

# FIRST PACE CREDIT UNION

Your first place for financial service.

161 Marie Avenue East ~ West St. Paul, MN 55118  
www.firstpacecu.com  
651-451-8495 or 651-451-8052

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

Hours: 10:00 A.M. to 5:00 P.M. -- Mon. - Wed. - Fri.  
10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.

## 4th Quarter News 2021

### The office will be closed

**January 17th for Martin Luther King Jr Day & February 21st for Presidents Day**

Our Privacy Notice is posted on our website's Home page [www.firstpacecu.com](http://www.firstpacecu.com). There have not been any changes within the previous year to this policy. If you wish to receive a paper copy, call our office at 651-451-8495.



FIRST PACE Credit Union participated on CU Forward Day, a day in which credit unions give back to the community. We collected materials to provide 233 laundry kits for Neighbors, Inc. in South St. Paul. We purchased and delivered lunch to the West St. Paul Police Department. We collected new and gently used magazines, books and activity books to be donated to Living Well Disability Services in Mendota Heights. There were also 5 volunteers who did yardwork at one of Living Well's group homes in West St. Paul.

Thank you to all who contributed to our day and made it a success. We estimate that we helped approximately 300 individuals within our community.

### Credit Corner.....

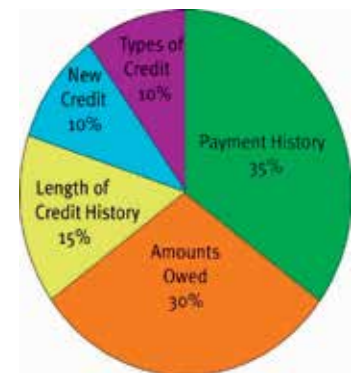
Welcome to Credit Corner, where every quarter we will give you some credit tips, facts or answer Credit questions! To submit a question please email [Stephanie@firstpacecu.com](mailto:Stephanie@firstpacecu.com) or [Emily@firstpacecu.com](mailto:Emily@firstpacecu.com)

This quarter we will touch base on the basics and give you a few financial facts. Did you know that for those who have no savings, have too much debt and are having a hard time balancing their budget....

*THREE NINE TWO SIX*

- 74% of Americans are living paycheck to paycheck
- 20% are spending more than they make
- 25% have medical bills
- 49% of College Graduates are NOT working in their field
- 1 in 4 Americans don't know how their credit score is determined

How your credit score is determined...



We would like to congratulate Stephanie Schwartz and Emily Lagerstrom on earning their Certified Credit Union Financial Counselor designation this fall. We intend to provide mini financial help sections in both our future newsletters and e-marketing pieces and also on our website. Please congratulate them on their accomplishment and let them help guide you to financial freedom.

Year-end checklist – reminder to update your info with FIRST PACE Credit Union

- address
- phone
- email
- beneficiary(s)

SNOWBIRDS please give us your seasonal address for uninterrupted correspondence and security.

Strapped for cash during the holidays?  
Our Christmas Club Account can help!

Last year FIRST PACE Credit Union paid out a dividend of \$1977.86 on balances of \$98,893.14!

Call us at 651-451-8495 to start your Christmas Club Account and be worry free come holiday shopping time.



## TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **ONE ONE NINE THREE** & you could win \$10. There are two other numbers. Call the office by March 31, 2022 to claim your winnings!

## Recreational Vehicles, Boats, & RV Loans!

• **You Could Be Eligible For 3.00% APR\* on a New Recreational Loan!**

• **Use up to 4 FIRST PACE Credit Union services to reduce your qualifying rate by 1.00%!**

### .25% OFF IF YOU:

- ✓ Have Active Online Banking
- ✓ Have Active Checking w/ Direct Deposit
- ✓ Use Our Online Bill Pay
- ✓ Participate in Our Annual Meeting
- ✓ Refinance from another lender
- ✓ Add Loan Payment Protection (Life & Disability)
- ✓ Add GAP Insurance or Vehicle MRC
- ✓ Open a Youth Account
- ✓ Use Our Paperless Statements – EZ Statements
- ✓ Make your purchase at any upcoming local Premier Recreational Show

# GO NEW IN '22



**ACT NOW TO LOCK IN YOUR BEST RATE!**  
**3.00% APR Floor Rate. Application must  
be received by March 31<sup>st</sup>, 2022**

**APPLY NOW**

\*APR (Annual Percentage Rate). Certain restrictions apply. Not valid on refinancing of current FIRST PACE Credit Union Loans. Rates vary based upon credit score and term; normal underwriting standards apply.

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

Member testimonial: "I do not live in Minnesota so love your online and phone services." *SIX THREE ZERO SIX*