

The Credit Union Office
will be Closed
Memorial Day - May 26
Independence Day - July 4

GSA Federal Citizen Information Center has free or low cost information available to anyone. Go to www.pueblo.gsa.gov to search topics or call 1-888-878-3256 to have a free catalog mailed to you. We also have catalogs in our office. Two publications of interest to ask for are the Life Advice Kit and Medicare Resources package.

The US Department of Energy (DOE) and US Environmental Protection Agency (EPA) are providing information about fuel economy and the benefits of using more fuel-efficient vehicles. Our office has copies for your review of the 2008 Fuel Economy Guide, which is an annual publication featuring fuel economy data for new model year cars, sport utility vehicles and light trucks. We also have prior year guides or you can visit their website www.fueleconomy.gov.

Don't become a scam victim.

Be suspicious of any phone calls or e-mail with urgent requests for personal financial information. Phishers/Vishers typically include upsetting or exciting (but false) statements to get people to react immediately. They may ask for or try to verify confidential information such as usernames, credit card numbers, social security numbers, account numbers, etc.

They even use technology to fool your caller-id into showing the call is from a legitimate source! If you did not initiate the contact-do not give out any information. Call the business using a number known to you-not the number given by the spoofer.

Regularly check your financial institution statements, credit and debit card statements to ensure that all transactions are legitimate. Due to the passage of the FACT Act you are entitled to a free annual credit report from each of the three major credit bureaus. Credit reports contain important facts like where you live, mortgage information, credit card information, how you pay your bills, whether you pay your bills on time and more. You can order all three at one time or stagger them over the year. The only place you should ever go to get your free copies is www.AnnualCreditReport.com or by calling 1-877-322-8228. If you do fall victim, contact your financial institution, one of the credit bureaus, and the Federal Trade Commission at www.consumer.gov/idtheft or by calling 1-877-IDTHEFT. NCUA provides an online/printable brochure of tips to fight identity theft at www.ncua.gov/publications/brochures/identitytheft/phishbrochure-web.pdf

FIRST PACE Credit Union would love to help you out with your loan needs. When you apply for a loan through us we will be able to tell you your credit score and review your credit bureau report with you.



SUPPORT YOUR BUSINESS - USE CREDIT UNION SERVICES!

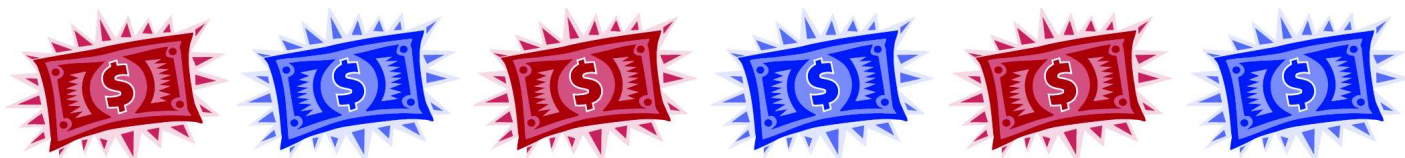
"Purpose" is the difference between credit unions and banks. People drive credit unions, profits drive banks.
www.lookoutforthelittleguy.org

We now offer CUMONEY VISA TravelMoney cards for \$2.

These are reloadable cards to use when traveling and are accepted everywhere a VISA logo is displayed. Eliminates paper-based travelers cheques.



THANK YOU FOR USING YOUR CREDIT UNION!



DIVIDEND RATES PAID THIS QUARTER:

APY*	APR**	
1.06%	1.05%	On the amount in your account up to \$ 1,999
1.26%	1.25%	On the amount in your account from \$ 2,000 to \$ 4,999
1.76%	1.75%	On the amount in your account over \$ 5,000

*ANNUAL PERCENTAGE YIELD
**ANNUAL PERCENTAGE RATE

Your dividends are calculated on a daily balance and compounded quarterly.

Call the Credit Union Office
for current Term Share Certificate
Rates & Loan Rates

TWO SIX ONE FIVE

Any member of your immediate family
may join the Credit Union.
Call the office for a membership application

161 East Marie Avenue
West St. Paul, MN 55118

Telephone: 651-451-8495 or 651-451-8052
Hours: 10:00 A.M. to 5:00 P.M. -- Mon. - Wed. - Fri.
10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.

Newsletter for First Quarter Ended March 31, 2008

TEN DOLLAR (\$ 10) GIVEAWAY

Would you like us to deposit \$ 10 into your share savings account? All you have to do is find your credit union account number spelled out in this issue of the quarterly newsletter. If you find your account number such as: **FOUR FIVE ONE** call the credit union office by June 30, 2008 and we will deposit ten dollars in your account. There are five numbers.

Want a sure way to save?
PAYROLL DEDUCTION
It works!
A small amount each pay period adds up over time, start saving now!

45th Annual Meeting a Success!

FIRST PACE Credit Union held its 45th annual meeting March 1, 2008. Everyone in attendance received a free gift. After the business meeting, door prizes were awarded and a delicious dinner was enjoyed by all.

Your elected Board of Directors are:

Chairman-Gary Martinez
Vice Chairman-Doug Krech
Secretary-Cindy Becker
Treasurer-Deb Spiess
Board Member-Jack Johnson

Your elected Supervisory Committee members are:

Chairperson - Kevin Hoeschen
Pam Strassburger
Madelyn Fritz

Please thank these volunteers for their time, dedication and commitment to ensuring a prosperous year for your business.

VISA GIFT CARDS for only \$2

Spring is upon us and soon there will be graduations, weddings, birthdays, and other special occasions. Wanting the perfect gift? By purchasing and giving a VISA Gift Card from FIRST PACE Credit Union your loved one can shop where and when they want, not being restricted to the store of your choice. These can be used anywhere the VISA Logo is displayed.

WHY DID YOU FINANCE YOUR VEHICLE WITH YOUR COMPETITOR?

Free - \$50 VISA Gift Card - Free

If you have an existing auto loan through someone else why not call us at 651-451-8495 & see if we can refinance it at our great rates and give you a \$50 VISA Gift Card. Save even more (1/4% rate reduction) when you use Payroll Deduction or automatic payment for loan payments. Close on your loan by June 30th to receive a \$50 VISA Gift Card.

Remember to use your own business (you are an owner of FIRST PACE Credit Union), and return income to yourself.

Maximize Your Buying Power With a FPCU Home Equity Loan. WE'VE LOWERED OUR RATES!

Building a deck, buying land, remodeling, vacation, home improvements or even debt consolidation are just some of the ideas to consider financing a home equity loan with FIRST PACE Credit Union.

Our fixed rate, open-end loan product can be accessed during the first two years by using a simple voucher request. We offer competitive rates, financing up to 80% LTV (loan to value), with affordable low monthly payments. Call Stephanie at 651-451-8495 with any questions or to have an application packet mailed to you.

Tired of excessive checking account fees at a bank? Our Share Draft (checking) account program is becoming a big hit! It is a no fee, no minimum balance requirement with Direct Deposit and Payroll Deduction capabilities. Our VISA Debit Cards can be presented for payment anywhere you see the VISA logo. They can also be used at ATM's across the nation. Stop in the office or call 651-451-8495 today to find out how to open your checking account and get a free, convenient to use debit card!

We now offer FREE Virtual Banking (on-line banking) and Bill Pay. Call the office to enroll and then access these services from our website www.firstpacecu.com.

THREE SEVEN SIX ONE

FIRST PACE Credit Union Privacy Notice

FIRST PACE Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at 651-451-8495.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the credit union.

Categories of Information We collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

FOUR EIGHT ZERO TWO

Categories of Information We Disclose and Parties to Whom we Disclose

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Your Credit Union is committed to protecting the privacy of its members. You, our member, can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- **Keep your information with us current.** It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use on an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Our partnership with CU Companies for Mortgage-Realty-Title-Investments-Business Lending-Auto Resource Center is available for credit union members only. We can help you apply online for your mortgage, by appointment, or you may apply by visiting their website www.cucompanies.com. You can even close your mortgage loan at FIRST PACE Credit Unions office.

CU Companies home buying seminars are held at their office-500 Main St., New Brighton at 6:00 PM.

The dates are: 4/7, 4/22, 5/12, 5/20, 6/10, 6/23. There will also be two seminars at Heartland CU in Inver Grove Heights: 4/17, 6/12. Call 651-631-3111 to RSVP.

Purchase a vehicle at CU Companies Spring Auto Sale, finance with us and receive a \$50 VISA Gift Card-FREE!

Cool wheels - Hot deals! CU Auto Spring Pre-owned sale will be April 19, 2008 from 8:30 a.m. - 4:00 p.m., at their headquarters in New Brighton. Click on their link from our website for more information and to preview vehicles that will be at the sale.

FIVE FOUR NINE FIVE

