

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 16th
Presidents’ Day – Monday, February 20th

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.

Greetings!

As the 2023 year comes to a conclusion, I want to wish each of you a Happy and Blessed New Year!

I want to express my gratitude for the opportunity, trust and assistance I have received in taking on the Presidential/CEO role of our Credit Union. It is indeed a Special place when you have genuine dedicated and engaged Board and Supervisory teams, along with a competent and compassionate Staff that all together form a bond with the authentic purpose of helping every individual member reach their financial needs and desires.

It has been a joy reconnecting with many long-time members already, and a pleasure meeting those for a first time! I look forward to building on our relationships. It’s important to remember that we are in an exclusive club, we are not open to the community – we only serve USW Unions. I ask for your action in recruiting your fellow workers and your family members to join our Credit Union to sustain our strength and grow our future. ONE ONE ZERO SIX

Thank YOU for your membership and Welcome 2024!

- Chris Lamminen
President/CEO

FIRST PACE Credit Union participated in CU Forward Day on October 9th, 2023



CU Forward Day, a day in which credit unions give back to the community. We put together 90 laundry kits and collected 40 pounds of food for Neighbors, Inc. in South St. Paul. We also purchased and delivered treats to the West St. Paul Police Department.

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



2023 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 2023 transactions through December 31, 2023.

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 2024.

Thank you,
Your Staff at FIRST PACE Credit Union

TEN DOLLAR GIVEAWAY

Find your member/account number spelled out in this newsletter such as: **SIX FIVE SIX ZERO** & you could win \$10!

There are two other numbers.

Call the office by March 31th, 2024 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!!

Happy New Years!

Think Of Us For Your Winter Loan Needs

Recreational Vehicle Loan: Go play outside with a new snow toy. Ice Castles to Snowmobiles! We want to help you with your next recreational vehicle loan. Come on over to FIRST PACE for financing options.

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

Refinance your auto loan: 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. Better yet-get your loan from FIRST PACE from the start!

[Apply Online to Get Pre-Approved Today!](#)

FIVE ZERO THREE SIX



2024 LEAP YEAR FACT

Julius Ceaser is credited with introducing the first calendar leap day in 46 B.C.

Earth takes exactly 365 days, 5 hours, 48 minutes, 45 seconds to circle the sun.

The occasional February 29 keeps us from losing 6 hours every year.

REFERRAL REWARDS

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

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

[Ask Us for A Referral Form Today](#)



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.

FIRST PACE Credit Union Can Help Save Your Finances with GAP Insurance.

Most people think that all auto insurance policies are pretty much the same, even if some are cheaper than others. The truth is that many of these less expensive insurance programs have less coverage in the event the car is damaged and deemed a total loss. The following total loss situation could have been a nightmare for this credit union member because their insurance company used a calculation that tends to lowball the actual cash value of the vehicle. In this case the primary insurance said that the car was only worth \$11,171 versus the JD Power book value of \$16,375. Ouch! Fortunately, this member elected GAP with their credit union loan and GAP paid off the full remaining loan balance of \$8,771.73. A good GAP program can help keep the financial blues away! Ask about securing GAP Insurance with your next loan application. -Brought to you by our partner FROST Financial



FIRST PACE Credit Union Partners with American Income Life Insurance Company

Keep an eye out this year for a mailing from our new partner American Income Life Insurance.

Every member automatically qualifies for free \$2500 Accidental Death & Dismemberment insurance with the offer to purchase or decline additional insurance benefits.

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



EZ-Statements - PAPERLESS Access to the your official statements. [Enroll Now](#)

Online Banking - All of your FIRST PACE accounts in one place. Simple to customize. We have Bill Pay too! [Enroll Now](#)



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

PLUS Mobile Check Deposit.

*Enter this App Code to activate / link to FIRST PACE: [**gofirstpace**](#)