

Congratulations to Bryan for completing our Annual Online Membership Survey and being the winner of a \$25 VISA Gift Card. Thank you also, to all who participated. We had some great feedback and to let you know we heard, a few responses are as follows:

- ~ Do you offer Bill Pay? Yes, we offer FREE Bill Pay to all members with a checking account. This is a fantastic way to pay all your bills securely online. You are in control of paying who, what & when. Check out the demo on our website.
- ~ What do I get with a checking account? We offer a FREE checking account that requires no minimum balance, with no monthly or per check fees! You get a FREE VISA Debit Card that can be used at merchants and ATM's. You also get Free Bill Pay, online banking and electronic statements.
- ~ Where can I go to avoid ATM fees? Our Free Debit Cards are part of the CO-OP Network. That means you have access to get cash at over 28,000 surcharge-free ATMs across the country. Plus over 9000 ATMs allow you to make a deposit for FREE! Go to the Links page on our website, www.firstpacecu.com, to find the CO-OP Network ATM closest to you.
- ~ Can you help encourage my children to save? Our goal is to guide our youth towards financial wellness. One of our main initiatives in 2012 is to develop products and/or services to benefit our younger members. If you have any suggestions please share them with us, otherwise we look forward to sharing our youth program with you in 2012.

TWO NINE ONE SEVEN

Even though we have just one location, with our electronic products and services you don't have to be in the same town to bank with us.

If you have not participated and wish to be part of our annual survey & have your voice heard, contact us and give us your email address. This will also give you monthly access to our most current news, announcements, promotions and another chance to win \$10 if you find your hidden number.

Spring is right around the corner.

Remember as you cruise the Boat Shows—our loan rates are very competitive and we would love to finance your new boat. We have terms up to 12 years so payments may be kept low, low, low! Remember to ask for payment protection of Credit Disability and/or Credit Life when applying for your loan.

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 for accuracy.

Are you under financial stress and would like some help? FIRST PACE Debit Card holders can call the National Foundation for Credit Counseling at 1-800-284-1698. Anyone can visit their website www.nfc.org. Another resource for everyone is Lutheran Social Service of Minnesota, 1-888-577-2227 or their website at www.lssmn.org/debt.

JOKE OF THE QUARTER

WHEN THE MOTHER RETURNED FROM THE GROCERY STORE, HER SMALL SON PULLED OUT THE BOX OF ANIMAL CRACKERS AND SPREAD THE CRACKERS ALL OVER THE COUNTER.
WHAT ARE YOU DOING? HIS MOTHER ASKED.
THE BOX SAYS YOU CAN'T EAT THEM IF THE SEAL IS BROKEN, THE BOY EXPLAINED.
I'M LOOKING FOR THE SEAL.



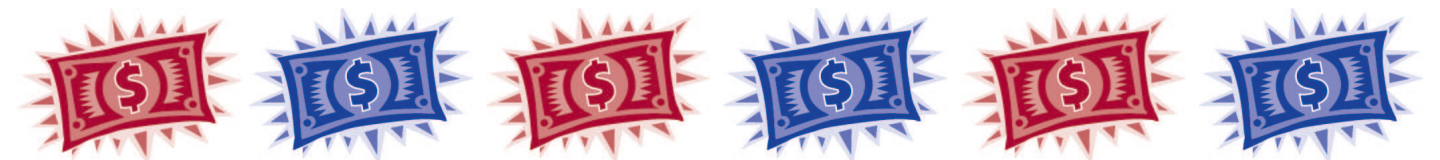
161 Marie Avenue East ~ West St. Paul, MN 55118

www.firstpacecu.com

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

Hours: 10:00 A.M. to 5:00 P.M. -- Mon. - Wed. - Fri.

10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.



DIVIDEND RATES PAID QUARTER ENDING DECEMBER 31ST, 2011:

APY*	APR**	
0.15%	0.15%	On the amount in your account up to \$ 1,999
0.25%	0.25%	On the amount in your account from \$ 2,000 to \$ 4,999
0.45%	0.45%	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 great competitive term share certificate rates for 6 months, 12 months or 24 months

THREE SEVEN FOUR SIX

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

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: **SIX ONE ONE NINE** call the credit union office by March 31st, 2012 and we will deposit ten dollars in your account. There are five numbers.

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

Website for Resources
www.kids.gov & www.mycreditunion.gov

THE SOCIAL EVENT OF THE YEAR!

Notice is hereby given that the 49th Annual Meeting of Members of FIRST PACE Credit Union will be held, as provided in the by-laws:

Saturday, March 10, 2012 at American Legion Post 98, St. Paul Park

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 2nd.

- A. To hear and act upon the reports of: 1. The Directors 2.The Treasurer 3.The Credit Manager 4. The Supervisory Committee
- B: To elect: 1.One member to the Board of Directors to fill a 3 year expired term 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.

FOUR NINE SIX EIGHT

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

Dear Member:

When comparing the balances of your shares, certificates, and loans to your records, please remember that the credit union records only include payroll deductions, deposits, or payments which were received by December 31, 2011.

Your enclosed statement shows taxable income and the interest paid on loans for 2011. Form 1099-INT for regular interest earned in 2011 and Form 1098 Interest Paid in 2011 will be mailed in time for you to receive them by the end of January 2012.

Thank you,
 Jennifer Tiedman, President

Your TRUSTED partner FIRST PACE Credit Union!

As a member-owner, benefits of online banking, free Bill Pay and electronic statements in addition to our other products and services too numerous to list, should have you thinking of us as your primary financial institution-able to serve all your financial needs. With guaranteed lifetime membership, if you should change employer, or position within your company, get one of our direct deposit forms so you can continue to save and easily use our FREE checking account.

Remember your family members can join to get better savings rates, lower loan rates, fewer fees AND our friendly personal service.

Spread the word ~ we are not a secret.

Call the office at 651-451-8495 on how to join or for more information on our products & services. Also our Products and Services Tab of our website has valuable information www.firstpacecu.com.

**I R A
 Individual Retirement Account**

The IRA has been a big part of Retirement Planning and the Retirement Planning Process for Individuals for the past 36 years.

Now the role of the IRA may grow considerably larger and more important to individuals as they save for retirement. In the coming years individuals may need to rely more on their own savings vs. government programs for retirement income as the focus will be on reducing federal spending at all levels.

The type of IRA which best fits your needs depends upon your income and whether you will benefit more from Tax Deductible Contributions while growing the IRA (Traditional IRA) or Tax Free Distributions at retirement (Roth IRA).

To learn more about the different IRA options available and whether you qualify to utilize them, call our CU Companies Financial Advisor, Dave Murdock, located at FIRST PACE Credit Union at 651-765-6778.

"Securities Investment Advisory Services are offered through Financial Network Investment Corporation, a registered broker/dealer and member SIPC. Financial Network is not an affiliate of CU Companies or FIRST PACE Credit Union."

"Mutual funds, annuities and other investments available through Financial Network are not insured by NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by FIRST PACE credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested."

\$12,000 Scholarship money available through the FIC

The Minnesota Family Involvement Council (FIC) is making available \$12,000 in scholarship money for Minnesota Credit Union members who are continuing their education in the fall of 2012/spring 2013. They are offering two \$1000 and twenty \$500 scholarships.

Those interested in applying need to complete an application form and submit a typed essay that answers the question **"What impact has social media had on your financial decisions and how could credit unions use these tools to help you with your financial goals?"** Applications must be completed and postmarked by February 1, 2012 (or submitted electronically before midnight on the due date). The 22 scholarship recipients will be selected and announced in the spring of 2012.

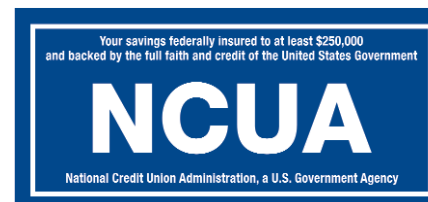
For an application packet, please contact us or visit the website www.mnfc.org.

Protect your income with secure DIRECT DEPOSIT for your paycheck, pension or Social Security deposits. All you need is our routing/transit number 296075564 and your credit union account (member) number.

We participate with the Social Security Administrations Go Direct campaign. Call us at 651-451-8495 and we can help you get started for safe and secure deposits.

ONE THREE THREE SIX

Thank You for Your Business
 As the year ends, your Board of Directors, Supervisory Committee and Staff would like to say thank you. You are the reason we're here and the reason we're successful. We hope you'll continue to let us serve your needs, both large and small. In turn, we will continue to give you the prompt, friendly, personal service you've come to expect. Attend our annual meeting March 10th and find out how we did during 2011. Again, thank you for being a FIRST PACE Credit Union member,
 Gary, Doug, Deb, Jack, Kevin, Madelyn, Kevin, Pam, Jennifer, Stephanie & Chris



Were you short of cash this past Christmas? You can still join our Christmas Club to start a regular savings plan for this year-just call us at 651-451-8495.

Changes in your life? Update your Membership Card with beneficiary information.

Help fight Identity Theft - keep your phone, address and email address with us current!