

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 25th
Juneteenth – Friday, June 19th
Independence Day – Friday, July 3rd



Federally Insured by
NCUA

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.

NOTICE OF ANNUAL MEETING

FIRST PACE[®] 63RD Annual Meeting
CREDIT UNION

Notice Is Hereby Given That The 63rd Annual Meeting of Members of FIRST PACE Credit Union Will Be Held:

Thursday, May 14, 2026

at

Tinucci’s Restaurant

396 21st 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 8th • 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

TEN DOLLAR GIVEAWAY

Find your member/account number spelled out in this newsletter such as: **THREE ZERO ZERO SEVEN** & you could win \$10. There are two other numbers. Call the office by June 30th, 2026 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 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

Share the Credit Union Difference with Your Family!

Did you know that all your family members are eligible to join FIRST PACE Credit Union? Your spouse, children, grandchildren, siblings, parents or grandparents are eligible to join FIRST PACE Credit Union. It is our mission to serve our members and help them reach their financial goals.

April is National Youth Month

Start Your Child's Financial Journey Off Right

with a Share Savings or Share Draft (checking) Account from FIRST PACE CU!

Did you know FIRST PACE Credit Union offers free checking accounts for teenagers? Put your teen in charge of their finances and give them a head start with a free checking account with a VISA debit card from FIRST PACE Credit Union. Together we can help your teen learn valuable money management skills and put them on a head start to be in control of their finances. Starting them off early gives them a chance to learn how to manage their money by saving and budgeting for the things they want and need. Putting them in charge now only helps them achieve a brighter financial future!

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: FIVE ONE FIVE FOUR

- **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. SIX FOUR THREE EIGHT
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **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.