

Holiday Closings

**Thanksgiving Day
Thursday November 26th**

~~~~~  
**Christmas Day  
Friday December 25th**



***THANK YOU FOR USING YOUR CREDIT UNION!***

***Not for profit, but for service!***

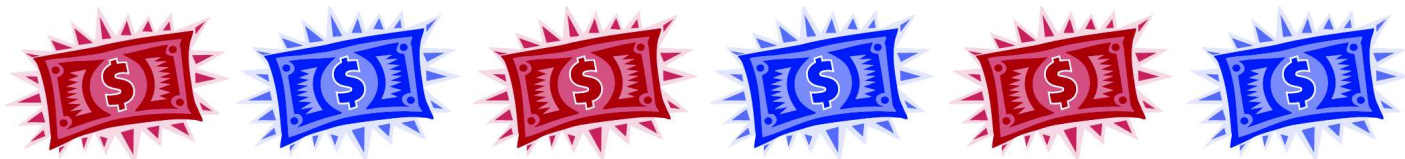
Providing life solutions for credit union members-directly or through our credit union service organization, CU Companies. Encourage your teen to call us to learn good financial habits as they grow. From their first job, first car, first home or first child, we can help with savings, checking, loans and more.

Support your credit union's electronic services by signing up for online statements, online banking and online bill pay-**ALL FREE!**

If we've given you great service, let us know. If we could have served you better, let us know. Call or visit us at [www.firstpacecu.com](http://www.firstpacecu.com). As a member, you are an owner of the credit union-our profits are for your benefit. Become involved and attend our annual meeting next spring, March 13, 2010.

Credit Unions - Safe, Sound, Secure! P.S. Ditch your bank for a credit union - lower fees, better rates.

Thrive by Five:Teaching Your Preschooler About Spending and Saving ~ [www.creditunion.coop/pre\\_k/index.html](http://www.creditunion.coop/pre_k/index.html)  
Hundreds of resources at your fingertips: [www.USA.gov](http://www.USA.gov)  
Games and education links: [www.ajkids.com](http://www.ajkids.com)



### **DIVIDEND RATES PAID THIS QUARTER:**

| <u>APY*</u> | <u>APR**</u> |                                                         |
|-------------|--------------|---------------------------------------------------------|
| .75%        | .75%         | On the amount in your account up to \$ 1,999            |
| .80%        | .80%         | On the amount in your account from \$ 2,000 to \$ 4,999 |
| 1.31%       | 1.30%        | On the amount in your account over \$ 5,000             |

\*ANNUAL PERCENTAGE YIELD

\*\*ANNUAL PERCENTAGE RATE

**FIVE FOUR THREE TWO**

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

Call the Credit Union Office  
for Great Competitive Term Share  
Certificate Rates for 6 months  
12 months or 24 months

**EIGHT ZERO TWO**

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

**FIRST PACE**  
CREDIT UNION  
*Your first place for financial service.*

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

# Newsletter for Third Quarter Ended September 30, 2009



## 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: **ONE ZERO THREE SIX** call the credit union office by **December 31, 2009** 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!

### 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 1

Hastings, MN 55033

Please put your name and account number on all correspondence.

Do NOT send payments to this address.

### START SAVING FOR NEXT CHRISTMAS!!

NOW IS THE TIME TO START SAVING FOR NEXT YEARS CHRISTMAS HOLIDAY. IF YOU WOULD LIKE TO JOIN OUR **CHRISTMAS CLUB** PLEASE CALL THE OFFICE AND START SAVING TODAY. PAYROLL CONTRIBUTIONS ARE AN IDEAL METHOD BECAUSE YOU CAN CONTRIBUTE REGULARLY AND ARE NOT ALLOWED TO "DIP INTO" THE FUNDS. YOU MAY ALSO MAIL IN OR TRANSFER MONTHLY AMOUNTS. DIVIDENDS ARE PAID AND THE MONEY IS DISBURSED AT THE BEGINNING OF OCTOBER TO EITHER YOUR SHARE ACCOUNT OR BY CHECK.

*FIVE FIVE SEVEN SEVEN*

### A Home Equity Loan - perfect to help with that Fall fix-it-up project!

Our Home Equity Loans are a fixed rate, open-end product with low closing costs. We offer competitive rates as low as 5.00%, financing up to 80% LTV (loan to value) less any lein indebtedness, with low monthly payments. Get your fall/winter project going or use it for a cool vacation, a new hot furnace or even furthering your education. No matter what project or purchase you're considering, call Stephanie at 651-451-8495 or e-mail Stephanie@firstpacecu.com with any questions or to have an application packet mailed to you. If you close on a Home Equity Loan by December 31st you will receive a \$100 VISA Gift Card.

In these troubling economic times it's important to be informed, avoid credit problems and resolve shopping hassles. For tips on buying a car, building good credit and even a sample complaint letter when things don't go your way, get a FREE 2009

Consumer Action Handbook. There are 3 ways to order your copy: ~ Send your name and address to Handbook, Pueblo, Colorado 81009 ~ Visit [www.ConsumerAction.gov](http://www.ConsumerAction.gov) and click on "Order Handbook" ~ Call toll-free 1-888-878-3256, weekdays 7 a.m. to 7 p.m. Central time

**Purchase 2 VISA Gift Cards and get the third one for free-** the perfect solution for all your gift giving needs. Christmas is a great time to give VISA Gift Cards, as the recipient can use them anywhere the VISA logo is displayed. You do not have to decide where your loved one will shop or wonder if it was the right 'store'. They also make great birthday and wedding gifts or even as a 'thank you'. They can be purchased in any denomination from \$10 to \$500. **Purchase 2 cards and get the third one fee free!**

**VISA Travel Money Cards-**A reloadable card for travel, giving to your college student or for budget purposes. Can be loaded with amounts from \$100 to \$5000 and used at an ATM or merchants displaying the VISA logo.

Each card can be purchased for only \$2 at the credit union office and can be used anywhere the VISA logo is displayed.

### Promotion Corner

Do one of the following by December 31, 2009 and receive a VISA Gift Card:

- ~ Finance any secured loan purchase with us or let us refinance your loan from another financial institution - \$50 Card
- ~ Open a new Home Equity Loan with us - \$100 Card

### Desiring a more fuel efficient "GREEN" vehicle?

Call the credit union office for pre-approval before all the good deals pass you by. Enjoy our low rates and receive an additional .25% discount with Payroll Deduction or Automatic Payment. We offer 100% financing on new vehicles with up to 72 month terms. If you have an **existing vehicle loan**, call us with vehicle information and we'll calculate the costs to see if we can save you money\$. If you finance a vehicle by December 31st you will receive a VISA Gift Card!

Let CU Auto do the shopping for you. Check out their inventory at [www.cucompanies.com](http://www.cucompanies.com) and click on Auto Resource Center or call 651-631-3111. Their link is also on our website [www.firstpacecu.com](http://www.firstpacecu.com).

For YOUR protection Credit Disability Insurance and Credit Life Insurance are offered on all loans for you **and** your co-signer. We also offer GAP (Guaranteed Asset Protection) on new vehicle loans.

Call the office to have a loan application mailed or faxed to you, print one off our website, or stop in the office, so you can get pre-approved today and enjoy your winter.

We can give free N.A.D.A. values on all used collateral items, including recreational vehicles. Check with us first to make sure you have a "good deal". Call the office or access the link from our website.

Dear Member:

This is to inform you of the changes made to your MEMBER'S CHOICE™ Credit Life coverage currently being provided to you through FIRST PACE Credit Union. The following provision changes are effective August 1, 2009.

The Exclusions and Restrictions have been amended to include the following and will apply to all new loans or advances made to existing loans on and after August 1, 2009.

#### The following exclusion(s) apply to Credit Life Insurance:

**PRE-EXISTING CONDITIONS.** We won't pay a claim for an advance on a loan if you die within 6 months after the effective date of insurance on the advance and death results directly or indirectly from, or is contributed to by a disease or bodily injury for which you received medical advice, diagnosis or treatment at any time during the six (6) months immediately preceding the effective date of insurance on the advance.

**SUICIDE.** We won't pay a claim for an advance on a loan if you commit suicide within 6 months after the effective date of insurance on the advance. We will, however, refund the premium on the advance.

There is no action necessary on your part to continue coverage if you already have it. In the event you do not want coverage to continue, please notify the credit union.

#### Warning Minnesotans of Financial Scams

There are Foreign Lottery scams, Cashiers Check scams, Advanced Fee Loan scams and Phishing scams which are all advanced by new technology. Please be aware that if you did not enter a lottery, you did not win. Don't accept a check with the condition of wiring back a portion to pay taxes necessary to collect winnings. If you receive a cashiers check for more than what you may be selling and are asked to wire back the difference-it will be a scam. If you are given a loan with reasonable terms but are then asked to pay a "deposit" to close the deal-drop them like a hot potato. Phishing cons will try to dupe you of your Social Security Number, bank account number or PIN to commit identity theft. Never respond to a phone or e-mail solicitation of this type. Legitimate businesses already know this information if they need it. Do not give out any personal information unless you initiated the call to a reputable business.

Please pass this information to others, as the best way to fight con artists, is for the consumer to be knowledgeable about their games. More information on safety/identity theft can be found on our website [www.firstpacecu.com](http://www.firstpacecu.com).

#### WE OFFER FREE VISA DEBIT CARDS

To get your free VISA Debit card just open a Share Draft (checking) account at FIRST PACE Credit Union. These cards can be used at ATM's and any merchant displaying the VISA logo. They are a great tool for internet purchases also. Checking accounts for your teen are the best way to help them become financial savvy. Let us partner with you to help achieve financial success.

P.S. Your first box of checks are FREE.

**TWO TWO ZERO THREE**

