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IDAHO'S FIRST CREDIT UNION

SERVING MEMBERS SINCE 1935

President's Message



This is a great time of the year, not too cold, not too warm, a little more daylight to enjoy in the late afternoons, and moments to Reflect of what another summer may bring. We at Rails West hope your spring and summer will be a great time for all of you and your families.

This spring, as well as other times, the Credit Union is set to assist you with your financial needs, to help insure you have time to enjoy doing those things in life that mean the most to you. If you are not taking advantage of all the services the Credit Union is offering, it could be costing you time, as well as other things. For example, why carry cumbersome cash that you can easily lose or not plan to have enough of, when you can carry an easy to use Debit Card? Why spend time driving to make your paycheck deposit, when you can set up a Direct Deposit? Why worry about emergency cash, when you can establish a regular savings? Or qualify for a low interest Credit Card? Why worry about car repairs nickel and diming you to death, when we can finance a new dependable car for you to get around in? Or refinance your existing auto loan that you obtained through a car dealer program, to a lower payment with your Credit Union. Yes, there are many ways we can help make things easier for you, and help establish more time to enjoy the things of importance to you. One of the things we are doing right now, is keeping our auto loan rates down to attractive lows. Other financial institutions have been raising their rates substantially, and we are still making it possible for you, our member, to get some great loan rates and terms. Don't miss out, stop by and visit with one of our Loan Designers. You'll be glad you did!

At the first of the year, we introduced some new terms for our Certificate of Deposit program. Likewise, we are now introducing an IRA Certificate of Deposit, to complement our current IRA savings plan. We are committed to establishing efficient ways for our members to save for their future. Remember, the more credit union services you utilize, the more you benefit. Enclosed in this newsletter is the information we promised regarding

the extras you can qualify for by the number of services you use. Please take time to read through that information. Remote Deposit Capture news is also included.

In closing, I am happy to advise that the Credit Union is financially sound and well capitalized. We are here to serve you, please take advantage of all that we offer. We thank you for your loyalty to the Credit Union, have a great spring and summer.


Richard Ely, CEO

Rails West FCU

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Rails West Calendar of Events

April 28 th , 2018	Urban Invasion	Rails West Volunteers
May 28 th , 2018	Memorial Day	Closed



**Counting Pennies?
Why not count real
dividends?**

**4 Year Certificate
2.02% APY**

Rails West Federal Credit Union "Extras" Program Coming May 1, 2018

Rails West FCU has exciting news about its new relationship program called "Rails West Extras." This is RWFCU's way of saying, "Thank You" for those that use the credit union for a majority of their services.

Based on what services that you have, makes you eligible for some of the "Extras." It isn't a reward, it is a way of saying thank you for your loyalty and commitment to Rails West FCU. Here is the good news: Most of our members already qualify for some of these advantages!

Excellent	Extraordinary Services	Exclusive Services
Share Savings Account Share Draft Checking Account Debit Card Direct Deposit	Share Savings Account Share Draft Checking Account Mobicint (Online Banking) Billpay Debit Card Direct Deposit	Share Savings Account Share Draft Checking Account Mobicint (Online Banking) Billpay Debit Card Direct Deposit Loan Investment (certificate, MM, etc)

Excellent	Extraordinary	Exclusive
Advantages -Free Coin Services -Free Notary Services -Free Audio Phone Teller	Advantages -Free Coin Services -Free Notary Services -Free Audio Phone Teller -Free Paper Statements -2 Cashier Checks per month -1 NSF refund/year	Advantages -Free Coin Services -Free Notary Services -Free Audio Phone Teller -Free Paper Statements -5 Cashier Checks per month -3 NSF refund/year -1 Free Design It Photo

New Products Coming Soon

Design It Photo Coming May 1, 2018

Design it Photo allows you to take a photo and then use that photo as the "backdrop" on your VISA debit or credit card. Take a picture of your family, your favorite camping site, favorite sunset etc and then place it on a card so that you can show it off all the time.



Remote Deposit Capture Coming June 1, 2018



Remote deposit capture allows you to save time, by depositing your check via your smartphone rather than having to do it in person. Simple, easy and convenient. What more could you ask for?

Contact Information

Old Town Branch

216 W Whitman
Pocatello ID 83204
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 5:30pm Lobby and 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-5:30pm Lobby & Drive

Friday:
9:00am to 5:30pm Lobby
9:00am to 6:00pm Drive-Up

