



Your first place for financial service.

161 Marie Avenue East ~ West St. Paul, MN 55118

www.firstpacecu.com

Telephone: 651-451-8495 or 651-451-8052

Hours: 10:00 A.M. to 5:00 P.M. -- Mon. - Wed. - Fri. and 10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.

The office will be closed May 25th for Memorial Day

Our Mission: We strive to enhance our member owner's lives through shared values, offering financial solutions and building our future together.

Coronavirus (COVID-19) information for our members

With the coronavirus (COVID-19) becoming more active in our area, FIRST PACE Credit Union wants to assure our members we are taking measures to keep our staff and members protected during this uncertain time.

1. At this time, we have no planned changes in our normal course of business, hours, systems or accounts.
2. We will continue to monitor the situation and communicate via our website, email and in branch if any developments necessitate a change in our daily routine. Sign up for our News & Specials (link on our website) to keep abreast of any new announcements.
3. We encourage our employees and our members to practice social distancing, frequent hand washing, avoid handshaking and stay home when ill or if contact with a known infected person has occurred.
4. Our core processor has the ability to provide uninterrupted service and we can work remotely if necessary.
5. If you have been financially affected by COVID-19 we are here to help. Please contact our Loan Officer to discuss options before you fall behind.

In addition, we want to remind you of the services available to you to conduct your credit union business electronically if you are unable to or prefer not to come into our office. Manage your accounts online or bank through our mobile app TouchBanking:

- Monitor balances/transactions
- Pay bills
- Deposit a check through mobile banking
- Use your VISA debit card at any merchant or ATM for purchases or to get cash
- Transfer funds between financial institutions
- Pay a friend or send a gift with a greeting
- Text banking
- Apply for a loan Give us a call at 651-451-8495 or 651-451-8052 or email pacecreditunion@qwestoffice.net for any assistance you need. Centers for Disease Control: <https://www.cdc.gov/coronavirus/2019-ncov/index.html> Minnesota Department of Health: <https://www.health.state.mn.us/diseases/coronavirus/index.html>

FIVE ZERO SEVEN ONE

ONLINE BANKING JUST BECAME MORE FEATURE FRIENDLY

You now have the ability to make managing your money even easier!

Within Online Banking our new services give you the ability to pay all your bills electronically and some merchants offer e-bills, send money to an individual with a greeting via PopMoney or transfer money between your checking accounts with other financial institutions.

Of course, you can still view all your accounts and transfer between them, set up account alerts, enter your mobile # and then download our TouchBanking APP from the Google or Apple store. From the app you can deposit a check to either savings or checking.

Enroll today at www.firstpacecu.com and make managing your money available when you are.



TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **TWO ONE SEVEN TWO** & you could win \$10. There are two other numbers. Call the office by June 30, 2020 to claim your winnings!

FIRST PACE Credit Union held its 57th Annual Meeting March 12, 2020.

Each year, the members elect individuals from the Membership to serve on the Board of Directors and Supervisory Committee. Below are your elected officers:

Board of Directors:

Chairperson – Kevin Hoeschen
Vice Chairperson – Brian Ecker
Secretary – Deb Spiess
Treasurer – Quinton Vorhies
Board Member – Dan Gerten

Supervisory Committee:

Chairperson – Mike Popek
Doug Tanem

Please thank these volunteers for their time, dedication and commitment to ensuring a prosperous year for your business. If you missed the meeting, we have Annual Meeting reports in the office or they can be found on the Resources page of our website.

FIRST PACE CREDIT UNION
SAFE, SOUND, SECURE

FIRST PACE Credit Union

Community Shred Event May 9, 2020!

All FIRST PACE Credit Union Members are invited to our Shred Event on Saturday, May 9th from 9 AM to 12 PM in our parking lot.

Please make sure all items you bring have paper clips and rubber bands removed, staples are ok. We do not accept CD's, DVD's or other non-paper products.

The Shred-N-Go truck will be ready at 9 AM and will accept items until noon or until the truck reaches capacity, whichever occurs first.

ANNUAL AUDIT OF FIRST PACE CREDIT UNION

Please examine your Statement of Account

If there is an error, notify:

Supervisory Committee

FIRST PACE Credit Union

PO Box 672

South St. Paul, MN 55075

Please put your name and account number on all correspondence.

DO NOT mail payments or deposits to this address.

Avoiding Scams

The Minnesota Department of Commerce is Urging Minnesota consumers to be on alert for potential scams created to take advantage of the fear, isolation, and uncertainty during this unprecedented time.

In addition, consumers should be asking the following questions about every e-mail, phone call, and piece of mail they receive because the answers could trigger potential red flags for fraud and scams:

- Is the e-mail, phone call, or mail from someone you don't know?
- Is the sender, caller, or item offering you something that seems too good to be true?
- Is the sender, caller, or item using language to incite fear or threaten you?
- Is the sender, caller, or item urging you to "Act Now" before it's too late?
- Is the sender, caller, or item requesting payment from you and promising to give you something in return after your payment?

Minnesota consumers should be cautious. If there is doubt about the sender, caller, or the idea being pitched - Hang up. Delete the e-mail. Recycle the mail.

At this time, the Department does not have any reported cases of COVID-19 financial scams. If you have questions or if you believe you may have been the victim of a scam or fraud, please contact the Commerce Department's Consumer Services Center by e-mail at consumer.protection@state.mn.us.

Minnesota's Attorney General Keith Ellison has advised consumers to be hyper-aware of COVID-19 scams and report price gouging. Information can be found at: https://www.ag.state.mn.us/Office/Communications/2020/03/13_CoronavirusScams.asp

For more information on how to recognize and avoid phishing scams and how to respond to them check this link:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams#responded>

Elder fraud is continuing to rise and a big concern. If you feel you have been scammed or someone is attempting to scam you call the Fraud Hotline at: 1-833-372-8311.

Do your part in helping the environment and sign up for E-statements by clicking the link EZ Statements on our website. Your statement will appear in the same format as a paper statement and you have the option of saving or printing it. You also will have access to previous 18 months of statements. Call the credit union if you have any questions or need help switching over to E-statements.

THREE EIGHT FIVE ZERO