

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:

Independence Day –
Monday, July 3rd Closing Early at 2PM &
Closed Tuesday, July 4th
Labor Day – Monday, September 4th
Columbus Day – Monday, October 9th



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.



The Board of Directors would like to announce a change in leadership at FIRST PACE Credit Union. Chris Lamminen was hired as President and will start in July. He is looking forward to his new role, learning (relearning) about FIRST PACE and connecting with the members. Chris formerly worked for FIRST PACE, so some of you may remember him. Please take time to introduce yourself and congratulate Chris on his new role.

FIRST PACE Credit Union held its 60th Annual Meeting May 18, 2023.

Each year, the members elect individuals from the Membership, to serve on the Board of Directors and Supervisory Committee. Below are your elected officers. Please thank these volunteers for their time, dedication and commitment to ensuring a prosperous year for your business.

Board of Directors:

Chairperson – Dan Gerten
Vice Chairperson – Brian Ecker
Secretary – Ray Kobler
Treasurer – Quinton Vorhies
Board Member – Mike Popek

Supervisory Committee:

Chairperson – Mike Morton
Committee Member – Ben Dachel
Committee Member – Jon Lerbs

If you missed the meeting, we have copies of the Annual Meeting report in the office or it can be found on the [Resources](#) page of our website.



**DECLUTTER YOUR
PAPERWORK SAFELY
WITH US!**

SATURDAY, SEPTEMBER 9th 9AM-12PM

Held in the Parking Lot:

161 MARIE AVE E, WEST ST PAUL, MN 55118

Open to FIRST PACE Credit Union Members, West St Paul & South St Paul Residents

Please Make Sure All Items:

DO NOT have Paper Clips or Rubber Bands. Staples are OK. Expired Credit Cards OK. We DO NOT accept CD's, DVD's or other Non-Paper Products.

TEN DOLLAR GIVEAWAY

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

There are two other numbers.

Call the office by September 30th, 2023 to claim your winnings!

Sign up for our Monthly News & Specials email to be kept up-to-date on 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's \$600 Scholarship

In tribute to FIRST PACE Credit's Union's 60th Anniversary we awarded a \$600 scholarship to a member or child of a member who is currently enrolled or will be enrolled in post-secondary education (college or trade school) Fall 2023. The applicants submitted a reply in 100 words or less to the question: Why is saving money for retirement important and how do you plan to save for it? Due date was June 15, 2023.

WE WOULD LIKE TO CONGRADULATE OUR WINNER:

TYLER S.

Thank you to everyone who participated.

We hope your school year goes great!

DID YOU KNOW...

We have partnered with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans.

Learn more today at www.firstpacecu.com/student-loans

College Financing Options



Let FIRST PACE CU Fund Your FUN!

Our various loan products can cover ALL the things you may need for some FUN this summer and beyond!

Get out and let us help you enjoy the weather with your new:

- Motorcycle!
- Scooter or Electric Bike!
- Golf Cart or UTV!
- Camper or Motor-home!
- Ice Castle or Tiny Home!
- Boat or Jet Ski!

Get your yard looking it's best with your new:

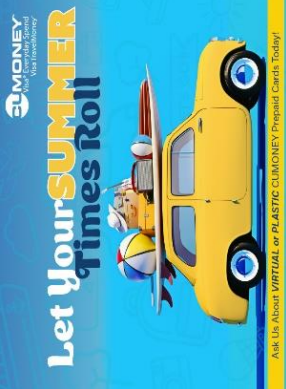
- Riding Lawnmower!
- Skid Steer or Tractor!

We offer competitive rates and terms. Contact us with any questions. Apply for your new loan today!



ASK US ABOUT
VISA GIFT CARDS!

FIVE NINE THREE SIX



FIVE SIX FOUR FOUR

RIDDLE OF THE DAY

What coin doubles in value when half is deducted?



ANSWER:
A half dollar.

CREDIT CORNER

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

BEFORE DEATH DOCUMENT CHECKLIST:

Here is a checklist of documents to compile before passing away. Share the location of the documents with appropriate people.

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|--|---|
| <input type="checkbox"/> Will or trust agreements | <input type="checkbox"/> Deeds |
| <input type="checkbox"/> Durable power of attorney for health care | <input type="checkbox"/> Leases |
| <input type="checkbox"/> Marriage certificates | <input type="checkbox"/> Motor vehicle titles |
| <input type="checkbox"/> Divorce certificates and agreements | <input type="checkbox"/> Recreational vehicle titles |
| <input type="checkbox"/> Birth Certificate | <input type="checkbox"/> Financial institution statements |
| <input type="checkbox"/> Social Security card | <input type="checkbox"/> Loan statements |
| <input type="checkbox"/> Military service records and discharge papers | <input type="checkbox"/> Investment account statements |
| <input type="checkbox"/> Veteran benefits | <input type="checkbox"/> Stock certificates |
| <input type="checkbox"/> Government benefits | <input type="checkbox"/> Pension/retirement plan statements |
| <input type="checkbox"/> Tax returns (last 7 years) | <input type="checkbox"/> Employer benefit statements |
| <input type="checkbox"/> Life insurance policies | <input type="checkbox"/> Bills, Including automated payments |
| <input type="checkbox"/> Car insurance | <input type="checkbox"/> Safe deposit box information, including keys |
| <input type="checkbox"/> Homeowners insurance | <input type="checkbox"/> Storage locker contract |
| <input type="checkbox"/> Health insurance | <input type="checkbox"/> Business ownership or interest |
| <input type="checkbox"/> Mortgages | |
| <input type="checkbox"/> Account usernames and passwords – Email, financial, social media, devices | |