

*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:**

Indigenous Peoples/Columbus Day – Monday, Oct. 14<sup>th</sup>

Veteran's Day – Monday, Nov. 11<sup>th</sup>

Thanksgiving Day – Thursday, Nov. 28<sup>th</sup> \* – Friday, Nov. 29<sup>th</sup> Close at 2pm

Christmas Day – Wednesday, Dec. 25<sup>th</sup>

New Year's Day – Wednesday, Jan. 1<sup>st</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.

FIRST PACE Credit Union is asking You for **DONATIONS** of  
any dry, boxed, or canned food items & personal care items  
to be brought to our office **by Friday, October 11<sup>th</sup>.**



We will be participating in CU Forward Day on Monday, October 14, a day in which credit unions give back to our community. We will drop off donations to Neighbors Inc. in South St. Paul for distributing to those in need.

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



**Get in the Holiday Spirit with FIRST PACE Credit Union!**

**Please Consider Bringing in a Toy for a TOYS FOR TOTS Drive!**

We will be a collection point for our member's donations.

Please bring your New unwrapped toy to the office by December 6<sup>th</sup>  
and we will transport to our local TOYS FOR TOTS program.



**Fall Leaves Time for Cleaning Up!**

We have been noticing lately that member's  
Email and Voicemail inboxes are FULL!

**REMEMBER: REFRESH & DELETE! DELETE! DELETE!**

**STAY UPDATED**

**PLEASE** Let us know any changes to Your Contact and  
Beneficiary Information!

**SNOWBIRD?** Please provide your seasonal address for best  
security practices.



**CHRISTMAS CLUB**

**We Still Offer the Christmas Club!**

On October 1<sup>st</sup>, we will pay out funds that members have  
been collecting over the last year PLUS 2% dividends!

We offer this special account to help our members  
to save for the holidays.

**Contact Us Today to Start Yours for Next Year!**

**TEN DOLLAR GIVEAWAY**

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

There are two other numbers.

Call the office by December 31<sup>st</sup>, 2024 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](http://www.firstpacecu.com) or call  
us & we'll be happy to enroll you!!



MINNESOTA  
CREDIT UNION FOUNDATION  
SCHOLARSHIP COUNCIL

## SCHOLARSHIP OPPORTUNITY!

CUT THE COST OF COLLEGE AND APPLY FOR THE FSC SCHOLARSHIP!

- Eighteen \$1,000 Scholarships Awarded
- For Traditional & Non-Traditional Students
- Pursuing Education in Fall 2025 & Spring 2026
- Exclusive to Members of Minnesota Credit Unions

**Application Deadline: November 30<sup>th</sup>, 2024**

**APPLY TODAY! <https://submissions-mncun.org/>**

ONE SIX SEVEN FIVE

**It's Time to Set Payments Aside!**

## 2024 HOLIDAY SKIP-A-PAYMENT

TWO THREE FIVE FIVE



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

Print an application from our website, 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.

\* Skip-A-Payment months: Nov. Dec. or Jan.



### Our New Mobile App is Here!

Manage Your Accounts from Your Mobile Device with Ease!

Remote Deposit Checks, Edit Account Names, Make Transfers and even Pay Bills (with a qualified checking account).

Download **FIRST PACE CU** from your preferred app store and Get Started Today!

#### PUN OF THE DAY

Why didn't the  
quarter roll  
down the hill  
with the nickel?



ANSWER: Because it had more cents.