



**Inside this Issue:**

- **President's Message**
- **Holiday Hours**
- **Credit History Help**
- **Safe Deposit Box**
- **Car Loans**
- **Payroll Deduction**

SERVING MEMBERS SINCE 1935



President's Message, Paul Contreras

Thanks for being a Credit Union  
**Member** 

***Having Fun in the Sun***

I hope everyone is enjoying their Summer. With the heat comes a chance to enjoy the outdoors and enjoy the family. When we think of family we think of you... our Members and we want to say Thank You for all of your support and referrals. For 89 years Rails West FKA Pocatello Railroad FCU has been proudly supporting family's dreams of financial success. Now more than ever we want to extend that gratitude to you as well as your friends and family. Please take a moment to talk to a friend or family member and let them know how Rails West is the best financial institution to service all of your banking needs. Our goal and commitment is to make banking a lot less like banking and more like a place where the staff knows your name and values your conversation and needs. If you have experienced a significant difference in the service levels and enjoy the feeling you get when you come to see us, please pass the word along and refer your family and friends to take part in our RW family. We appreciate you and look forward to growing with you and yours.

***Member Appreciation, Out and About***

Join us for a member appreciation BBQ at the Chubbuck branch on September 20<sup>th</sup>, 2024. 12- 4:00 pm. We will be cooking food, and handing out Rails West swag, prizes, and much more. This is a small gesture of appreciation to thank our family of members for their membership and support. We would love to see you out at the upcoming Chubbuck Days Parade, we will be in attendance with a ton of swag to hand out. We look forward to these events and love seeing all of you out and about. It brings us joy to hear you say "That's my credit Union!" We hope to see you there.

***You asked we listened...***

In today's society gaining access to your money has to be fast. With our industry and many other industries changing to that of instant gratification we felt it best to re-introduce early deposits for our membership. You may be asking yourself... "What does this mean?" Allow me to explain, beginning in August you may begin to see your payroll and other deposits 1-2 days sooner. Historically these deposits were earmarked for the date of deposit which resulted in a 1-2 day lag behind other institutions. Those days are coming to an end. Starting in August you will begin to see the deposits settle into your accounts just a bit sooner.

If you have questions as to how this may impact you, feel free to call or stop in and we would be happy to address any of your concerns. Our friendly and knowledgeable staff would love to help. Our team has been preparing to help answer any questions you may have about your early deposits.

***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](http://railswestcu.org) or contact a Loan Designer today at 208-232-5746 Loan Help Option 1.



## Holiday Closures

July 4, 2024	Independence Day	Closed
September 2, 2024	Labor Day	Closed

## Write (Or Rewrite) Your Credit History With A Secured Credit Card

Establishing your credit history can seem like a Catch 22. You don't qualify for a lower rate when you need to borrow money because you have never borrowed money before. Here's the answer to that conundrum: A secured credit card from the credit union. A secured credit card works just like any other credit card for purchases. The difference is that you're providing a backstop: The card is secured with your savings account. Because your savings account serves as collateral, you pay a lower interest rate. Use the card, make timely payments and you're on your way to a solid credit history - one that in the future, will help you attain a credit score that gives you access to the best rates. A secured credit card is also a way to start re-writing your credit history if you have made mistakes in the past, for example, missing or late payments. To find out more or to apply, contact the credit union.

### Home Improvement Loans



## Home Improvements: A Good Investment

Are you thinking about doing some remodeling, renovating, redecorating, or landscaping projects to improve and beautify your home? If so, your credit union can help you with a low-rate Home Improvement Loan. With our help and your planning, you can turn your "dream home" from "dream" into a very rewarding reality.

Investing money in improving the livability of your home is one of the best investments you can make. So whether it's new paint or a new addition, our fixed rate Home Improvement Loan can help you love your home again. For details or to apply today, visit us online, call, or stop by any branch location. We are here to help you rejuvenate your home.

# Debit Card Safety Tips

Whether you're in the comfort of your home or on the road, it's important to protect your debit card at all times. Your RWFCU debit card may be the ultimate in convenience, but you need to use it properly. This includes practicing safety tips that encourage secure and reliable use of your card:

1. Never give your card or PIN to anyone - even family.
2. To protect your PIN (Personal Identification Number), memorize it and don't write it down.
3. When selecting your PIN, don't use the obvious: your name, street number, telephone number, date of birth, etc.
4. Only use your card when and where you feel most secure. If you are uncomfortable, you should not use it.
5. Never leave your card out of sight when conducting a transaction.
6. When conducting a transaction, use your hand or body to shield your PIN.
7. After completing your transaction, remember to get your debit card and your transaction record.
8. If your card is lost, stolen, or retained by an automated banking machine, notify your credit union immediately.

# Secure Your Valuables In A Safe Deposit Box

It's midnight and your smoke alarm wakes you from a sound sleep. Would you know where all of your valuable items are? What about all your important documents? With a safe deposit box at Rails West Federal Credit Union, you can protect documents that would be difficult to replace, such as your passport, birth certificate, marriage certificate, care titles and the like. Just remember you only have access to these items during regular business hours, so anything you might need at a moment's notice should be kept in a safe place elsewhere. Your safe deposit box is also the best place to store a video or photos of your home's contents. Doing so will expedite any insurance claims you may need to make. Stop by the Clark St. Branch to choose the safe deposit box size that works for you.

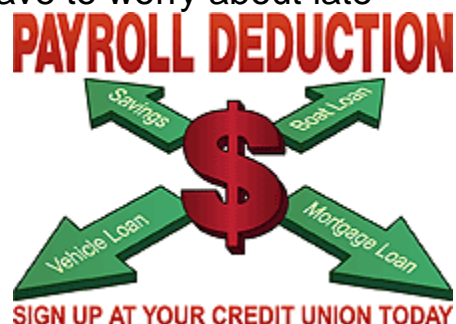


## Get In Gear With A Credit Union Car Loan

If you need new wheels, you're not alone. Because of the ups and downs in the economy, many consumers have held onto their vehicles longer than in the past. While it makes financial sense to not trade cars too frequently, there is a point at which repair costs reach the tipping point, and you need to be back in the market for a vehicle. Be prepared and do your homework to narrow your choices. There are numerous online sources that can help you with selecting the right car. Once you have the car picked out, you should get a pre-approved loan from Rails West FCU. With a loan in hand, you have more shopping flexibility. Just don't let on to the dealer that you have been pre-approved. Financing is a profit center for dealers and they will try to make up any lost profit on something else. And how about those no-or-super-low interest dealer rates? Be aware that there are many restrictions, including being limited to the purchase of certain models.

## Payroll Deduction: Easy + Smart

Some things in life are easy, but not so smart, like picking up fast food for dinner rather than preparing a healthy meal at home or spending the weekend on the couch instead of tackling the "to-do" list. But signing up for payroll deduction at Rails West FCU is both easy and smart. When you sign up for payroll deduction, you can add to your savings painlessly. It's true that what you don't see, you won't miss. Your savings will steadily accumulate and before you know it, you'll have funds for both rainy days and sunny ones. You also can use payroll deduction to make your loan payments, which means you won't have to worry about late payments. It's easy to get started and smart to boot; just call Rails West FCU to find out how.





Location	Chubbuck Branch	Clark St. Branch
<b>Address</b>	4708 N Yellowstone Ave Chubbuck ID 83202	751 E Clark St. Pocatello ID 83201
<b>Phone</b>	208-232-5746	208-232-5746
<b>Toll Free Phone</b>	1-800-233-1352 (In State) 1-800-854-9321 (Out of State)	1-800-233-1352 (In State) 1-800-854-9321 (Out of State)
<b>Fax</b>	208-232-5785	208-234-8610 (Loans) 208-234-8640 (Mgt) 208-237-0053 (Teller)
<b>Hours of Operation</b>	Monday Thru Friday 9:00am-5:00pm (Lobby) 9:00am-5:30pm (Drive-thru)	Monday Thru Friday 9:00am-5:00pm (Lobby) 9:00am-5:30pm (Drive-thru)

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING  
**LENDER**



Need to Get Away to a Relaxing Place Like This?

Call our Loan Designer Team, and let them help you reach your  
Vacation Dreams!