



The Credit Union Office will be Closed
Memorial Day - May 31



FIRST PACE Credit Union is off to a great new year, would love to help you out with your loan needs and **WE HAVE MONEY TO LEND!**

When you apply for a loan through us we will be able to tell you your credit score and review your credit bureau report with you. If you need a Home Equity Loan, vehicle, boat or vacation, check with us first-someone you can trust. Make sure to sign up for payment protection-protects your credit & offers peace of mind during an injury or illness.

We are participating in Invest in American program. Purchase a new GM or Chrysler vehicle and save with terrific discounts and a special lower loan rate-just for being a credit union member. Other benefits from U.S. companies are offered also. Click on the link from our website www.firstpacecu.com or call us for more information.

Tired of excessive checking account fees at a bank? Our Share Draft (checking) account program is a no fee, no minimum balance requirement with Direct Deposit and Payroll Deduction capabilities. Our free VISA Debit Cards can be presented for payment anywhere you see the VISA logo. They can also be used at ATM's across the nation. Stop in the office or call 651-451-8495 today to find out how to open your checking account and get a free, convenient to use debit card!

47th Annual Meeting a Success!
FIRST PACE Credit Union held its 47th annual meeting March 13, 2010. All 94 in attendance received a free gift. After the business meeting, door prizes (including a TV) were awarded and a delicious dinner was enjoyed by all.

Your elected Board of Directors are:
Chairperson-Gary Martinez
Vice Chairperson-Doug Krech
Secretary-Deb Spiess
Treasurer-Jack Johnson
Board Member-Kevin Schemionek

Your elected Supervisory Committee members are:
Chairperson- Madelyn Fritz
Pam Strassburger
Kevin Hoeschen

Welcome to new Board Member Kevin Schemionek. Please thank these volunteers for their time, dedication and commitment to ensuring a prosperous year for your business. We would also like to thank outgoing Board Member Cindy Becker for her service since 1998.

**FIRST PACE CREDIT UNION
SAFE, SOUND, SECURE**



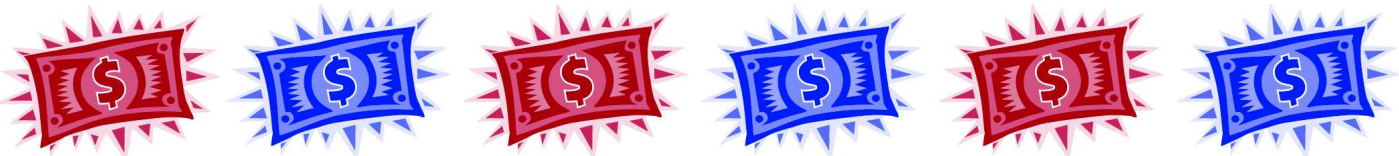
FIRST PACE
CREDIT UNION
Your first place for financial service.

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.
10:00 A.M. to 2:00 P.M. -- Tues. - Thurs.



DIVIDEND RATES PAID THIS QUARTER:

APY*	APR**	
0.50%	0.50%	On the amount in your account up to \$ 1,999
0.65%	0.65%	On the amount in your account from \$ 2,000 to \$ 4,999
1.21%	1.20%	On the amount in your account over \$ 5,000

*ANNUAL PERCENTAGE YIELD
**ANNUAL PERCENTAGE RATE

Your dividends are calculated on a daily balance and compounded quarterly.

Our partnership with CU Companies for Mortgage-Realty-Title-Investments-Business Lending-Auto Resource Center is available for credit union members only. We can help you apply online for your mortgage, by appointment, or you may apply by visiting their website www.cucompanies.com. You can even close your mortgage loan at the FIRST PACE Credit Union office.

CU Auto is having their Spring Sale Saturday April 17, 2010 from 8:30am-4pm at their New Brighton office. Get pre-approved, purchase a vehicle, finance with us and get a **FREE \$50 VISA Gift Card.**

Call the Credit Union Office for current Term Share Certificate Rates & Loan Rates

FIVE EIGHT FOUR NINE

Any member of your immediate family may join the Credit Union. Call the office for a membership application

Newsletter for First Quarter Ended March 31, 2010

TEN DOLLAR (\$ 10) GIVEAWAY

Would you like us to deposit \$ 10 into your share savings account? All you have to do is find your credit union account number spelled out in this issue of the quarterly newsletter. If you find your account number such as: **FOUR EIGHT SIX NINE** call the credit union office by June 30, 2010 and we will deposit ten dollars in your account. There are five numbers.

If the economy woes are taking their toll on your finances, someone in the family has lost their job, you are struggling to make ends meet or just a bit over your head in debt, please make an effort to contact your creditor to let them know of your financial situation. Most lenders are more than willing to make payment arrangements to help get you through your rough time. You can also call us to see if we are able to help you, either by consolidating debt or help with a strategy to get you through from month to month, with a goal of becoming financially secure. **Do not be embarrassed about your financial situation, you are not the only one.** Our card processor has made available the following number for credit counseling: 800-284-1698. *Bankruptcy should be a last resort if all else fails.* Call Stephanie or Jennifer at 651-451-8495 if you would like to set up a time to come in and talk. Remember you didn't end up in this position overnight and you won't get out of it overnight, but we are here to help.

THREE ONE FOUR NINE

Don't become a scam victim!

Be suspicious of any phone calls or e-mail with urgent requests for personal financial information. They even use technology to fool your caller-id into showing the call is from a legitimate source! **If you did not initiate the contact-do not give out any information.** Call the business using a number known to you-not the number given by the spoofer.

To get your free annual credit report go to www.AnnualCreditReport.com or call 1-877-322-8228. If you do fall victim, contact your financial institution, one of the credit bureaus, and the Federal Trade Commission at www.consumer.gov/idtheft or by calling 1-877-IDTHEFT.

*Online statements! Online banking! Online bill pay!
AND IT'S ALL FREE!*

Call the office at 651-451-8495 to enroll and then access these services from our website www.firstpacecu.com.

Want a sure way to save?
PAYROLL DIRECT DEPOSIT
It works!
**A small amount each pay period adds up over time,
start saving now!**

Websites for Youth Resources
www.kids.gov

WHAT IS THE CREDIT UNION DIFFERENCE?

FIRST PACE Credit Union is a financial services cooperative. We do not participate in risky business practices just to gain a profit because we exist to serve our members. Unlike most other financial institutions, we do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees. By current federal statute, credit unions cannot serve the general public like banks. People qualify for membership at FIRST PACE Credit Union by being a USW Union Member or immediate family of a current member. This means you get the personal touch and a person answers the phone when you call.

Each credit union member has equal ownership and one vote-regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner. We are governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.

FIRST PACE Credit Union Privacy Notice

FIRST PACE Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at 651-451-8495.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the credit union.

Categories of Information We collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

THREE SIX NINE ONE

Categories of Information We Disclose and Parties to Whom we Disclose

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Your Credit Union is committed to protecting the privacy of its members. You, our member, can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use on an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

VISA GIFT CARDS or VISA TravelMoney Cards for only \$2 each. Purchase 2 & get the 3rd FREE!
These cards can be used anywhere the VISA logo is displayed.

Spring is upon us and soon there will be graduations, weddings, birthdays, and other special occasions. Wanting the perfect gift? By purchasing and giving a VISA Gift Card from FIRST PACE Credit Union your loved one can shop where and when they want, not being restricted to the store of your choice.

RELOADABLE CUMONEY VISA TravelMoney cards are reloadable by you, to use when traveling or for budgeting. Eliminates paper-based travelers cheques and is safer than carrying a lot of cash around. These are also great for **giving to your college student for budgeting.**

FOUR SIX TWO ZERO



**THANK YOU FOR USING YOUR
CREDIT UNION!**

