

FIRST PACE Credit Union – Your first place for financial service and your trusted partner since 1963!

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

161 Marie Ave East ~ West St. Paul, MN 55118
651.451.8495 OR 651.451.8052

HOURS: Mon. ~ Wed. ~ Fri. – 10:00AM to 5:00PM
Tues. ~ Thurs. – 10:00AM to 2:00PM

The Credit Union Office will be closed:

Martin Luther King Jr. Day – Monday, January 20th

Presidents’ Day – Monday, February 17th

HOPE YOU HAVE A SAFE AND HAPPY NEW YEAR!

Our Privacy Notice is posted on our website’s home page www.firstpacecu.com. There have not been any changes within the previous year to this policy. If you wish to receive a paper copy, please call our office.

Loan Protection for Your Peace of Mind

Beginning January 1st, 2025 our new Debt Protection Program starts. This new Loan Protection Product is replacing our existing Credit Disability/Credit Life Insurance Plan that has been offered to all members who have applied for a loan in the past. To our members that currently have the Credit Life/Credit Disability coverage on existing loans please make sure that you have returned your forms that were sent to you. To ALL members, please keep in mind that this new Loan Protection Product now also covers Involuntary Unemployment, along with the Life Plus and Life Plus Disability. This coverage is now available on all **New Loans with FPCU** but not required.

As of January 1st, 2025 our E-Statement vendor has changed. Please follow instructions in the mailed notice to update your password and have access to the last 18 months of your official statements.

If you are not enrolled for Paperless E-Statements, please make the switch today!

**Visit our Website
and Enroll Today!**

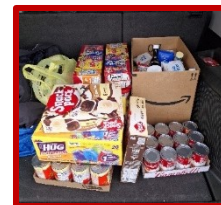
Give us a call with any questions!



FIRST PACE Credit Union participated in CU Forward Day on October 14th, 2024

CU Forward Day, a day in which credit unions give back to the community. We collected 94 POUNDS of food for Neighbors, Inc. in South St. Paul!

Thank you to all who contributed and made it a success!



2024 TAX STATEMENTS

It’s the beginning of a new year! Our enclosed December statement shows the total taxable income earned and interest paid on loans for all of 2024 transactions through December 31, 2024.

You will receive a Form 1099-INT if interest earned is greater than \$10 and Form 1098 if interest paid on a Home Equity Loan is greater than \$600. They will be mailed by the end of January 2025. **FIVE SIX FOUR FIVE**

Thank you,
Your Staff at FIRST PACE Credit Union

TEN DOLLAR GIVEAWAY

Find your member/account number spelled out in this newsletter such as: **THREE ONE EIGHT EIGHT** & you could win **\$10!** There are two other numbers.

Call the office by **March 31st, 2025** to claim your winnings!

Sign up for our **Monthly News & Specials** email so you can be kept abreast of important announcements, promotions and another chance to win **\$10**. Visit www.firstpacecu.com or call us & we’ll be happy to enroll you!!

Thank you

for helping us contribute gifts for our 2024 TOYS for TOTS drive!

We were able to share a couple gifts for the cause!





Rev Up Winter with A New Ride!

Recreational Vehicles:

Ice Castles to Snowmobiles! Get out and play! Rates starting at 6.49% APR*

Autos and Motorcycles:

New and Used. Rates starting at 5.74% APR*

Refinance Your Auto Loan: Want to know how much you could save on your current loan by refinancing with FIRST PACE Credit Union? Give us a call, stop by the office or apply online. Better yet-get your loan from FIRST PACE from the start! ONE NINE FOUR ONE

Apply Online to Get Pre-Approved Today!

**APR is the Annual Percentage Rate. Rates subject to change without notice.*



WINTER FACTS

- * There are always six sides of a snowflake.
- * The largest snowflake recorded measured 15 inches wide and 8 inches thick in Fort Keogh, Montana in 1887
- * The record for the most snow angels at once was set by 8,962 students in Bismark, North Dakota in 2007.
- * Winter on Uranus lasts for 21 years.
- * The largest recorded snowman was 122 feet tall.



REFERRAL REWARDS

Help Our Credit Union Grow - Get Rewarded With \$\$\$!

USW Union Members and Credit Union Member's Families are eligible!

REQUIREMENTS

- Member **AND** New Member receive \$25 each when a New Membership Account is opened with **Direct Deposit** within 30 days.
- **BOTH** will receive an additional \$25 if a New **Checking Account** is opened and has debit card activity within 30 days.
- Member need not be present. Please send Referral with completed referral form.

[Check Our Website to Get as Many Referral Forms as You Need!](#)

Give us a call if you have any questions.

Changes In Your Life?

If so, PLEASE update your Contact and Beneficiary information with us As Soon As Possible!

SNOWBIRDS, please give us your seasonal address for best security practices.

Secure E-Services to Help You Save Time and Money!

Online Banking - All of your FIRST PACE accounts in one place. Simple to customize.

We have Bill Pay too! [Enroll Now](#)



FIRST PACE CU - Download our New App, with all the features of online banking, but easier viewing from all of your mobile devices.

Includes Mobile Check Deposit!