



We are pleased to announce...

The addition of new products and services. Here is a brief overview of what we have added lately:

- Several additions to the kinds of Home Equity Lines of Credit that are available. We have added fixed rate options as well as an option to have a longer draw period. Give us a call or see our website (www.railroadcu.org) for details.
- We now have a full-time loan officer in the Old Town Branch to serve you better.
- We have added a new mortgage loan option called the "Mortgage Freedom Loan" which is for those serious about paying off their mortgage. The fee for a refinance is only \$199* and the rates are great. *Call or see credit union for details. In some instances fees may be higher. Maximum term: 120 mths on approved credit.
- Quicken is now available for online banking accounts. This is a great budgeting tool.



We will be closed:

Monday July 5th in honor of Independence Day
Monday September 6th in honor of Labor Day



Summer Fun at Lagoon!

We have discounted Lagoon tickets for our members. The tickets are \$32.21 (regular \$45.74) and are good for any day of the 2010 season. Tickets are available at both branches; come get yours today!

Celebrate 75 Years

Help us celebrate 75 years of serving our community! We will have cake at both branches on Friday July 30th from 10 am until 2 pm. Please come join the fun as we look forward to the next 75 years!



Congratulations Sydney J!

Congratulations to Sydney J., a member of our Young Conductors Club, who was recently selected for the Googolplex Youth Editorial Board. Sydney will spend the next year reviewing new stories and games for the 5-Spot Crew, the Googolplex website for elementary age kids. She will also write her own article for the site.

Check out Googolplex at our website:

- www.railroadcu.org
- Click on Youth Products
- Click on Kids Kaboose
- Click on Googolplex
- Choose elementary, middle or high school (to see Sydney, select the elementary school link and then the Clubhouse Crew)
- Have fun playing the games and reading some interesting stories!

Youth Week was a great success with \$3,250.88 being deposited by 165 young people from April 18th thru the 24th of which 28 new accounts were opened, establishing a savings relationship with our credit union.

We have completed a new facelift of our Whitman facility. We hope our members who frequent that location enjoy the new landscaping and exterior painting.

Remember to visit our website and take advantage of “free on line banking” 24 hours a day “secure” account access. Check balances, transfer funds, pay bills and more.

Sign up for e-statements!!!

LESS paper



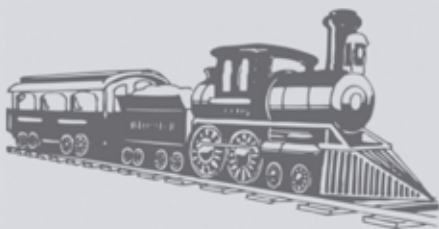
MORE security



The credit union actively participates in fundraising for Children's Miracle Network, which benefits Primary Children's Medical Center in Salt Lake City. We raise money through the selling of candy bars, piggy banks, holiday candy cups and raffle tickets for gift baskets. We also have a dollar auction at our annual meeting with all proceeds going to Children's Miracle Network. Thanks to your support, we were able to raise over \$1500 in 2009!



Two Great Locations to Serve You



Mailing Address:
PO Box 1450
Pocatello, ID 83204

Phone Number:
(208) 232-5746

Old Town Office:
216 W. Whitman
Pocatello, ID 83204

Hours:
Monday – Friday
9 am until 5:30 pm
Drive-thru Hours:
9 am until 5:30 pm

Chubbuck Office:
4708 N. Yellowstone
Chubbuck, ID 83202

Hours:
Monday – Friday
9 am until 5:30 pm
Drive-thru Hours:
8 am until 6 pm