

3rd Quarter News 2021

The office will be closed

Monday, October 11th for Columbus Day (Indigenous People)

Thursday, November 11th for Veterans Day

November 25th for the Thanksgiving Holiday,

The Credit Union office will close early

Friday, December 24th at 2 P.M. for the Christmas Holiday

Friday, December 31st at 2 P.M. for New Year's Eve

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



We have money to lend and want your loan, please!

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.

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.

We are asking you for donations of powdered laundry soap or pods, new or gently used books & magazines to be brought to our office by Friday, October 8th. Thank you in advance for your help in giving back to the community.

FIRST PACE Credit Union will be participating in CU Forward Day on Monday, October 11, a day in which we give back to our community. We will be collecting powdered laundry detergent or pods to create kits that will go to Neighbors Inc. in South St. Paul for distributing to those in need. We are also collecting new and gently used books, magazines, coloring books and DVD's to be donated to Living Well Disability Services in Mendota Heights. Staff and Volunteers have 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.



Help keep your email secure with these email phishing spotting tips:

- If you don't know the sender, don't click it.
- If you are not expecting it, don't click it.
- If you are not 100% sure any attachment or link is safe to click, don't click it. **FIVE SIX EIGHT EIGHT**
- Verify anything you might consider clicking with the sender using an independent means, such as a new and separate email message, a phone call, a text message, or a personal visit.
- Spelling and grammar count. If the message is a mess or unprofessional, it should be deemed suspicious.



TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **THREE TWO SIX FIVE** & you could win \$10. There are two other numbers. Call the office by December 31, 2021 to claim your winnings!

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.



Holiday Skip A Payment Offer

For only \$35 per loan you can be payment free for an entire month. Print an application from our website 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.

\$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 2022/spring 2023 OR is a high school senior graduating in 2022 is eligible to apply. Applicants are asked to answer the following essay question: ***How did the way you interact and communicate with businesses change during the pandemic and what would you like to see continue in the future? From these experiences what suggestions do you have for your credit union?*** (Essay tips: Please share your personal story; use the specifics you identified in the preliminary questions to write your essay)

Applications are being accepted online with a submission deadline of November 30, 2021. For complete rules and to apply online visit their website: <https://www.mncun.org/scholarship-council.html>

Identity Theft is a reality!

Have you looked at your credit bureau report lately?

26% of credit reports have errors!

You're entitled to one free credit report per year.

Check yours out today at www.AnnualCreditReport.com or call 1-877-322-8228

Length of Time Information is Stored on Credit Reports

Inquires	2 years
Financial judgements	7 years from date filed
Tax liens	7 years from date paid
Negative information	7 years from first delinquency that led to final default, charge off, or foreclosure
Ch. 13 Bankruptcy	7 years from filing date (not discharge date)
Ch. 7 Bankruptcy	10 years from date account was closed
Positive information	10 years from date account was closed
Unpaid tax liens	Indefinitely

THREE TWO ZERO THREE

If you have become a victim of identity theft –place fraud alerts with credit bureaus – check credit reports -call your police department & notify the Federal Trade Commission at www.ftc.gov or call 1-877-IDTHEFT.

To place a fraud alert:

Equifax (www.equifax.com) 1-888-766-0008

Experian (www.experian.com) 1-888-397-3742

TransUnion (www.transunion.com) 1-800-680-7289

More information on safety/identity theft can be found on the Resources page of our website www.firstpacecu.com

Member testimonial: "I will always get credit life and disability insurance on any loan I ever have. It was a godsend for me."