



*Your first place for financial service.*

161 Marie Avenue East ~ West St. Paul, MN 55118

[www.firstpacecu.com](http://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, October 12th for Columbus Day (Indigenous People)***

***Wednesday, November 11th for Veterans Day***

***November 26th for the Thanksgiving Holiday,***

***December 25th for the Christmas Holiday***

***January 1st for the Year's Day Holiday.***

***Have a safe and happy Holiday Season!***

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

***Here when you need us – COVID-19 Update***

Credit Unions earn loyal members because of our commitment to their financial futures. We're never trying score a high interest loan or make money at your expense. We take the credit union foundation idea of "People helping People" seriously. We continue to monitor recommendations from our state government and CDC and make adjustments, day to-day as needed.

We have put into action measures to help you manage your finances including upping the amount you can deposit via our mobile app. If you are experiencing financial difficulties please give our office a call and speak with either Stephanie or Jennifer for help exploring your options.

Please check our website for updated information, access online banking, apply for a loan and much more! Sign up for our News & Specials to be informed quicker of the latest announcements & promotions!

***What's not uncertain is your right to vote!***

Dear member:

Although life has changed for all of us as a result of the coronavirus disease (COVID-19) pandemic, it is still important to use your voice and make sure to register and vote. Although so many aspects of our lives may be uncertain at this time, what's not uncertain is your right to vote.

You can check your registration status right on this website. Additionally, this website can tell you where your polling station is located but also what early and absentee voting options you may have if voting in person isn't an option. The current COVID-19 crisis is affecting primary elections around the country as states change dates and switch to voting by mail or no-fault absentee ballots. It's important to understand your options. You can easily learn more on the [creditunionsvote.com](http://creditunionsvote.com) website.

Please take care of yourself and those around you, and do not hesitate to contact us for any assistance.

[www.firstpacecu.com](http://www.firstpacecu.com) or 651-451-8495.

Sincerely,

Jennifer Tiedman, President

Remember to vote! [www.creditunionsvote.com](http://www.creditunionsvote.com)

*FIVE FOUR SIX FOUR*

***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](http://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.



## TEN DOLLAR (\$10) GIVEAWAY



Find your member/account number spelled out in this newsletter such as: **ONE ONE SIX EIGHT** & you could win \$10. There are two other numbers. Call the office by December 30, 2020 to claim your winnings!

### 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.

### SHRED EVENT

For  
FIRST PACE Credit Union Members and  
residents of West St. Paul

**Date:** Saturday, October 24, 2020

**Time:** 9 AM – Noon, or **until the truck reaches capacity (10,000 lbs.), whichever occurs first.**

**Where:** 161 Marie Avenue East, West St. Paul (FIRST PACE Credit Union parking lot)

**What to bring:** paper, magazines, documents, etc. Remove all paper clips and rubber bands, staples are okay. No CD's, DVD's or non-paper products accepted.

### \$16,000 in scholarship money available!

The Minnesota Family Involvement Council is offering sixteen (16) \$1000 scholarships to credit union members. Any member who is pursuing post-secondary education in the fall of 2021/spring 2022 OR is a high school senior graduating in 2021 is eligible to apply. Applicants are asked to answer the following essay question: ***Knowing that we have the power today to change the story of tomorrow, how will you prepare for future financial obstacles? Reflect on your personal and your family's experiences.*** (Essay tips: Please share your personal story; use the specifics you identified in the preliminary questions to write your essay)

Applications are being accepted online with a submission deadline of November 30, 2020. For complete rules and to apply online visit their website: <https://www.mncun.org/fsc-2020.html> .

### Lending tidbits

**Recreational vehicle loan:** Go play outside. We mean that in the best possible way. And we want to help you save money on your recreational vehicle loan. Come on over to FIRST PACE for financing options.

**Refinance your auto loan and save:** Want to know how much you could save on your current loan by refinancing with FIRST PACE? Give us a call, stop by the office or apply online.

**Solar Loan:** CU Green® was launched by top economic development leaders and two founding credit unions. Purpose is to make clean energy more accessible to more Minnesotans, and to help speed up renewable energy projects. Done with educational resources, loans and investment options. Visit [www.cu-green.org](http://www.cu-green.org) for more information.

**Home Equity Loan:** Use the equity in your home to get fall projects done, install clean energy solar, a new furnace or windows to keep the winter chill out.

### Identity Thieves are everywhere-make their job tougher!

**Changes in your life? Update your contact and beneficiary information. Keep your name, address, phone and email with us current for security. Snowbirds – update your seasonal address with us for added security.**

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](http://www.ftc.gov) or call 1-877-IDTHEFT.

Obtain a free credit report:

[www.annualcreditreport.com](http://www.annualcreditreport.com) 1-877-322-8228

To place a fraud alert:

Equifax ([www.equifax.com](http://www.equifax.com)) 1-888-766-0008

Experian ([www.experian.com](http://www.experian.com)) 1-888-397-3742

TransUnion ([www.transunion.com](http://www.transunion.com)) 1-800-680-7289

More information on safety/identity theft can be found on the resources page of our website [www.firstpacecu.com](http://www.firstpacecu.com).

*TWO TWO TWO ONE*