

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.

The office will be closed Monday, February 20th for Staff Training

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



Need to Upgrade? Escape the City?

We are ready to help you finance your boat/camper/RV so you can take advantage of our low rates. If you finance \$25,000 or more on a 2015 or newer model, your rate could be as low as 4% APR up to 12 years. Close on your loan by March 31st and receive a \$25 VISA gift card. Call us or apply online at www.firstpacecu.com.

*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. Offer ends March 31, 2017.

Notice is hereby given that the **54th Annual Meeting of Members** of FIRST PACE Credit Union will be held, as provided in the by-laws:

Saturday, March 11, 2017 at American Legion Post 98, St. Paul Park, MN

Registration & Social Time: 5:30 - 6:00 p.m.

Business Meeting: 6:00 p.m.

Dinner: 7:00 p.m. \$10 tickets for the dinner must be purchased by March 4th. Call the office at 651-451-8495.

A: To hear and act upon the reports of: 1. The Directors 2. The Treasurer 3. The Credit Manager 4. The Supervisory Committee

B: To elect: 1. Two members to the Board of Directors to fill 3 year expired terms 2. One member to the Supervisory Committee to fill a 3 year expired term.

C: To set compensation for Board of Directors and Committee Members

D: To take any action or transact such other business as may come before the meeting.

If you are interested or know of someone who is interested in running for these open positions please call the office with this information. These are volunteer positions for someone who wants to serve, working for the best interests of Directors and Supervisory Committee.

PLUS We have door prizes and everyone in attendance will receive a gift!



TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **SIX TWO ZERO ONE** & you could win \$10. There are two other numbers. Call the office by March 31, 2017 to claim your winnings!

Dear Member:

When comparing the balances of your shares, certificates, and loans to your records, please remember that the credit union records only include payroll deductions, deposits, or payments which were received by December 31, 2016. **TWO FIVE THREE EIGHT**

Your enclosed statement shows taxable income and interest paid on loans for 2016. Form 1099-INT for interest earned greater than \$10 and Form 1098 Interest Paid greater than \$600 will be mailed in time for you to receive them by the end of January 2017.

Thank you,
Jennifer Tiedman, President

Thank you to everyone who participated in our Annual Online Membership Survey. Congratulations to Jodi, winner of a \$25 VISA Gift Card. Our 2016 Annual Membership Survey questions/responses are as follows.

What is important to you in a financial institution?

Customer Service was most important followed closely by Trust/Security. 3rd was Convenience/Easy to use. FIRST PACE Credit Union personally answers all your questions by phone, walk-in or email. We have dedicated staff that are here to help you with a financial solution. Safeguards and security procedures are in place to protect your personal and account information. We work for you, the member-owner, to provide you with fair financial products and services. With our online/mobile banking we offer 24/7 access to your accounts and credit union information.

What is your preferred delivery channel for banking services?

The preferred delivery channel is Online Banking services except for making deposits. With our mobile banking App members can check all balances, transfer funds and use Remote Deposit Capture to deposit funds to their checking account. Members can also apply for loans via our online/mobile method as opposed to submitting an application in branch.

Which services would you like to know more about?

For more information on our services please call Josh, Stephanie or Jennifer to have any and all questions answered. If you had a specific comment we will be reaching out to you within the next week.

Is there a real life situation where FIRST PACE Credit Union helped you?

A big THANK YOU to those who contributed a story on how FIRST PACE Credit Union helped you. We are grateful to know that our time spent with members really does make a difference. We strive to enhance our member owner's lives through shared values, offering financial solutions and building our future together.

If you have not participated and wish to be part of our annual survey & have your voice heard, sign up for News & Specials on our website. This will give you monthly access to our most current news, important announcements & promotions including another chance to win \$10 if you find your hidden number.

Thank you for your continued membership!

FOUR THREE NINE ONE

\$10,000 in scholarship money available!

The Minnesota Family Involvement Council is offering four (4) \$1,000 scholarships and 12 \$500 scholarships to credit union members throughout Minnesota. Any member who is pursuing post secondary education in the fall of 2017 and spring 2018 is eligible to apply.

The scholarship deadline is February 1, 2017. For complete rules and to apply online visit their website www.mnfic.org.

Holiday spending gone wild? Our Christmas Club Account can help.

Did you feel a little strapped for cash during December? Did you end up using credit cards and carrying a balance to be paid for over the long term? Vow not to do that again! Call us at 651-451-8495 to start your Christmas Club Account and be worry free come holiday shopping time.

Our Privacy Notice is posted on our website's Home page www.firstpacecu.com. There have not been any changes within the past year to this policy. If you wish to receive a paper copy, call our office at 651-451-8495.