

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 – Friday, July 3rd
Labor Day – Monday, September 7th



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.

In the market for a new (to you) vehicle?

4.74% APR* on 2022 or newer vehicles for up to 60 months

*APR=Annual Percentage Rate



PLEASE VISIT www.firstpacecu.com and submit your loan application today! Offer expires September 30, 2026.

FIRST PACE Credit Union held their 63rd Annual Meeting May 14, 2026

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 – John Knetter
Vice Chairperson – Dan Gerten
Secretary – Ray Kobler
Treasurer – Michael Vasquez
Board Member – Aleni Berry

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.

TAKING A VACATION ON A BUDGET?

Consider a CUMONEY reloadable VISA [card](#). Benefits include:

- Flexible reload options
- Easy budgeting
- Fraud protection

For more information on reloading and ATM withdrawals please visit [CUMONEY](#).

TEN DOLLAR GIVEAWAY

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

There are two other numbers hidden in this newsletter. Call the office by September 30th, 2026 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. www.firstpacecu.com

– **FIRST PACE Credit Union** –
Exclusively Serving
USW Union Members
and Their Families since 1963!



YOUTH JOIN FOR FREE!

JOIN THE YOUTH REVOLUTION

Give the gift of financial independence.

Now through August 31st, anyone under 18 can become a member of *FIRST PACE Credit Union* for FREE!

Start The Youth in Your Life Off Right with Their FIRST Savings, Checking and Loan:

FIRST SAVINGS ACCOUNT

- Start off with MINIMAL \$10 Share Account balance (FREE THROUGH AUGUST!)
- Open a SPECIAL YOUTH RATE Account at .25% APR* (18+ Share rate currently at .10% APR*)
- Enjoy EXCLUSIVE 3- or 6-Month YOUTH CD Rates - \$25 min./\$5k max.

FIRST CHECKING**

- Learn SUCCESSFUL cash management skills.
- Get a FREE Debit Card and first box of 50 checks! - Handy Surcharge-Free ATMs Nationwide!
- Enjoy FREE & SIMPLE Online Banking - BILL PAY - E Statements - Mobile App *FIRST PACE CU*

FIRST LOAN***.

(Ages 14-17 with source of income outside the home)

- Take out a FIRST LOAN - New phone, video game system -practically anything!
- Learn HEALTHY borrowing habits EARLY!
- Enjoy SIMPLE Auto Pay directly from a FIRST Checking Account.

WE'RE HERE TO HELP!

You can be joint on your youth's account and help keep track, but we are also just a phone call, email or quick office visit away!

MAKE SURE TO BRING COPY OF:

Valid Driver's License OR
Birth Certificate OR Social Security Card

Starting your first job and want to set-up direct deposit? Open an account and give your money a place to go, with ease!

*APR (Annual Percentage Rate). Certain restrictions apply. **Joint account needed for 15 and under. ***Must have source of income outside of home. *FIRST PACE* Checking Account required for Auto Pay. Cosigner maybe required. \$100 Min.-\$1000 Max. Certain restrictions apply.

STUDENT LOAN OPTIONS AVAILABLE NOW

We have partnered with ISL Education Lending to help you with college expenses. Through this partnership, we're able to offer three types of loans for college financing. There are no fees associated with any of these loans. To learn more or apply, visit our student loans [page](#).



PRIVATE STUDENT LOANS

The Partnership Advance Education Loan[®] is a national loan for undergraduate and graduate student borrowers who may need one or more cosigners. The College Family Loan[®] is for parents or legal guardians looking to borrow on behalf of students to help with college expenses or to relieve some of their potential debt. Applicants who do not meet the credit criteria on their own may apply with one or more cosigners. You can review loan information, including required underwriting and credit criteria online before you apply. In addition, you can pre-qualify to see the exact rates you may receive. Students planning to apply with cosigners should have their cosigner pre-qualify as the cosigner's information will dictate their rate. Pre-qualifying does not impact your credit.

Other loan features include:

- Choice of interest-only or full principal and interest payments while enrolled in school or deferred payments until after school.
- An interest-rate reduction for automatic payments.

REFINANCE LOANS

Refinance loans are available to help you repay existing student loans as well. The Reset Refinance Loan[®] offers the opportunity to simplify repayment and lower:

- The interest rate you pay on student loan debt.
- The amount you will pay over time through shorter repayment terms or lower rates or a combination of both.
- Monthly payment amounts through a longer repayment term.

As with the other loans, eligibility and credit criteria requirements are provided upfront and in clearly defined language online. You may complete a simple pre-qualification step to see the rates you may qualify for without impacting your credit score.