

FIRST PACE Credit Union – Your first place for financial service and your trusted partner since 1963!

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

161 Marie Ave East ~ West St. Paul, MN 55118
651.451.8495 OR 651.451.8052

HOURS: Mon. ~ Wed. ~ Fri. – 10:00AM to 5:00PM
Tues. ~ Thurs. – 10:00AM to 2:00PM

THE CREDIT UNION OFFICE WILL BE CLOSED:

Indigenous Peoples/Columbus Day – Monday, Oct. 12th

Veteran's Day – Wednesday, Nov. 11th

Thanksgiving Day – Thursday, Nov. 26th ♦ Friday, Nov. 27th – Close at 2pm

Thursday, Dec. 24th – Close at 2pm ♦ Christmas Day – Friday, Dec. 25th

New Year's Day – Friday, Jan. 1st



Our Privacy Notice is posted on our website's home page www.firstpacecu.com. There have not been any changes within the previous year to this policy. If you wish to receive a paper copy, please call our office.

COMMUNICATIONS UPDATE

At the start of the 3rd quarter, Quarterly Newsletters started being issued by E-mail only. They are also available, anytime, on the FIRST PACE Credit Union [website](http://www.firstpacecu.com).

REMAIN UPDATED

Not receiving E-mails from us? Take the following steps to remain informed of new and exciting Credit Union news.

Visit our [website](http://www.firstpacecu.com) and enroll in E-mail communications on our home page (see image below).

Sign up for our
NEWS & SPECIALS
monthly email
HERE

As changes to your personal information occur, please update on our website, or by calling us to make the change on your behalf.

This includes E-mail, phone number, name and address information. Don't forget about your beneficiaries!

Are you a snowbird during the winter months? Be sure to update your personal seasonal address to ensure mailed items are directed securely.

DORMANT ACCOUNTS

Did you know that member accounts move into a dormant category after 1-year if there is no activity? Dormant accounts are subject to maintenance fees if action isn't taken. It is important that your credit union account(s) remain active. This can be achieved by depositing and/or transferring funds into your account, taking a withdrawal or investing funds into a Certificate of Deposit or Money Market account. To prompt active participation, a member of the CU team will reach out to members with dormant accounts to talk about options. Keeping accounts current ensures our credit union continues to thrive and meet the needs of its members.

3 Steps for Good Decision Making (when buying a vehicle)

- 1. Shop Around!** If you have a particular type of vehicle in mind, research multiple dealerships for the best deal.
- 2. Know the Fair Market Value!** Compare market value of the vehicle you want against the asking price of a dealership or a private seller.
- 3. Get Pre-approved!** Be informed in advance of loan amounts and interest rates for which you may qualify by getting pre-approved. Visit our website and complete a loan application to find out what is possible.



NEW FEE SCHEDULE

Beginning November 1, 2026, our fee schedule is being updated. Fees are associated with things like overdrafts, duplicate lien release letters and same day ACH transfers. Please visit our [website](http://www.firstpacecu.com) on or after that date to learn about the changes.

\$10 GIVEAWAY

Find your member/account number spelled out in this newsletter such as: SIX SIX NINE ZERO & you win \$10!

There are two other numbers.

Call the office by December 31st, 2026 to claim your winnings!

Need extra funds for the Holidays?



2026 HOLIDAY SKIP-A-PAYMENT

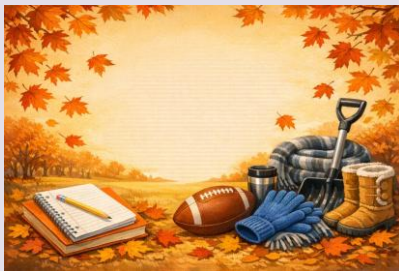
For only \$35 per loan,
You can be payment free
for an entire month*

FOUR SEVEN ONE SEVEN

You will find the application on our [website](#). Print it off, and mail or scan and E-mail to our office once completed. You can select one month to skip. Eligible options are November, December or January.

Fall Into A Lower Rate

Signature Loan Special for Credit Union Members Up to
\$2,000.00! Limited time only.



7.99% APR for 12 Months

Whether you're covering back-to-school costs, gearing up for fall sports, preparing for winter, or consolidating higher-rate balances, a lower-rate signature loan can help you move through the season with confidence.

Use it for	Why members like it
Back-to-school expenses	Keep supplies, fees, and tech purchases manageable.
Fall sports and activities	Cover equipment, travel, and seasonal registrations.
Winter preparedness	Get ready for colder weather, home needs, and vehicle care.
Debt consolidation	Bring balances together at one simple monthly payment.

Apply Today

Visit www.firstpacecu.com or call 651-451-8495 to learn more.

APR = Annual Percentage Rate. Promotional rate of 7.99% APR applies to qualifying signature loans with a 12-month term. Subject to credit approval. Membership eligibility required. Offer, rates, terms, and conditions are subject to change without notice. Other restrictions may apply. Federally insured by NCUA.

Make Fall More Affordable With a Lower Auto Loan Rate

Limited-time financing for 2022 or newer vehicles



Rates from 3.49%–4.24% APR

- Terms up to 72 months
- For 2022 or newer vehicles

Drive into fall with a payment that works as hard as you do.

Apply today at www.firstpacecu.com to learn more. Offer available for a limited time only.

APR = Annual Percentage Rate. Promotional rate of 3.49%–4.24% APR applies to qualifying auto loans with, up to, a 72-month term. Subject to credit approval. Membership eligibility required. Offer, rates, terms, and conditions are subject to change without notice. Other restrictions may apply. Federally insured by NCUA.

CHRISTMAS CLUB

We Still Offer the Christmas Club!

On October 1st, we will pay out funds that members have been collecting over the last year PLUS 2% dividends!

We offer this special account to help our members to save for the holidays. FIVE TWO EIGHT EIGHT

Contact Us Today to Start Yours for Next Year!

Have You Had Any Recent Life Changes?

Are You Struggling to Make Ends Meet?

Contact our loan officer Stephanie today at Stephanie@firstpacecu.com to discuss how FIRST PACE Credit Union can help by finding the best way to consolidate current debt.

Consolidate and Conquer Debt!

