

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. 13th

Veteran's Day – Tuesday, Nov. 11th

Thanksgiving Day – Thursday, Nov. 27th ♦ Friday, Nov. 28th – Close at 2pm

Thursday, Dec. 24th – Close at 2pm ♦ Christmas Day – Thursday, Dec. 25th

New Year's Day – Thursday, Jan. 1st



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.

HELP US GIVE BACK TO THE COMMUNITY!

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 10th**.



We will be participating in CU Forward Day on Monday, October 13, 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 to support the community!

Is Your Email and Voicemail Inbox FULL?

REMEMBER: REFRESH & DELETE! DELETE! DELETE!

Are you missing important updates from us? Maybe we just can't get ahold of you! Please take a moment this season to get rid of your digital clutter!

STAY UPDATED

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

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



TOP 3 Mistakes to Avoid Before Buying Your Next Vehicle

- 1. Buying a car you can't (or shouldn't) really afford** - There's a difference in being able to buy something and being able to afford it wisely. Pro-tip: Get Pre-Approved! This makes the process so much easier!
- 2. Not Shopping Around** - Do your research, test drive a few different vehicles, decide which one you want, then shop around to different dealerships.
- 3. Rolling Negative Equity into your new car loan** - If you owe more than your current vehicle is worth (negative equity), this happens for a few different reasons...financing for long periods of time, trading in vehicle and upgrading every 2 – 3 years, rolling the balance into the next vehicle and financing more than 100% of the vehicles value.



TEN DOLLAR GIVEAWAY

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

There are two other numbers.

Call the office by December 31st, 2025 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!!

Need extra funds for the Holidays?



2025 HOLIDAY SKIP-A-PAYMENT

**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: November, December, OR January. ONE ZERO FOUR FOUR



Rates are Falling!

Start Winter with Savings!



Refinance with Us and We'll Give You 1% OFF Our Current Rate! *

***Bring Us Your Auto, Motorcycle, or Recreational Vehicle Loan
From Any Other Financial Institution and SAVE!***

APPLY ONLINE TODAY.

www.firstpacecu.com

FIRST1PACE[®]
CREDIT UNION
Your first place for financial service.

*Refinance with 1% OFF our Current APR (Annual Percentage Rate). Certain restrictions apply. Rates vary based upon credit score and term; normal underwriting standards apply. \$25 Title Transfer Fee. 1% OFF our Current Rate can be used on a New Loan with FPCU Refinanced from another financial institution. **Not valid on refinancing of current FIRST PACE Credit Union loans.** Cannot be combined with other offers. Home Equity loans not eligible. Loan must be booked by December 31st, 2025.

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!

Have You Had Any Recent Life Changes?

Are You Struggling to Make Ends Meet?

Contact our loan officer Stephanie today at Stephanie@firstpacecu.com to discuss how FIRST PACE Credit Union can help by finding the best way to consolidate current debt.

Consolidate and Conquer Debt!



ONE SIX THREE TWO