

RAILS WEST ROUND UP



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SERVING MEMBERS SINCE 1935



President's Message

Happy Fall Rails West Members. As the leaves begin to turn Rails West is here to support you in all of your financial endeavors. Rails West is thankful for our membership and is dedicated to your success. Our friendly staff is here to service all of your needs in the branch, whether it be a new instant issue debit or credit card, just getting some cash from your friendly favorite teller, or coming in to visit your long-time loan designer for that auto upgrade you've been waiting for.

If you haven't been to one of our branches recently, we are eager to see you. Hence the reason we are inviting you to a number of events to be held here at the credit union. In the coming weeks, we have several opportunities for you to come in and visit us. Here are just a few to mark on your calendars. We will start with Credit Union Day Slated for Thursday, October 19th. We will be hosting a lunch and giveaway at the Chubbuck branch and we would love to serve you lunch and see our great credit union members in attendance. Shortly after we will be promoting the 1st annual Bannock County Trick or Treat. This event will be held at the Wellness Complex pavilion on Friday, October 27, 2023, from 6 p.m. to 8 p.m. We hope to see you there as our staff will be giving away a ton of candy and non-candy giveaways for all the kiddos to enjoy. In case you miss this event, on Halloween, we will be providing candy and giveaways to members from 3 p.m. to 5 p.m. at both our Clark Street and Chubbuck locations. Come in and see the numerous themes your credit union staff has put together. With the focus on our membership and the community, we wanted to provide a safe place for kids to get some candy and show off their Halloween costumes.

Stay in the know, and follow us on social media for all your Rails West News, such as community events, fun content, and exciting happenings!

In closing, we would like to thank the members of Rails West for promoting the best-kept banking secret in Idaho for the last 88 years. We couldn't do this without you and we aim to continue to provide you exceptional value and service in all your endeavors.

Paul Contreras, CEO

HOLIDAY CLOSINGS

October 9, 2023	Columbus Day	Closed
November 10, 2023	Veteran's Day (Observed)	Closed
November 23, 2023	Thanksgiving Day	Closed
November 24, 2023	Black Friday	9am-1pm
December 22, 2023	RWFCU Family Day	9am-1pm
December 25, 2023	Christmas (observed)	Closed
December 29, 2023	RWFCU Family Day	9am-1pm



Are you interested in serving on the Rails West Federal Credit Union's Board of Directors? RWFCU has a volunteer Board of Directors to help oversee the well-being of the credit union. Board members are elected by the credit union members and serve a three-year term. Members of the board are required to attend monthly meetings, annual meeting and the planning session. You must be at least 18 years old and a primary account holder at RWFCU to be considered for the Board of Directors. If you are interested in serving on the board, please submit a resume to the credit union by November 30, 2023.



Do you know someone who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your immediate family are also eligible to join. And chances are many of your friends and neighbors can participate in the benefits of belonging, too. Please pass the word about the credit union difference. As a financial cooperative, any profits don't land in the pockets of a few shareholders. Instead, they are returned to member/owners in the form of lower rates on loans, higher rates on savings, or improved services. The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we!



It is a known fact that a new vehicle depreciates as soon as you drive it off the lot. A financially savvy option is to buy a used vehicle. Another good financial option is a vehicle loan from your credit union. We can get you ready with a low-rate and no gimmicks pre-approved loan.

Before making your decision, do a little homework to minimize the risk of buying "a used lemon." Research before you buy and know what you are willing to pay. When you find a vehicle you think you may want, walk around the vehicle looking for signs of poorly done body repairs. And, look under the trunk mat for silt or dried mud. This could indicate a flood damage vehicle. Look at the tires for excessive or irregular wear. Also, look under the hood. Check fluid levels and look at visible belts and hoses to ensure they're in good condition. Test drive and have it inspected by a qualified mechanic to make sure it's in good condition. When you find the "one" you want, your credit union will have the best deal in town and is here to help you.



On October 19, 2023 Rails West FCU will celebrate International Credit Union Day by having a Member Appreciation Day at our Chubbuck Branch location.

Food and refreshments will be provided from 11am-2pm. Rails West FCU will

also have some giveaways as a way of saying thanks. Plan on stopping by on October 19th, so we can say thank you for being such a loyal member!

Holiday Skip a Payment Time

Need some more jingle in your pocket this holiday season? With a Skip A Payment, you may be able to defer making your payment for either November or December on a qualified loan. Although interest will still accrue, having the extra funds available for your holiday expenses can help de- stress the season.

But make a plan. **Watch for Skip A Payment information from the credit union in the coming months** and have a happier holiday season! You can find the form to use on our website:

www.railswestcu.org under the tab Tools & Resources under the "Documents and Forms" page.



Steps to protect against FRAUD

The ongoing inflation and a war in Europe made 2023 miserable for most of America. But not for fraudsters and con artists. They are taking advantage of these situations by tricking people into giving money for relief efforts in Ukraine, for debt relief here in the U.S. Remember, neither the credit union nor other financial institution will ever contact you by email, mail, or phone asking for confidential information. Do not respond to anything suspicious. Contact us if you have concerns. Help yourself by taking these steps:

Keep identity theft at bay. Don't click on links in unsolicited emails, and make sure your firewalls, anti-spyware, and anti-virus software are current. Use strong passwords, shred financial documents, and paperwork with personal information before you discard them, and guard your Social Security number.

Also be wary about giving out your birth date. Secure personal information, especially if you have roommates, employ outside help, or are having work done in your house.

Stay alert to signs that require immediate attention, such as bills that do not arrive as expected, calls or letters about purchases, and unexplained credit or account statements or credit denials.

Review your credit report regularly. The law requires the major consumer reporting companies (Equifax, Experian, and TransUnion) to annually give you a free copy of your report at your request. Visit AnnualCreditReport.com, call 1-877-322-8228, or write Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Also inspect your financial statements and billing statements regularly, looking for charges you did not make.

Take defensive action if you find anything suspicious. Place a Fraud Alert on your credit reports. The alert tells creditors to follow special procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is adequate: Equifax: 1-800-525-6285; Experian: 1-800-397-3742; or TransUnion: 1-800-680-7289. Close all accounts that have been tampered with or established fraudulently. File a police report to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. Go online to identitytheft.gov or call 1-877-438-4338.

OCTOBER-DECEMBER



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

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

