



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*

*Monday, October 14th for Columbus Day (Indigenous People)*

*Monday, November 11th for Veterans Day*

*November 28th for the Thanksgiving Holiday,*

*December 25th for the Christmas Holiday*

*January 1st for the Year's Day Holiday.*

*Have a safe and happy Holiday Season!*

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

**Identity Thieves are everywhere-make their job tougher!**

*FOUR EIGHT ZERO SIX*

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

Keep your name, address and phone number with us current - including your email address!

If you have become a victim of identity theft –place fraud alerts with credit bureaus – check credit reports -call your police department & notify the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov) or call 1-877-IDTHEFT.

*Obtain a free credit report:*

[www.annualcreditreport.com](http://www.annualcreditreport.com) 1-877-322-8228

*To place a fraud alert:*

Equifax ([www.equifax.com](http://www.equifax.com)) 1-888-766-0008

Experian ([www.experian.com](http://www.experian.com)) 1-888-397-3742

TransUnion ([www.transunion.com](http://www.transunion.com)) 1-800-680-7289

More information on safety/identity theft can be found on our website [www.firstpacecu.com](http://www.firstpacecu.com).

**VISA PREPAID CARDS**

**Gift Cards** – Gifts Done Right

Safer than carrying cash, easy to purchase, and fun to receive, **anytime is the right time** to give VISA Gift Cards. Birthday's, Christmas, wedding or anniversary, a thank-you, the possibilities are endless.

**Reloadable Cards** – Use this card for **travel, giving to your college student** or for **budgeting**, and reload it over and over again. You can use it at an ATM too!

To purchase a VISA prepaid card stop by the office or call us today.

***\$20,000 in scholarship money available!***

The Minnesota Family Involvement Council is offering twenty (20) \$1000 scholarships to credit union members. Any member who is pursuing post-secondary education in the fall of 2019/spring 2020 OR is a high school senior graduating in 2020 is eligible to apply. Applicants are asked to answer the following essay question: "What is your plan to afford the costs of higher education based on your anticipated degree and future career income?" (Essay tips: Please share your personal story; use the specifics you identified in the preliminary questions to write your essay)

Applications are being accepted online with a submission deadline of November 30, 2019. For complete rules and to apply online visit their website: [www.mnfic.org](http://www.mnfic.org).

***Holiday Skip A Payment Offer***

For only \$35 per loan you can be payment free for an entire month.

Print an application from our website [www.firstpacecu.com](http://www.firstpacecu.com), send it to our office and free up money to use for your Holiday spending. Contact us if you need a Skip-A-Pay form mailed to you.



## TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **SIX ONE ONE FOUR** & you could win \$10. There are two other numbers. Call the office by December 30, 2019 to claim your winnings!

### *Credit Union members are paying for merchant data breaches*

Dear member:

At FIRST PACE Credit Union we believe protecting the privacy and security of our members' accounts is our most important responsibility.

When we discover a data breach at retailers like Target, Home Depot, Best Buy or Marriott Hotel Chain we take action immediately to change account numbers and issue new debit cards for members who were affected. And, in many cases, we can't even tell you which merchant caused the breach even though we are working to protect your account from the fraud.

Although most consumers have probably only heard about a few breaches, over 1,200 data breaches occurred in 2018 exposing more than 197 million data records – a 126% increase over 2017.

Most people probably assume that merchants are responsible since their security failures caused the theft of your data. Unfortunately, that's not how it works.

**Credit unions like FIRST PACE bear the brunt of these costs after a merchant data breach, even though we (and members like you) had nothing to do with it.**

To give you one example, after the Target breach, credit unions were left on the hook for \$30.6 million and credit unions reissued 4.6 million credit and debit cards.

Because we are not-for-profit cooperatives owned by our members, you ultimately foot the bill. After you've been victimized by having your financial data stolen, you shouldn't have to pick up the tab to clean up the mess.

Right now, merchants can shift most of the costs of their data breaches to others. So, there is no incentive for them to spend the time and money to increase their data security. That's wrong for consumers and it's bad for our economy.

That's why FIRST PACE Credit Union and other credit unions across the country are working together to improve protections for consumers who are victims of merchant data breaches.

We're calling on Congress to step up and protect credit union members.

I hope you'll consider lending your voice to this important effort. Please visit [www.StoptheDataBreaches.com](http://www.StoptheDataBreaches.com) to learn more about the problem and send an e-mail to your U.S. Representative and U.S. Senators. Tell them you want them to take action to protect consumers like you.

Thank you for your time.  
Sincerely,  
Jennifer Tiedman, President

*THREE NINE ZERO NINE*

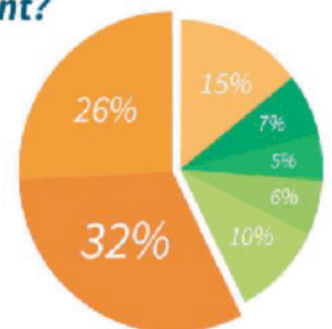
Fact is 58% of Americans have less than \$1,000 in savings. Large swaths of the American population live paycheck to paycheck.

That's called living on the edge. And what better way to prepare for the next downturn than having little to no savings but record credit card balances, paying record interest rates and piling on more credit card as we speak?

Best economy ever. Not if you look at the details. The credit card splurge is warning of a coming storm.

Get on the road to financial freedom by starting your 'savings buckets' today at FIRST PACE Credit Union.

### How much money do you have saved in your savings account?



BankingPirates

Make smarter financial decisions by using our Mobile Banking App to monitor balances and transactions, deposit a check and coming soon, Person-To-Person, Account to Account, and electronic Bill Pay! Watch for updates in our monthly e-marketing campaigns.