show uneven tread wear and bulges need to be replaced.
- *Make sure that all tires are properly inflated (including the spare).
- *Replace any engine belts and hoses that show visible cracks or bulges.
- *Test all lights: brake lights, turn signals, headlights, and taillights.
- *Make sure the horn is working.
- *Carry flares and a flashlight along with extra batteries.
- *Always be sure to have extra water with you



Vehicle Loans Are Our Specialty

If you're thinking about buying a new or used vehicle this summer, don't finance your vehicle through a dealership. Rails West FCU is here to help you. Financing is our specialty, and we do it better and at a lower cost.

So why do the car dealerships pressure you to obtain your financing with them? It's simple: The car dealer, in most cases, makes more profit on the financing through kickbacks and incentives from his "partner" banks and finance companies than he does on the sale of the vehicle itself! The car dealers simply want to put more money in their pockets - not find the best financing deal for you.

RWFCU maintains that getting pre-approved financing through us first before visiting the dealer puts you in a better position. Plus, using our resources to find out exact dealer cost of your vehicle allows you to bargain up from cost rather than down from asking price.

Whether your dream vehicle is a gas-efficient compact, SUV, truck, or minivan, see Rails West FCU first for financing. We have a variety of programs tailored for any vehicle and any budget.

Back To School Cash Blues? We Can Help

Remember when back to school meant new shoes plus a couple of #2 pencils, a box of crayons, and a ruled tablet? According to surveys conducted by myvesta.org (a non-profit consumer education group), back to school shoppers now spend between \$2,800 to \$4,000 a year outfitting their kids for the school year. The older the kids - the higher the price tag, with an average shopper spending \$3,184 last year for back to school registration costs, uniforms, clothes, supplies, etc.

If bulging backpacks mean empty wallets at your house, call Rails West Federal Credit Union. With our low-cost loans, you'll have payments that fit your family's budget without the long-term burden of credit card debt. Remember, department store charge cards can carry interest rates as high as 30% percent. If you do your math homework, you will see how a loan from the credit union is in your best interest.

Be Safe, Not Sorry

A safe deposit box is a good way to protect your most valuable papers and possessions. According to experts, the following items should go in a safe deposit box.

Items to keep in the box:

- * Originals of insurance policies.
- * Family records, such as birth, marriage, and death certificates.
- * Original deeds, titles, mortgages, leases, and other contracts.
- * Stocks, bonds, share certificates, and certificates of deposit.
- * Valuables, such as jewelry, medals, and other collectibles.
- * Negatives for irreplaceable photos and computer backup disks.
- * Videos or pictures of your home's contents for insurance purposes.

You should also maintain a complete list of what's in your safe deposit box, including copies of papers and photos of valuables. If a disaster should strike the credit union, you'll be able to prove what you've lost.

If you don't already have a safe deposit box, Rails West Federal Credit Union has a variety of sizes to choose from, and the cost is very reasonable compared to the possible loss of your personal effects. Call Rails West Federal Credit Union today to reserve yours.



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

