

*FIRST PACE Credit Union – Your first place for financial service. Exclusively serving USW Union Members and their families 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:**

Memorial Day – Monday, May 26<sup>th</sup>

Juneteenth – Thursday, June 19<sup>th</sup>

Independence Day – Friday, July 4<sup>th</sup>



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.

## NOTICE OF ANNUAL MEETING **FIRST PACE**<sup>®</sup> 62<sup>ND</sup> Annual Meeting

Notice Is Hereby Given That The 62<sup>nd</sup> Annual Meeting of Members of FIRST PACE Credit Union Will Be Held:

Thursday, May 15, 2025

at

Tinucci's Restaurant

396 21<sup>st</sup> Avenue, Newport, MN 55055 • 651-459-3211

Registration & Social Time: 5:30 - 6:00 p.m. • Business Meeting: 6:00 p.m. • Dinner: 6:30 p.m.

A buffet dinner with BBQ Ribs, Baked Chicken, Roasted Potatoes, Alfredo, vegetables, salad bar, and desert will be served.

Registration is required. The cost to attend is \$15.

Please call or stop in the office to purchase your Annual Meeting ticket.

Deadline to register is May 8<sup>th</sup> • To RSVP, please call the office at 651-451-8495

*There will be door prize drawings for members and everyone in attendance receives a special gift!*



### ***You Have the Opportunity to Give Back and Make a Difference!***

We are seeking individuals who are willing to help a few hours each month and will be compensated for their time. 1 Board of Directors & 1 Supervisory Needed.

Appointment of positions will be declared at this year's Annual Meeting.

If you would like to exercise your right as a Member of FPCU to seek a position with the Board of Directors or the Supervisory Committee, please contact FIRST PACE Credit Union at 651-451-8495, stop by to let us know, or email Chris at [chris@firstpacecu.com](mailto:chris@firstpacecu.com)

### **TEN DOLLAR GIVEAWAY**

Find your member/account number spelled out in this newsletter such as: SIX FOUR EIGHT ONE & you could win \$10. There are two other numbers. Call the office by June 30<sup>th</sup>, 2025 to claim your winnings!

Sign up for our Monthly News & Specials email so you can be kept up-to-date on important announcements, promotions and another chance to win \$10. Visit our website [www.firstpacecu.com](http://www.firstpacecu.com) or call us & we'll be happy to enroll you!!

### **ANNUAL AUDIT OF FIRST PACE CREDIT UNION**

**Please examine your Statement of Account.**

If there is an error, notify:

Supervisory Committee

FIRST PACE Credit Union

PO Box 672

South St. Paul, MN 55075

Please put your name and account number in all correspondence.

**DO NOT mail payments or deposits to this address**

# Spring 2025 is Here for Savings!

**It's an Eggstravaganza of Great Rates through May 31st!**

**4.74% Floor Rate!**

**No Payments for 60 days!**

**Personalized Member Service!**

Use up to 2 *FIRST PACE Credit Union* services at .25% each to reduce your qualifying rate by .50%!

You could be eligible for 4.74% APR\* for 36 months on your New Loan!

**Act Now to Lock in Your best rate!**

## **.25% OFF IF YOU:**

- » Open a New FREE Checking Account with Direct Deposit or Recurring Transaction
- » Open a New Youth Account with Direct Deposit or Recurring Transaction
- » Participate in Our Next Annual Meeting (May 15<sup>th</sup> – Dinner Ticket \$15)
- » Add Debt Protection to Your New Loan
- » Add GAP Insurance or Vehicle MRC
- » Sign Up for Paperless E-Statements

**PICK 2!**



**APPLY NOW**

[www.firstpacecu.com](http://www.firstpacecu.com)

**651-451-8495**

\*APR (Annual Percentage Rate). Certain restrictions apply. Rates vary based upon credit score and term; normal underwriting standards apply. Not valid on refinancing of current FIRST PACE Credit Union loans. .25% OFF our Current Rate can be used on a New Loan with FPCU or Refinanced from another financial institution. \$25 Title Transfer Fee for applicable refinances. Cannot be combined with other offers. Home Equity loans not eligible. Loan must be booked by May 31, 2025.

## CREDIT CORNER

### SCAM AWARENESS

#### WATCH OUT! SCAMMERS TARGET EVERYONE!

Their full-time job is to trick you into giving up information for their gain. **If It Is Too Good to Be True, It Probably Is!**

IRS/Govt Imposters	Social Media Scams
Insurance Fraud	AI Voice/Picture Scams
Phishing	Smishing
Spoofing	Foreign Exchange Scams
Counterfeit Checks	Lottery Scams
Identity Theft	Romance Scams
Gift Card Scams	Pyramid Schemes
Job Scams	Jail Scams
Account Takeovers	Advanced Fee Scams

**Protect Yourself! Recognize scammers.**

#### THEY MAY:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.

**Do Not Give Scammers Money or Personal Information – Ignore Them!**

#### HOW TO STAY SAFE:

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments. FOUR THREE SIX FIVE
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, gold bars, or by mailing cash.
- **Protect your personal information.** Be skeptical of any contact you didn't initiate.
- **Spread the word.** Share your knowledge of scams with your friends, family, and community.



#### USE THE 10-2 RULE

Take **10** Minutes to Think About It.  
Talk To **2** People to Confirm OK.

FIVE SIX SEVEN EIGHT



**GOING  
TO THE  
TWIN  
CITIES  
AUTO  
SHOW?**

**Make Sure  
You Are  
PRE-  
APPROVED  
with  
FIRST  
PACE  
CREDIT  
UNION**

**APPLY  
NOW!**