

# FIRST PACE

CREDIT UNION

*Your first place for financial service.*

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

[www.firstpacecu.com](http://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.

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



Are you feeling bah humbug from your holidays being too jolly? What better way to handle holiday expenses than with a signature loan from FIRST PACE Credit Union? Whatever your expenses may be, we can help make it happen. This season, take advantage of our signature loan and borrow up to \$ 10,000.00. Rates will vary based on credit score. Interest rates are fixed and this is a great way to consolidate credit card and other debts into one fixed payment amount.

Certain restrictions apply. Normal underwriting standards apply.

Our Privacy Notice is posted on our website's home page [www.firstpacecu.com](http://www.firstpacecu.com). There have not been any changes within the past year to this policy. If you wish to receive a paper copy, call our office at 651-451-8495.

Notice is hereby given that the **56th Annual Meeting of Members** of FIRST PACE Credit Union will be held, as provided in the by-laws:

**Thursday, March 14th, 2019 at Tinucci's Restaurant, Newport, MN**

**Registration & Social Time: 5:30 - 6:00 p.m.**

**Business Meeting: 6:00 p.m.**

**Dinner: 7:00 p.m. \$10 tickets for the dinner must be purchased by March 8th. Call the office at 651-451-8495.**

A: To hear and act upon the reports of: 1. The Directors 2. The Treasurer 3. The Credit Manager 4. The Supervisory Committee

THREE FIVE ZERO TWO

B: To elect:

- 1) Two members to the Board of Directors to fill 3 year expired terms.
- 2) One member to the Supervisory Committee to fill a 3 year expired term.

C: To set compensation for Board of Directors and Committee Members

D: To take any action or transact such other business as may come before the meeting.

If you are interested or know of someone who is interested in running for these open positions please call the office with this information. These are volunteer positions for someone who wants to serve, working for the best interests of the credit union. As a member-owner you are eligible to run for a position and to vote for members of the Board of Directors and Supervisory Committee.

**PLUS** We have door prizes and everyone in attendance will receive a gift!



## TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **SIX FOUR SEVEN ONE** & you could win \$10. There are two other numbers. Call the office by March 31, 2019 to claim your winnings!

Thank you to everyone who participated in our 2018 Annual Online Membership Survey. *Congratulations to Randahl, winner of a \$25 VISA Gift Card.* Here is some information we would like to share with you about this year's survey results.

The majority of members said that having our annual meeting last year on a week night was more convenient for them to attend. Our next annual meeting is **March 14, 2019** and will be on a Thursday.

We appreciate your feedback on what is most important to you when auto shopping, and on which loan promotions you prefer. We will use the information gathered to help give you the loan promotions you want and to focus on what is most important for you when auto shopping.

Currently only about 60% of members use online or mobile banking. We encourage all members to stay informed and up to date on their accounts as it is an important step in preventing fraud. If you have not signed up for online banking yet you can do so directly on our website at [www.firstpacecu.com](http://www.firstpacecu.com).

Over 75% of members said they would not be interested in having a VISA debit card with their picture on it for added security. Because of the high cost of the picture debit cards and only a few interested members it is not something that we will be looking to set up soon.

As a reminder all of your family are eligible to join FIRST PACE Credit Union.

**TWO TWO THREE SIX**

*If you have not participated and wish to be part of our annual survey & have your voice heard, sign up for News & Specials on our website. This will give you monthly access to our most current news, important announcements & promotions including another chance to win \$10 if you find your hidden number.*

**Thank you for your continued membership!**

### Millennials Show 'Clear Differentiation'

Results of the Minnesota Credit Union Network survey this fall indicates Minnesota Millennials show 'clear differentiation' from those of other generations. About one-in-four say that they use a credit union as their primary financial institution. Of those Millennials who are not currently credit union members, 44% report that they are likely to join a CU. Sixty-one percent of Millennials said they "love" their credit union, while only 13% "love" their bank.

So, you may be wondering, what does this have to do with me? Well, have you had a conversation with your child about money, how to save and spend wisely or who to use for their banking needs? If your answer is no, or not really, then I suggest you let FIRST PACE Credit Union help with those questions and answers. We have resources on money matters for all ages and would love to help them learn smart choices.

FIRST PACE Credit Union is your trusted partner and we have the best interests of our members when offering guidance. Please talk to your child today and even your spouse, siblings or parents to get them on the path to banking with someone they can trust. Any family member is eligible to join based upon your membership, so have them call or stop in the office today.

Cybercriminals are getting more creative and continue to scam consumers at an alarming rate. Here are some proactive ways to combat debit and credit card fraud:

**Use transactional alerts.** Set up alerts such as email or text for every transaction made or a certain threshold. You can have peace of mind in knowing that if your debit card is compromised, you will be notified right away. In turn, the credit union is able to freeze the account in a timelier manner, mitigating the risk.

**Go paperless.** A recent article discusses the impact of forgoing hard-copy statements in favor of online access to accounts. Signing up for paperless statements eliminates the possibility of credit union account information being stolen straight out of your mailbox. Our online statements also provide up to 18 months history and saves the credit union in production and printing costs.

**Use strong login ID's and passwords.** As cybercriminals continue to find ways to scam you, you still should be mindful of any phishing emails or texts that appear to be from us.

### Holiday spending gone wild? Our Christmas Club Account can help.

Did you feel a little strapped for cash during December? Did you end up using credit cards and carrying a balance to be paid for over the long term? Vow not to do that again! Call us at 651-451-8495 to start your **Christmas Club Account** and be worry free come holiday shopping time.

### Changes in your life? Update your contact and beneficiary information.

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Visit [www.mycreditunion.gov](http://www.mycreditunion.gov) for Financial Tools and Resources and How to Protect Your Finances. You can also contact us with any questions you may have regarding your financial needs.