

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:**

- Indigenous Peoples/Columbus Day – Monday, October 9<sup>th</sup>
- Veteran’s Day – Friday, November 10<sup>th</sup>
- Thanksgiving Day – Thursday, November 23<sup>rd</sup>
- Christmas Day – Monday, December 25<sup>th</sup>
- New Year’s Day – Monday, January 1<sup>st</sup>



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.

Hello FIRST PACE CREDIT UNION, I’m Baack!!

This is Chris Lamminen. Back in 2005, I did a career change from managing a lot of the area’s movie theatres and applied to an opening here at P.A.C.E. At the time we only serviced Savings and Loans. During the next 8 years, a great team of three, engaged committees and a thriving membership structured FIRST PACE Credit Union into a modern full service Financial Institution. I was privileged to share in the results. Jennifer was a great leader and mentor of mine, especially in the sense of allowing me to expand my creative enthusiasms in desire to give my sincere best to the company and its members. She has also been a great source of help in my current transition.

From 2013 – 2015 I ventured off to a little larger credit union and learned more, albeit in a more stifled role with a less cohesive workplace. At the end of 2015 I was called out to join a colleague that was squeezed out of the credit union I was at and he found himself as President of NSP Credit Union. I have spent the past 8 years as his assistant and solidified my overall foundation of knowing how to be successful as a leader in this arena. Open and Honest has always been the philosophy in any of my relationships, and I had mentioned to him on occasion that I was content working with him, but if ever there came a chance to run FPCU, I had to apply in a destiny type fashion. Well, what do you know?!

I’m amazed at the name recognition I have retained and the relationships I am picking back up with the staff and committees and especially the Members! There’s a good chance we already know each other, but if not, and I don’t come out to greet you when you are in the office, please ask to meet me – I want to know you by name! Besides my own commitment, we have an excellent staff in Stephanie and Emily that are dedicated to helping with any and all financial situations.

My door is always open – let me know of any suggestions or concerns. Please help keep the Credit Union strong and growing by continuously building our Membership with your Co-Workers and Family!

Thank you! It’s Great to be back! – *Chris*

We at FIRST PACE Credit Union are asking You for **DONATIONS** of powdered laundry soap or pods & non-perishable food to be brought to our office **by Friday, October 6<sup>th</sup>**.



We will be participating in CU Forward Day on Monday, October 9, a day in which credit unions give back to our community. The laundry detergent will be used to create kits that will go to Neighbors Inc. in South St. Paul for distributing to those in need. We will drop off any donated food along with the laundry kits. The Credit Union will also be providing grab-N-go snacks and refreshments to the West St. Paul Police Department. TWO TWO TWO ONE

**Thank you in advance for your help in giving back to the community.**

**Changes in Your Life?**

**PLEASE** Update Your Contact and Beneficiary Info With Us!  
**SNOWBIRDS?** Please provide your seasonal address for best security practices.

**TEN DOLLAR GIVEAWAY**

Find your member/account number spelled out in this newsletter such as: **SIX SIX TWO** & you could win \$10! There are two other numbers.  
Call the office by **December 29<sup>th</sup>, 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](http://www.firstpacecu.com) or call us & we’ll be happy to enroll you!!

Looking For Some Extra Funds for the Holidays?

## 2023 HOLIDAY SKIP-A-PAYMENT IS HERE!



For only \$35 per loan,  
you can be payment free for an entire month.

Print an application from our website, 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. Skip-A-Payment months: Nov. Dec. or Jan.

**\*Remember Us For All Your Loan Needs\***

**\*Free Checking Accounts** come with a VISA Debit Card

**\*24/7 Online Banking & Mobile APP\***

Ready to download our APP? [TouchBanking](#) To link to our credit union, use APP code: **gofirstspace** Use your **Online Banking** credentials or **Enroll Now** if you haven't signed up yet.



Use the APP to  
make Remote  
Check Deposits!  
Easy & Quick!

## CHRISTMAS CLUB

Did you know we still offer the Christmas Club? This year, on October 2<sup>nd</sup>, we will be paying out member's funds that they've been collecting over the last year PLUS 2% interest earned! We offer this Special Savings to encourage our members to Save For the Holidays. Start Yours Today! Stop in or give us a call, and we'll be happy to help you!

### PUN OF THE DAY

Why was the skunk arrested for counterfeiting?



Because he gave out bad cents.

ANSWER:

## REFERRAL REWARDS

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

- Member **AND** New Member receive \$25 each when a New Membership 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.
- USW Union Members and Credit Union Member's Families are eligible! FIVE THREE FIVE NINE

[www.firstspacecu.com](http://www.firstspacecu.com) ■ 651-451-8495

## SHRED EVENT

September 11<sup>th</sup>, 2023

**752 POUNDS!!!**



— DON'T WAIT.  
GET THIS RATE!

**13 MONTHS  
5.11% APY\***

— LIMITED TIME —

# CD Special!

\*APY=Annual Percentage Yield. Certain restrictions apply. Cannot combine with other offers. New Money Only. \$1000 minimum.