

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

Office Closings:

Thursday, November 24th for Thanksgiving Holiday

Monday, December 26th for Christmas Holiday

Friday, December 30th Closing at 2pm

Monday, January 2nd for New Year's Day Holiday



We are offering auto loan rates as low as 1.99% APR for up to a 5 year term.

Apply on at www.firstpacecu.com and get pre-approved today!

*APR (Annual Percentage Rate). Certain restrictions apply. Rates vary based upon credit score, normal underwriting standards apply. No refinancing of current FIRST PACE CU Loans. 1.99% APR Floor Rate. Offer valid on 2013 or newer used and new vehicles. Payment on a 60 month loan at 1.99% APR is \$17.92 per \$1000 borrowed. Offer ends October 31, 2016.

ANNUAL AUDIT OF FIRST PACE CREDIT UNION

Please examine your Statement of Account. If there is an error, notify:

Supervisory Committee
FIRST PACE Credit Union
PO Box 1
Hastings, MN 55033

Please put your name and account number on all correspondence.

DO NOT mail payments or deposits to this address.



TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **FOUR EIGHT ONE SEVEN** & you could win \$10. There are two other numbers. Call the office by December 30, 2016 to claim your winnings!

FIVE ZERO SIX SEVEN

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.

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.

VISA has a GREAT NEW OPTION to enroll your FIRST PACE debit card in transaction alerts which can help you monitor your expenses and combat fraud. Just sign up via the link on our website www.firstpacecu.com and take control of your expenses while helping to fight against fraud—because who would want that to happen to them?



The GrassRoots Education & Action Team (GREAT) is coordinated by the Minnesota Credit Union Network and powered by Minnesota credit union employees, volunteers, and members. GREAT provides credit union supporters a way to help preserve, protect and promote Minnesota credit unions. Please consider joining GREAT by requesting a form from us or signing up here: www.greatcreditunions.org

Mobile Banking - making your life easier

At the store and not sure if you have enough for those new speakers? Wondering if that Insurance premium went through? What to do with the little rebate check? Need to transfer money from savings to checking now so you won't forget tomorrow? Well now you can do all those things right from the palm of your hand, and more! Register your mobile number in Virtual Branch—your online banking connection. You can text balance & history inquires to your short code, download the app "TouchBanking" for real time transactions, or Bookmark the mobile friendly link.

For more assistance or with questions give us a call & let your life be simplified.

Identity Thieves are everywhere-make their job tougher

Keep your name, address and phone number with us current - including your email address!

Tips to help keep your identity safe:

- ~ Use strong and different passwords for every online site you access.
- ~ Don't post on social media where & when you'll be on vacation.
- ~ Wire fraud in on the increase—verify "stranded grandchild" or "romance" requests before sending money.

Studies show that those who monitor their accounts online often detect fraud earlier than those who rely solely on paper statements. Sign up for our online/mobile banking!

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.

Obtain a free credit report:

www.annualcreditreport.com 1-877-322-8228

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 our website www.firstpacecu.com.

THREE NINE TWO SIX

Joke of the day.

Q. Why did the M&M go to school? A. Because he really wanted to be a Smartie!

Educational links for everyone and Pocket Cents: www.MyCreditUnion.gov

Cyber Safety Resources here: <https://staysafeonline.org/>