

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:**

Columbus Day – Monday, October 10<sup>th</sup>

Veteran's Day – Friday, November 11<sup>th</sup>

Thanksgiving – Thursday, November 24<sup>th</sup>

Christmas – Monday, December 26<sup>th</sup>

New Year's Day – Monday, January 2<sup>nd</sup>

**HAVE A SAFE AND HAPPY HOLIDAY SEASON!**

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.

Hello FIRST PACE Credit Union Members!

My name is Julia Havens, and I am excited to join FIRST PACE Credit Union as the next President replacing Jennifer Tiedman, who has retired. I have known Jennifer for many years. Jennifer has been a great leader and asset to FIRST PACE Credit Union and will undoubtedly be missed. I wish Jennifer well in the next chapter of her life. I hope to fill her shoes well and continue to make FIRST PACE Credit Union your first place for financial services.

A little bit about me and my background; I have worked in the credit union industry since 1992. I have worked for both large and small credit unions holding various positions, and for the past twenty-three years as the President of Riverview Credit Union in South Saint Paul, MN. Riverview Credit Union is similar to FIRST PACE Credit Union in that Riverview Credit Union is a credit union that is a multiple SEG (Select Employee Groups) credit union serving the employees and their family members in their financial journey. I aim to bring the members of FIRST PACE Credit Union the same excellent service you've known and come to expect. I plan to continue adding products and services that fit your needs and the technology to make your financial journey more convenient.

I look forward to meeting all of you soon.

Sincerely,

Julia Havens

**Changes in your life?**

PLEASE update your Contact and Beneficiary information with us As Soon As Possible!

SNOWBIRDS, please give us your seasonal address for best security practices.

**TEN DOLLAR GIVEAWAY**

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

There are two other numbers.

Call the office by December 30<sup>th</sup>, 2022 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!!

We at FIRST PACE Credit Union are asking you for **DONATIONS** of powdered laundry soap or pods to be brought to our office **by Friday, October 7<sup>th</sup>**.



Staff and Volunteers will be participating in CU Forward Day on Monday, October 10, a day in which we give back to our community. The powdered laundry detergent or pods will be used to create kits that will go to Neighbors Inc. in South St. Paul for distributing to those in need. We have also signed up to perform yardwork for an hour at one of the Living Well homes and we will also provide refreshments to the West St. Paul Police Department.

**Thank you in advance for your help in giving back to the community.**

**VISA PREPAID CARDS**

**Gift Cards – Gifts Done Right**

Safer than carrying cash, easy to purchase, and fun to receive, **anytime is the right time** to give VISA Gift Cards. Birthday's, Christmas, wedding or anniversary, a thank-you, the possibilities are endless.

**Reloadable Cards** – Use this card for **travel, giving to your college student** or for **budgeting**, and reload it over and over again.

You can use it at an ATM too!

To purchase a VISA prepaid card, stop by the office or call us today.

**SHRED EVENT**

September 10<sup>th</sup>, 2022

**3600 POUNDS!!!**



## \$16,000 In Scholarship Money Available!

The Minnesota Family Involvement Council is offering sixteen (16) \$1000 scholarships to credit union members. Any member who is pursuing post-secondary education in the fall of 2023/spring 2024 OR is a high school senior graduating in 2023 is eligible to apply. Applicants are asked to answer the following essay question:

***With rising costs of living, how has this impacted your financial goals and how can your credit union help you achieve them?***

All applications must be submitted no later than November 30, 2022. For complete rules and to apply online visit the website:

[www.mncun.org/scholarship-council.html](http://www.mncun.org/scholarship-council.html)



### Our Loan Rates are still low and we have money to lend!

**Recreational vehicle loan:** Go play outside. We mean that in the best possible way. And we want to help you save money on your recreational vehicle loan. Come on over to FIRST PACE for financing options. SIX ONE SIX SEVEN

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

**Home Equity Loan:** Use the equity in your home to get fall projects done, install clean energy solar, a new furnace or windows to keep the winter chill out.

## 2022 HOLIDAY SKIP-A-PAYMENT IS HERE!



**For only \$35 per loan,  
you can be payment free for an entire month.**

Print an application from our website [www.firstpacecu.com](http://www.firstpacecu.com), send it to our office and free up money to use for your Holiday spending. Contact us if you need a Skip-A-Pay form mailed to you.



ONE NINE ZERO THREE



### Joke of the Day

**A second-grade teacher is giving her daily grammar lesson.**

"Tammy," the teacher calls out to a girl in the first row of class, "please use 'I' in a sentence."

"I is," Tammy begins, but was immediately interrupted.

"No, Tammy," the teacher says, "that's incorrect. You always say 'I am.'"

"All right," Tammy says. "I am the letter that comes after H."

## 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](mailto:Stephanie@firstpacecu.com) or [Emily@firstpacecu.com](mailto:Emily@firstpacecu.com)

When you joined the credit union you became an owner of your own financial co-operative, people helping people become financially secure. Active members are what keep the credit union successful, prosperous and able to continue our philosophy of not-for-profit but for service.

### How To Be an Active Credit Union Member:

#### • Take Advantage of Excellent Services and Rates! •

Amazing Rates for Loans and Savings! Easy to save or pay loans with direct deposit. All the Online Banking Tools you need to help keep tabs on your accounts. No phone trees-direct person to person help! AND MORE!

#### • Open a Checking Account-Use the Credit Union as Your Primary Financial Institution •

With Free checking and our 55+ Platinum program you'll soon see that the credit union serves you far better than a for-profit bank.

#### • Come To Our Annual Meeting of Members and Have Your Vote Heard •

Did you know? EVERY member can join us for a delicious dinner and a short meeting to discuss our financial futures together!

#### • Volunteer for a Board of Directors or Supervisory Committee Position •

Not only will you be involved in a great networking opportunity and giving back to the Credit Union, you will also gain knowledge and resume experience.

#### • Sign Up for Our Monthly News & Specials Email •

Keep abreast of the credit unions happenings, when we have loan rate specials, and events that may be going on. You will be the first to know! And you have a chance to win \$10 [Sign Up for News & Specials Email Now!](#)

#### • Read Our Quarterly Newsletter with Your Statement •

Besides the monthly email, we also share important information through this quarterly newsletter. Thanks for reading! [Check Out the Latest and Past Issues Today!](#)