

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



Exclusively serving USW Union Members and their families since 1963!  
UNITED STEELWORKERS  
**USW**  
UNITY AND STRENGTH FOR WORKERS

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 is Closed on Federal Holidays  
Including:**

Martin Luther King Jr. Day - Monday, January 19<sup>th</sup>  
Presidents' Day - Monday, February 16<sup>th</sup>  
**HOPE YOU HAVE A SAFE AND HAPPY NEW YEAR!**



Federally Insured by  
**NCUA**

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, please call our office.

## New Year – New Plans!

Get the Youth in your life into our office to start their accounts soon!

We have special saving rates for the Youth under 18. We offer checking accounts and first loans too!

(copy of social security card or birth certificate required if driver's license not available)

**CONTACT US** to get started with any of our FIRST accounts today!

**SAVE SMALL DREAM BIG**  
at your credit union™

TWO FIVE EIGHT FOUR

## 2025 TAX STATEMENTS



It's the beginning of a new year! Our December statement shows the total taxable income earned and interest paid on loans for all of 2025 transactions through December 31, 2025.

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 by the end of January 2026.

Thank you, Your Staff at FIRST PACE Credit Union

## TEN DOLLAR GIVEAWAY

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

There are two other numbers.

Call the office by March 31<sup>th</sup>, 2026 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](http://www.firstpacecu.com) or call us & we'll be happy to enroll you!!

## HOPE YOUR HOLIDAY WAS MERRY!!

We still have calendars!

Stop in to pick one up and check on your account.



**And while you're here...**

**Have there been  
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.

# New Year – New Toys!

## Recreational Vehicles:

Fish Houses to Snowmobiles! Get out and play! Rates starting at 5.99% APR\*



## Autos and Motorcycles:

New and Used. Rates starting at 4.49% APR\*

**Refinance Your Auto Loan:** Want to know how much you could save on your current loan by refinancing with FIRST PACE Credit Union? Give us a call, stop by the office or apply online. Better yet-get your loan from *FIRST PACE Credit Union* from the start!

**Apply Online to Get Pre-Approved Today!**

\*APR is the Annual Percentage Rate. Rates subject to change without notice.

**Do More in Less Time with *FIRST PACE Credit Union*'s Online Banking.**



FOUR NINE ONE SIX

ALL your FIRST PACE accounts in one place.

Simple to customize. Make internal transfers easily.

Change your address or nickname accounts.

***Call us today if you need to Enroll!***

We have Bill Pay too! **PAY ALL YOUR BILLS in ONE PLACE.**

**Forget a bill? Don't worry.** Rush Delivery will get it there on time, leaving more time for what's more important.

You can even set up Auto-Pay, so you never forget a bill.

**Take Care of Your Finances with Our Mobile Banking App  
For Secure, Convenient and Easy to Control Banking Anywhere, Anytime.**



**FIRST PACE CU**

Use your trusted app store to  
Download Today!

• **Secure for worry-free transactions**

Manage funds, check your balances, or pay your bills with the app.

• **Convenient for your busy schedule**

Your money is at your fingertips, whether at home, at work, or on the go.

• **Easy to use for everyone**

The app is intuitive and clear, no matter your level of comfort with technology.

• **Effortless Mobile Deposits**

Deposit a check from anywhere using your smartphone.