

Rails West Round Up

Credit Unions Celebrate 112 years!

In 1909, the first credit union in the U.S. opened its doors in Manchester, New Hampshire, to serve the French Canadians who had immigrated there to work in the textile mills. It provided them a safe place to save and a source of credit at reasonable rates and services not available to them elsewhere. In 2021, credit unions across the U.S. do that and more, helping secure the financial future for Americans from all walks of life. Still dedicated to the idea that people come first, your credit union only exists to serve you, our valued member-owner. As a not-for-profit financial cooperative, we put our "people-helping-people" philosophy into action every day. Thank you for your continued support, and please let us know how we can help you reach your financial goals.



New, New to You, Or Time to Refinance

Looking ahead to your 2021 summer road trips? You're ready. Your vehicle? Not so much. So, if you're in the market for new wheels, see the credit union first for a pre-approved loan. With pre-approved financing from the credit union, you'll be in the best position to buy the vehicle that's right for you, not the one the dealer is trying to sell you. That's because any special dealer financing offers may be limited to certain vehicles, often the slower selling models. With a credit union loan, you have more choices, including buying from a private seller. If you do buy privately, be sure to review all of the service records, and have the vehicle checked over by a mechanic. So call on us to help get you on the road to savings.

Easy Riding with an ATV Loan

There's no better way to experience the open trail than on an ATV. The panoramic views. The wind in your face. The acute awareness of your surroundings. But before go looking for that new ATV for that adventure, make your first stop at Rails West Federal Credit Union. You'll find the very best rates and awesome payments that can easily put you in the driver's seat! With a Rails West pre-approved loan, you won't have to worry about haggling with the dealership or get caught off guard with their financing options.

Your Free Credit Report Awaits

It's never been a more important time to check your credit report. During the pandemic, fraud has run rampant, and reviewing your credit report is a weapon you can use to guard against identity theft and the fraudulent use of your personal information. The three nationwide credit reporting companies, Experian, Equifax, and Transunion, have set up a central website through which you can order your free annual reports. To review your report immediately go to annualcreditreport.com. You can order all three agency reports at once, but to keep your finger on the pulse of your information, consider spacing out your requests over a year.

Supervisory Committee Contact Info:

Need to get in touch with the Supervisory Committee? Simply write a letter and send it to the following Post Office Box:

Supervisory
Committee
PO Box 124
Pocatello ID
83204

Upcoming Events/Hours

- **Chubbuck and Clark St. Branches open from 9:00-5:00pm M-F in lobby. 9:00-5:30pm in Drive-Thru.**
- **May 31, 2021 Credit Union closed for Memorial Day**

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Contact Info:

Chubbuck Branch:

4708 N Yellowstone Ave
Chubbuck ID 83202

Clark St. Branch:

751 E Clark St.
Pocatello ID 83201

Downtown Branch:

216 W Whitman
Pocatello ID 83201

Phone: 208-232-5746

Toll Free: 800-233-1352

Audio Teller: 208-232-3706

Website: www.railswestcu.org

