

FIRST PACE Credit Union – Your first place for financial service. Exclusively serving USW Union Members and their families 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:

Memorial Day – Monday, May 27th
Juneteenth – Wednesday, June 19th
Independence Day – Thursday, July 4th



Federally Insured by
NCUA

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.

NOTICE OF ANNUAL MEETING **FIRST PACE**[®] *61ST Annual Meeting* CREDIT UNION

Notice Is Hereby Given That The 61st Annual Meeting of Members of FIRST PACE Credit Union Will Be Held:

Thursday, May 16, 2024

at

Tinucci’s Restaurant

396 21st Avenue, Newport, MN 55055 • 651-459-3211

Registration & Social Time: 5:30 - 6:00 p.m. • Business Meeting: 6:00 p.m. • Dinner: 6:30 p.m.

A buffet dinner with BBQ Ribs, Baked Chicken, Roasted Potatoes, Alfredo, vegetables, salad bar, and desert will be served.

Registration is required. The cost to attend is \$15.

Please call or stop in the office to purchase your Annual Meeting ticket.

Deadline to register is May 8th • To RSVP, please call the office at 651-451-8495

There will be door prize drawings for members and everyone in attendance receives a special gift!



Now You Have the Opportunity to Give Back and Make a Difference!

If you would like to exercise your right as a Member of FPCU to seek a position with the Board of Directors, please contact FIRST PACE Credit Union at 651-451-8495, stop by to let us know, or email Chris at chris@firstpacecu.com

We are seeking an individual who is willing to help a few hours each month and will be compensated for their time. Appointment of position will be declared at this year’s Annual Meeting!

TEN DOLLAR GIVEAWAY

Find your member/account number spelled out in this newsletter such as: **FIVE ONE EIGHT ONE** & you could win \$10. There are two other numbers. Call the office by June 28th, 2024 to claim your winnings!

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

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 672
South St. Paul, MN 55075

Please put your name and account number on all correspondence.

DO NOT mail payments or deposits to this address

GROW YOUR MONEY!

13 Month CD @ 5.00% APR*

GET THAT MONEY OUT OF YOUR SECRET STASH AND BRING IT TO FIRST PACE CREDIT UNION!

Why keep money in a low interest-bearing account with hidden fees at a bank?
Don't keep cash in your mattress when it could be growing in an account here at the credit union!
Start an account for your children or grandchild for their future!

FIRST PACE Credit Union Exclusively Serves USW Union Members and Their Family

START SAVING HERE TODAY!

*APR=Annual Percentage Rate. Standard Term Share CD conditions apply. Not valid with other offers.



We Have Home Equity Loans!

Starting at 6.74% APR*

Get Your Home Projects Done This Year!

CALL US TODAY TO GET STARTED!

651-451-8495 or 651-451-8052

Use FIRST PACE for Your Car or Boat Loan!

Rates Starting at 6.24% APR*

APPLY ONLINE NOW TO GET PRE-APPROVED!

www.firstpacecu.com

*APR (Annual Percentage Rate). Certain restrictions apply.
Rates vary based upon credit score and term; normal underwriting standards apply

CREDIT CORNER

Wedding - Money Saving Tips

Your Member Service Officer is getting married in April! After an 8-year engagement, Emily has finally planned a party for their friends and family. Being the frugal girl, she wants to share some of the money saving tips she used to keep the wedding as close to her desired budget as possible. There's always something unexpected, but there's still money left over for other entertaining things... like vacation!

- i. **Budget- Pick A Reasonable Number and Stick to It!**
This will make everything else you choose have a limit, but it could help you be realistic with your expectations.
- ii. **Guests- The Number Counts!**
It would be lovely to invite every single one, but the more you invite, the bigger the venue and food costs and bigger the budget. Keep it to those you are both closest to. You have the rest of your lives to share the wedding joys with everyone and everyone else.
- iii. **Outfits- Shop Around!**
Find discounts at budget friendly bridal shops (Budget Bridal in Osseo, MN). Check out outlet stores and even look for store closings for discounts on suits and accessories (B&G Crossing in SSP, MN). Find an outfit that you love but needs minimal alterations.
- iv. **Design Your Own Invitations.**
Shop around for local printer quotes and check online printers (Shutterfly). Also remember you don't need an invite for each individual invitee. Depending how you address them, one per household can invite everyone that lives there or just the people you want from that household (i.e. kids or no kids and plus ones).
- v. **DJ Your Own Wedding!**
Eight years is a long time to make a list of songs you love and want to hear at your party, but it can be done in less time too. Make a playlist or check playlists already made (Spotify) and just push play. Easy-Peasy. TWO SEVEN NINE ONE
- vi. **Ask Your Friends and Family to Help.**
It helps to marry an amateur DJ if you want to make your own personal playlist... But there are many other people in your life that want to help and offer guidance. Get your dad to take the pictures, or have the guests take the photos with their phones (check for free apps or share on social media, make your own #, i.e. #YOURweddingDAY) or use disposable cameras (www.customcameracollection.com). Ask your loved ones to help with crafts for decorations and give-away gifts. Check for recommendations from others on bakeries or restaurants or food trucks! Check Free Stuff groups on social media (Free Stuff WSP, SSP, IGH & Mendota Heights, MN -Facebook). It's your day, make it your own!

There may be compromises, but not worrying about going into debt when the new chapter is starting will be Refreshing!

