

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:

Martin Luther King Jr. Day – Monday, January 16th
Presidents’ Day – Monday, February 20th

HAVE A SAFE AND HAPPY NEW YEAR!

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.

2022 TAX STATEMENTS

It’s the beginning of a new year! Your enclosed December statement shows the total taxable income earned and interest paid on loans for all of 2022 transactions through December 31, 2022.

You will receive a Form 1099-INT if interest earned is greater than \$10 and Form 1098 if interest paid on a Home Equity Loan is greater than \$600. They will be mailed in time for you to receive them by the end of January 2023.

Thank you,
Your Staff at FIRST PACE Credit Union



TEN DOLLAR GIVEAWAY

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

There are two other numbers.

Call the office by March 31th, 2023 to claim your winnings!

Sign up for our Monthly News & Specials email so you can be kept abreast of important announcements, promotions and another chance to win \$10. Visit www.firstpacecu.com or call us & we’ll be happy to enroll you!!



**FIRST PACE Credit Union participated in
CU Forward Day on October 10th, 2022**



CU Forward Day, a day in which credit unions give back to the community. We purchased materials and put together 164 laundry kits and 73 pounds of canned goods for Neighbors, Inc. in South St. Paul. We purchased and delivered treats to the West St. Paul Police Department. There were also 7 volunteers who did yardwork at one of the Living Well Disability Services’ 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.



Changes In Your Life?

If so, PLEASE update your Contact and Beneficiary information with us As Soon As Possible!

SNOWBIRDS, please give us your seasonal address for best security practices.

Secure E-Services to Help You Save Time and Money!

EZ-Statements - PAPERLESS Access. View, Print, or Save the last 18 months of your official statements. [Enroll Now](#)



Online Banking - All of your FIRST PACE accounts in one place. Simple to customize for your viewing ease. We have Pop-Money (Person to Person payments) and Bill Pay too! [Enroll Now](#)

TouchBanking



Mobile App – TouchBanking - Download our App, with all the features of online banking, but easier viewing from all of your mobile devices. PLUS Mobile Check Deposit.

*Enter this App Code to activate / link to FIRST PACE: [gofirstpace](#)



FIVE TWO TWO ZERO



Joke of the Day

Two old people sit on the porch, chatting.

The first guy says, "I hear up in the Seattle it rains cats and dogs!"

"Oh!" the second guy answers. "That doesn't sound so bad. I hear in New York City it's hailing taxis!"

FIRST PACE Credit Union Is Going

★ to Be 60 in 2023! ★★

Keep an eye on our website, newsletters, and monthly e-mail for more information about a Special 60th Celebration!

Need To Sign Up for Our Monthly News & Specials E-Mail?

★ Sign up for our **NEWS & SPECIALS** monthly email **HERE** ★

Look for this banner on our website OR give us a shout and we'll be happy to sign you up!

CREDIT CORNER

Welcome to Credit Corner, where every month we will give you some credit tips, financial facts or answer Credit Union member questions! To submit a specific question please email Stephanie@firstpacecu.com or Emily@firstpacecu.com

Shopping Safely Online

Finding Great Shopping Deals Online Can Come with Risks That You Can Avoid!



Some Things You Should Know:

- 1. Use your credit card.** Using your debit card for online purchases can be risky as it is linked directly to your bank account and doesn't have the same fraud protections as a credit card or payment services like PayPal. Not ready for a credit card? [Try our Reloadable Travel VISA Cards.](#) Call us today to get yours!
- 2. Check for the 's'.** Legitimate websites have https at the beginning of the site's name. Example: <https://www.firstpacecu.com> If you don't see the 's' at the end of http, the site is not encrypted and your data will not be secure. ONE ONE SIX EIGHT
- 3. Don't wait to update.** Update your device's security software when updates are available.
- 4. Outsmart scams.** Don't give out personal information to fraudsters. Don't click on links or attachments you don't recognize. Free gift cards and holiday bonuses are usually unbelievable for a reason...They're fake!
- 5. Don't do your shopping on public WI-FI.** Don't log into your banking site on a public network either! Public networks are not secure and your information could be stolen easily.