



Your first place for financial service.

161 Marie Avenue East ~ West St. Paul, MN 55118

www.firstpacecu.com

Telephone: 651-451-8495 or 651-451-8052

Hours: 10:00 A.M. to 5:00 P.M. -- Mon. - Wed. - Fri. and 10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.

The office will be closed July 5th for Independence Day & September 6th for Labor Day

Our Mission: We strive to enhance our member owner's lives through shared values, offering financial solutions and building our future together.

FIRST PACE Credit Union held its 58th Annual Meeting May 6, 2021.

Each year, the members elect individuals from the Membership, to serve on the Board of Directors and Supervisory Committee. Below are your elected officers.

Board of Directors:

- Chairperson – Brian Ecker
Vice Chairperson – Dan Gerten
Secretary – Deb Spiess
Treasurer – Quinton Vorhies
Board Member – Ray Kobler

Supervisory Committee:

- Chairperson – Mike Popek
Ken Angerman
Mike Morton

Please thank these volunteers for their time, dedication and commitment to ensuring a prosperous year for your business. If you missed the meeting, we have Annual Meeting reports in the office or they can be found on the Resources page of our website.

FIRST PACE CREDIT UNION - SAFE, SOUND, SECURE

The Board of Directors has ratified our Member Expulsion Policy with enhancements to criteria and a change to expulsion timeline as defined here: The expulsion of any member pursuant to this policy shall be effective 14 days after such member is notified of such Expulsion by mail sent to the members address on the credit union records. The effective date of this change will be August 1, 2021.

Six Money Habits Gen Z Wishes You'd Teach Them

- 1. Finances are fun - Check out Zogo "a gamified app that teaches kids (and adults too) the basics of financial management, what a credit union is, etc." You can educate yourself and win rewards!
2. Your money is about more than just you - Where you bank matters. Help show them the benefits of credit unions for their finances and their community. Credit Unions are not-for-profit, democratically run and owned by every person who has an account there.
3. Money is not bad - Help them see that money doesn't have to be stressful. We have many financial tools to help keep things simple.
4. Collectors don't give warnings - Try Reminders for Bill Pay. Set up Account Alerts for changes in your balances. Check out our Self-Service tab in your online banking to customize your Alert preferences.
5. Basic product education - Beyond checking and savings accounts, we offer many helpful services, like Online/Mobile Banking and Student Loans. We are here to answer questions and help you on the road to financial wellness!
6. You have options for personal finance - There are many options and you are in the driver's seat. Take advantage of services we offer and you will need.

Source Credit: Six Money Habits Gen Z Wishes You'd Teach Them, by Elizabeth Arnold | Mar 4, 2020 https://www.markarnold.com/2020/03/six-money-habits-gen-z-wishes-you-d-teach-them/

TWO ZERO THREE ZERO

FIRST PACE Credit Union Community Shred Event September 11, 2021!

All FIRST PACE Credit Union Members are invited to our Shred Event on Saturday, September 11th from 9 AM to 12 PM in our parking lot. Please make sure all items you bring Do Not have paper clips or rubber bands, staples are OK. We Do Not accept CD's, DVD's or other non-paper products. The Shred-N-Go truck will be ready at 9 AM and will accept items until noon or until the truck reaches capacity, whichever occurs first. Looking forward to seeing you!



TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **FOUR FIVE ONE ONE** & you could win \$10. There are two other numbers. Call the office by September 30, 2021 to claim your winnings!



Find your next car with our Auto Buying Resource Center check out Auto Talk Newsletter found on our website under Resources.

If you haven't noticed we have a great resource for you to find your next auto. Just click the tile, shown above, on our website and be on your way to easy shopping with all the added perks you want. Plus, you can apply for your loan right from this site!

All these benefits available to you, our member:

- Some sellers offer Free CARFAX Reports
- Search & Price Local Inventory
- Find the Right Car in 3 Steps
- Trade-In Values
- Refinance Your Existing Auto Loan
- Multi-Vehicle Comparison Tool
- Save Cars for Future Research
- True Market Value Pricing

Back to school tips

During the back to school shopping season in 2019, The National Retail Federation expected families of children from elementary to high school to spend \$696.70 and families with college students to spend \$976.78. Plan and budget for this expensive time of year with a prepaid card. Here are five simple back-to-school shopping tips:

- Take stock of supplies already in your home: Have you unpacked the kids backpacks from the end of last school year? Reuse last year's supplies that are in good shape. Only buy what they actually need.
- Hit the dollar store first for the essentials and save big. Also consider buying for the mid-year restock while prices are low during back-to-school sales.
- Host an end of the summer fashion show and ask the children to create ten outfits from the clothes they have to prepare for the first two weeks of school. Then, if it's important to you and the children, consider getting one new "first day of school" outfit.
- After taking stock of the essentials already in your home, supplies and clothes, create a back to school budget. Load a prepaid card with the amount that fits into your budget to be sure not to overspend. Take into consideration school fees, beginning of the school year fundraisers, and extra-curricular startup costs.
- Shop without the children. Print the school supply list and hit the store on your way home from work one evening. A kid free shopping experience is faster and less stressful. Plus, when you arrive home with several bags of supplies for the children – they will be elated!

Back to school shopping is a financially overwhelming endeavor. Ease your worries with a FIRST PACE Credit Union prepaid VISA card. Call us or stop in the office today to purchase a VISA Gift Card or a VISA Reloadable Card. Virtual Gift Cards also Available.

Get the Money you need for College Smart Option Student Loan®

We've partnered with Sallie Mae® to offer you the Smart Option Student Loan. Its flexibility makes it an ideal solution for students and families who still need money for college after using grants, scholarships and federal student loans. Smart features. Great benefits.

Choose from three repayment options and benefit from

- Competitive variable or fixed interest rates
- No origination fee and no prepayment penalty
- The option to borrow up to 100% of the school-certified cost of attendance
- A 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit
- Complete the quick and easy online application in about 15 minutes

Plus, applying with a creditworthy cosigner may help give you a better chance of approval.

Apply today! www.salliemae.com/smartoption/firstpacecu or www.firstpacecu.com

People on a budget (like college students) can take advantage of our reloadable VISA cards too.

Let FIRST PACE CU Fund Your FUN!

Our various loan products can cover ALL the things you may need for some FUN this summer and beyond! Get out and let us help you enjoy the weather with your new:

- Motorcycle!
- Scooter or Electric Bike!
- Golf Cart or UTV!
- Camper or Motor-home!
- Ice Castle or Tiny Home!
- Boat or Jet Ski!

Get your yard looking it's best with your new:

- Riding Lawnmower!
- Skid Steer or Tractor!

We offer competitive rates and terms. Contact us with any questions. Apply for your new loan today!



ONE SIX SEVEN ZERO