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.  $\sim$  Wed.  $\sim$  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. 14th Veteran's Day - Monday, Nov. 11th Thanksgiving Day - Thursday, Nov. 28th \* - Friday, Nov. 29th Close at 2pm Christmas Day - Wednesday, Dec. 25th New Year's Day - Wednesday, Jan. 1st



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.

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 11th.



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!

#### **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 1st, 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 31st, 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 or call us & we'll be happy to enroll you!!



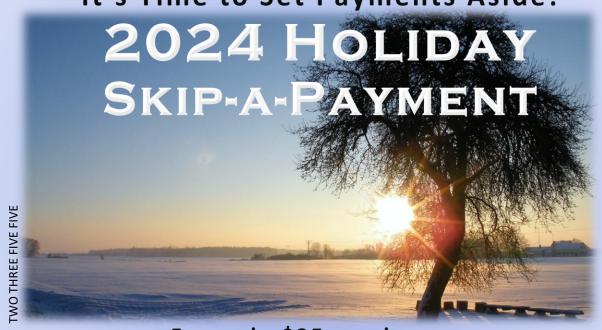
# SCHOLARSHIP OPPORTUNITY!

#### 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 30th, 2024
APPLY TODAY! https://submissions-mncun.org/

It's Time to Set Payments Aside!



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.