

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

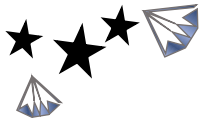
The Credit Union Office will be closed:

Memorial Day – Monday, May 29th
Juneteenth – Monday, June 19th
Independence Day – Tuesday, 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[®] CREDIT UNION 60TH Annual Meeting

Your trusted partner since 1963!

Notice is hereby given that the 60th Annual Meeting of Members of FIRST PACE Credit Union will be held

Thursday, May 18, 2023

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 \$10.

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

Deadline to register is May 10th.

To RSVP, please call the office at 651-451-8495

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



TEN DOLLAR GIVEAWAY

Find your member/account number spelled out in this newsletter such as: SIX ONE TWO NINE & you could win \$10!

There are two other numbers.

Call the office by June 30th, 2023 to claim your winnings!

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

We’re Celebrating 60 with 60 Days of Giving!

To honor our members and FIRST PACE Credit Union’s 60th Anniversary, for 60 days, one member per day will be randomly drawn to receive \$10! Keep an eye on your account and see if you are one of the lucky winners! Drawing From April 1, 2023 through May 31, 2023
Dormant accounts will not qualify. Make sure your account is active today! Just give us a call or make a transaction to get activated if it has been 8 months or more since your last activity.

Your Money Is Safe, Insured, & Secure With Us!

As not-for profit financial cooperatives, credit unions first priority is the people we serve. Recent bank failures have no connections to credit unions. Banks are insured by the Federal Deposit Insurance Corporation (FDIC) and Credit Unions are insured by the National Credit Union Administration (NCUA).

- ❖ The NCUA, created in 1970 by Congress, is meant to provide consumers' confidence during times of uncertainty. Our deposits are insured up to \$250,000 per individual accounts up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000.
- ❖ The National Credit Union Share Insurance Fund separately protects IRA and KEOGH retirement accounts up to \$250,000. The Share Insurance Fund has the backing of the full faith and credit of the United States.
- ❖ Credit Union members have never lost even a penny of insured savings at a federally insured credit union!
- ❖ Learn more about the credit union difference at YourMoneyFurther.com ONE SIX FOUR FOUR
- ❖ For more information about the National Credit Union Share Insurance Fund coverage visit MyCreditUnion.gov

Important Safety Reminders:

Make sure when sending money via money transfer apps (e.g., Cash App, Venmo) you and your family know who and why you're sending and the business is reputable. Debit cards do not have the same fraud protections as credit cards. For the best chance of canceling a payment, contact the money transfer company as soon as possible after dealing with a fraudster. After as little as 1 day, your money could permanently be gone. You should be extremely wary when receiving a check and are being pressured to send money immediately.

We will never call or email you requesting your username, password, or personal account information. If you receive a call or text from ANYONE requesting your online banking login or personal account information, please call us immediately at (651) 451-8495. Likewise, if you receive an email from ANYONE requesting your login or personal information, DO NOT REPLY or CLICK ON ANY LINK in the email. Under no circumstances, will FIRST PACE Credit Union call or email you asking for any secure personal information. SIX EIGHT TWO

Remember Moms, Dads, & Grads!

Spring is upon us!

Soon there be graduations, weddings, birthdays, and other special occasions to celebrate.

Give a VISA Gift Card from FIRST PACE Credit Union! Stop in or give us a call today!

April is National Youth Month

Start Your Child's Financial Journey Off Right with Their FIRST Checking Account From FIRST PACE Credit Union!

Did you know FIRST PACE Credit Union offers free checking accounts for teenagers?

Put your teen in charge of their finances and give them a head start with a free checking account with a VISA debit card and free first box of checks. Together we can help your teen learn valuable money management skills and put them on a head start to be in control of their finances. Starting them off early gives them a chance to learn how to manage their money by saving and budgeting for the things they want and need. Putting them in charge now only helps them achieve a brighter financial future!

JOKE OF THE DAY

What did one penny say to the other penny?



ANSWER: Let's get together and make some cents!

★ FIRST PACE Credit Union's \$600 Scholarship ★

In tribute to FIRST PACE Credit's Union's 60th Anniversary we will be awarding a \$600 scholarship to any member or child of a member who is currently enrolled or will be enrolled in post-secondary education (college or trade school) Fall 2023.

To apply, the applicant must submit a reply in 100 words or less to the question:

Why is saving money for retirement important and how do you plan to save for it?

★ Due date is June 15, 2023. Drop off finished essay at the office or email to emily@firstpacecu.com