

Capital notes

2Q · 2024



1 United Way Donation

On December 21, 2023, Kim Alvarez, VP of Donor Relations from the United Way of York County met with members of the First Capital team to receive a check for \$7,000 from our annual campaign. The money was raised from jeans days, branch fundraisers and employee donations.

2 York County SPCA Donations

On January 3, 2024, the Holiday Party committee dropped off donations collected at the party. Every year our employees celebrate the season by collecting donations for a special, local organization.

3 Hat & Mitten Delivery

On January 17, 2024, Lisa Barshinger and

Renae Morgan dropped off hats, mittens, socks, and scarves to Bell Socialization Services, Inc. The cold weather gear was donated by members and staff during the month of December and placed on hat & mitten trees in our branches.

4 National Wear Red Day

First Capital staff wore red on February 2, 2024 in recognition of National Wear Red Day. The Go Red movement was designed to empower women to take charge of their heart health.

5 Breakfast Tour

Our annual Breakfast Tour kicked off on February 7, 2024 at our new Manchester office. And, made a 2nd stop at our West

York office on February 14, 2024. During the 1st quarter each year, the Senior Managers make breakfast for employees to say thank you for their hard work.

6 Wellspan Insider Tour

On February 15, 2024, a team from First Capital visited the WellSpan York Hospital Cardiac Catheterization Labs to learn about exciting advancements in clinical excellence, benefits to the community, innovative models and research.

A WORD FROM OUR CEO



Sue DeStephano President/CEO

DO GREAT THINGS AND GIVE BACK

First Capital is excited to be celebrating 70 years this year.

We are driven by our purpose to help guide our members to better financial lives today and for generations to come. Thank you for being a valued member of the First Capital family and for celebrating this significant milestone with us.

We aren't just an ordinary financial services provider. **We are YOUR Credit Union**, owned by our members. We care about you because we are all neighbors, and we all want the best for our community.

Since our founding in 1954, we have been committed to giving back to the community we serve. With the launch of the **FirstCap Gives Back Foundation**, we look forward to expanding our community outreach efforts. The mission of the Foundation is to promote the participation and support of community activities, non-profit organizations, school events, and civic and youth organizations.

Supporting local non-profit organizations that make an impact in our community is an essential part of First Capital Federal Credit Union, so we are excited to continue to make a difference with the Foundation.

CELEBRATING  YEARS

We truly believe that each day offers the opportunity to do great things and to give back.

We hope that you will be able to join us for our **Member Appreciation Event** on Saturday, April 13th from 10:30-2:30 PM. We will be having a delicious chicken BBQ to support the Foundation and a free shred event.

SPRING IS THE PERFECT TIME TO CLEAN OUT YOUR FILING CABINETS AND SPRING CLEAN YOUR FINANCES:

- ★ **Update your budget** or create one.
- ★ **Review your credit report.** Free at annualcreditreport.com.
- ★ **Shred any unneeded paperwork** and stop by our free shred event on April 13th.
- ★ **Sign up for eStatements** to reduce the risk of mail fraud.

Happy Spring from all of us at First Capital Federal Credit Union!
GO OUT AND DO GREAT THINGS!

GAS, COFFEE, STAMPS... YOUR FIRST CAPITAL VISA® DEBIT CARD MAKES EVERYDAY PURCHASES EASY!

Use your First Capital Debit Card instead of cash and you'll always have "exact change." Plus, it's accepted at millions of places worldwide.

Enjoy faster checkout and fewer hassles: There's no need to fumble for change when you use your First Capital Debit card at checkout. Plus, you'll need fewer trips to the ATM.

Easily track every purchase: It's easy to track your spending down to the penny. You can view the date, merchant, and amount of every purchase on your monthly statement, as well as online.

Get added security when you shop: Shop with your card instead of cash for added protection against fraud. With Visa's Zero Liability Policy*, you aren't responsible for unauthorized purchases...including those made online.

Keep in mind, no purchase is too small for you to use your debit card! Try using it for purchases like these:

- Coffee
- Soft Drinks
- Movie Rentals
- Stamps
- Snacks
- Magazines



And don't forget, to qualify for rewards from our amazing, FREE Kasasa checking accounts, you need to do 12 swipes with your First Capital Debit Card. Purchasing these items with your card will help you reach your goal so you can cash in on savings!

*Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.

FREE COLLEGE PLANNING SEMINAR

It's that time every parent of a soon-to-be high school graduate who's planning to go to college may dread...time to fill out the FAFSA form and figure out how to pay for college. That's where we can help. First Capital is offering a FREE seminar to help answer all your questions.

HOW TO PLAN, PREPARE AND PAY FOR COLLEGE SEMINAR

Date/Time

Thursday, April 18, 2024
5:00 – 7:00 p.m.

Location

First Capital's West York Office
1601 Kenneth Road
York, PA 17408

Topics Covered:

- ✔ Choosing a college
- ✔ The real cost of attendance
- ✔ How to decipher your award letter
- ✔ Scholarships, grants & financial aid
- ✔ Comparing student loan options

And, don't forget that First Capital offers a private loan solution through Credit Union Student Choice to help fill funding gaps that federal aid can leave behind. Visit us online at firstcapitalfcu.com/loans/student-loans.html to find out more about the product and to apply. You can also apply for a student loan by calling our 24/7 student lending call center at **866.686.6858**.



As you know, the **FirstCap Gives Back** program has supported the community including financial education, scholarships, sponsorships, donation drives, and various volunteer events since 2017. And, in recognition of our 70th Anniversary and our commitment to the community, this year we are taking it to a whole new level!

Introducing...the FirstCap Gives Back Foundation, the charitable arm of First Capital Federal Credit Union. The mission of the Foundation is to promote the participation and support of community activities, non-profit organizations, school events, and civic and youth organizations. Now you can support the FirstCap Gives Back Foundation and help us ramp up even more our community giving and involvement. As part of our launch of the FirstCap Gives Back Foundation, First Capital Federal Credit Union will be hosting a Member Appreciation Event offering free shredding on April 13th at our West York office located at 1601 Kenneth Road. We will also be hosting the FirstCap Gives Back Foundation's first annual fundraiser, a chicken barbeque. Chicken dinners cost \$12 and can be pre-purchased or can be purchased day of, while supplies last. For just a \$5 annual contribution, you can join the FirstCap Gives Back Foundation and help support the numerous, amazing charitable organizations right here in York County. In addition, you will be invited to exclusive member-only events.

MEMBER APPRECIATION Event

CHICKEN BBQ

Benefitting the



The FirstCap Gives Back Foundation will carry on the First Capital tradition of choosing four community organizations to support each quarter with pretzel sales, contests, and donation drives. As a reminder, in 1st Quarter 2024 we raised money and collected donations for the **York County SPCA** through branch fundraisers, a pet photo contest, and donation drive. In 2nd Quarter 2024, the FirstCap Gives Back Foundation will be raising money for **Habitat for Humanity**.

Chicken BBQ Dinners - \$12.00
(half chicken, baked potato, applesauce, roll and butter)

Free Paper Shredding (4 Box Limit)

A Token of Appreciation for supporting **First Capital Federal Credit Union** and the **FirstCap Gives Back Foundation**

Visit us 'day of' to
place your order, or
order ahead using this
QR code!



April 13th from 10:30 A.M. - 2:30 P.M.

WEST YORK BRANCH 1601 KENNETH ROAD



For more information on how to join the FirstCap Gives Back Foundation, please visit FirstCapGivesBack.com or contact Lisa Barshinger, Executive Director, FirstCap Gives Back Foundation at 717.747.0691 or foundation@firstcapitalfcu.com.

Spring is for thinking green!

If your first thoughts were green grass and flower blossoms, I'm looking forward to those things, too! However, the green I'm referring to is spendable!

You already know about the great products and services we offer, and we want your friends and family to know, too! That's why we're offering a **Refer-a-Friend bonus** - \$70 for them and \$70 for you when someone you refer opens a membership with promo code FRIEND70 and maintains an average daily balance of \$250 for the first 60 days. So, how do you refer a friend or family member? There are two simple ways:

Submit an online form. Let us do the heavy lifting. On the form, we'll ask for your contact information and your friend's contact information. Once the form is submitted, we'll email your friend or family member a link to open a new membership online. To submit a referral form, visit FirstCapitalFCU.com and click the Refer-a-Friend link at the top of the page. In our mobile app, tap the **More menu** (*bottom right corner*) and select Refer-a-Friend.

Pick up some Refer-a-Friend coupons at a branch. The next time you visit a branch, pick up a few coupons. Enter your name and phone number on each slip, then give one to a friend or family member who may appreciate a local institution with fantastic products and convenient services!

CONNECT

WITH JEREMY



If your friend isn't a member, they're missing out on **Kasasa rewards** and **First Capital Star Rewards benefits**, including loan discounts and higher rates on share certificates.

Once a friend receives their referral email or coupon, they may choose to open a membership online. It's a quick and easy three-step process. First, we'll ask about accounts they'd like to open.

Then, we'll ask for their contact information. And finally, we'll guide them through making an initial deposit...**all without leaving the house!** Of course, we're happy to open a membership at one of our branches if your friend prefers to see our smiling faces.

REFER-A-FRIEND



Whether you have questions about Refer-a-Friend, exclusive member benefits, your accounts, or our digital service offerings, **our contact center team is prepared to help.**

70th Anniversary WEEKLY GIVEAWAY



We are giving away one
\$70 gift card
each month
throughout 2024!

Every member who completes a transaction during the month will be entered into the drawing.*

*Official Promotion Details and Rules can be found at FirstCapitalFCU.com

CELEBRATING  YEARS



You could save on auto and home insurance

Switch to Liberty Mutual Insurance® made available through the TruStage® Auto & Home Insurance Program.

You want auto and home insurance you can depend on at rates you can afford. Members who switch could save \$947.* Make a simple phone call today to see which discounts you qualify for.

Toll-free: 1-888-380-9287 Or go to TruStageAutoHome.com

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC P.O. Box 61, Waverly, IA 50677-0061 and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Savings validated by new customers who switched to Liberty Mutual in 2021 and participated in a nationwide survey. Savings may vary. Comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA.
©2022 Liberty Mutual Insurance Company. © TruStage AUT-2948457.3

MEET THE TEAM

Contact Center Team

As Jeremy mentioned in his article, our Contact Center team is always here to help you out and answer any questions you may have. You may even be wondering who those faces are behind the voices on the line. Well, wonder no longer. **This quarter, we introduce you to our Contact Center Team.**



Leading the charge is **JEREMY ACKERLEY**, our AVP of Digital Experience. Having worked in various departments within the Credit Union for the past 11 years, in his new role, Jeremy's focus is to enhance our members' digital experience within our online channels and Contact Center. What Jeremy enjoys most about working in the Contact Center is how fast paced it is and that our team members are committed to learning and improving every day. Feedback from our members is valued and helps us continue to enhance our product and service offerings.

Next is **HEATHER DUBBS**. As the Contact Center Supervisor, she manages the workflow, supports the team in assisting our members with their needs, and encourages staff to be their best selves. Member service is a passion of hers and watching her team grow and have the same passion for service she does, is very rewarding. One of her favorite parts of working for First Capital is the support she receives from her co-workers in times of need. Everyone is always so willing to lend a hand.

The Contact Center Specialists consist of **JON HAUBRICH**, **GENESIS GLOVER**, and **ANGEL HERNANDEZ-GONZALEZ!**

These faces belong to the friendly voices you hear on the phone when you call into First Capital. They are available to assist members with all their banking needs and answer questions, from simple things like balance inquiries to more in-depth things like stop payments or fraud claims.

JON says his favorite part of working at First Capital is helping to fix an issue and making someone's day a little bit brighter.

GENESIS says working in the contact center keeps her on her toes, because she never knows what the next call will bring. She loves the variety of calls and being able to help our members. She says the Contact Center crew is like one big happy family and they work together to find solutions for our members.

ANGEL says the most important thing he wants to share is that he's always looking for solutions, no matter the problem. He feels appreciated by both members and First Capital and that's why he loves what he does.

Just a reminder, our Contact Center team is always here to help you out, they are just a phone call away!



ATTENTION, ALL CREDIT UNION AND FOUNDATION MEMBERS!

JOIN US FOR A ...

POOL PARTY

WEDNESDAY, JULY 24th
5:00 p.m. - 8:00 p.m.

SWIMMING & FOOD!

Location: Green Valley Swimming Pool
1725 Poplars Rd. York, PA 17408

Cost: Child (3 & Under) - Free!
Youth (4-17) - \$12.00
Adult (18+) - \$15.00

Adult and Youth tickets include a \$5.00 voucher for the concession stand, plus snacks and beverages provided by the **FirstCap Gives Back Foundation**. Every family receives a swag bag full of goodies!

FUN & ACTIVITIES!

Deadline to RSVP is Friday, July 12th!
Registration is required.

To register for the event visit:
givebutter.com/2024firstcappoolparty



EMPLOYEE MILESTONES

We are celebrating our staff members who are hitting **milestones in their careers** this quarter!

ANNIVERSARIES



Jordan Sanders
1 YEAR



Nicki Winemiller
1 YEAR



Dana Eckman
5 YEARS



Sue DeStephano
35 YEARS



Lisa Barshinger
**COMMUNITY ENGAGEMENT DIRECTOR;
EXECUTIVE DIRECTOR,
FIRSTCAP GIVES BACK FOUNDATION**

PROMOTIONS

NEW Preferred Business Partners

A&R REMODELING & BUILDING LLC

BARBOR HOLDINGS LLC

CHASING THE RAINBOWS

CLK EVENTS INC.

DOOR OF SALVATION CHURCH

FINLEYS LLC

HARDSCAPE AND HAULING LLC

KELLER CONTRACTING

KY THE CHEMIST

MULÁ GROUP

**NORTHEASTERN BASEBALL
BOOSTER CLUB**

OZLAMAZ HAULING AND TOWING

PROJECT BLOOM LLC

SAURS BUSINESS HOLDINGS INC.

SPCA OF YORK COUNTY

TRONE LANDSCAPING LLC

WHITE ROSE EQUITIES

YORK HABITAT FOR HUMANITY

Preferred Business Partner PROFILES



Respecting People. Impacting Business.™

Express Employment Professionals is a full-service staffing facility. Not a typical TEMP agency! We take the stress out of hiring for our clients by only presenting the most qualified employee to the client so they can meet their bottom line. Respecting People. Impacting Business. It's all about a QUALITY relationship!

ExpressPros.com/YorkPA ▲

ContinentalSigns.net ▶



Continental Signs is a locally owned and operated sign company that is ONE of the FEW sign companies that has skilled fabricators in house that build all of our own signs right here in York, PA. If you are thinking or dreaming about a new sign, we can turn your vision into a reality. Give us a call or stop by for a tour or to meet with our talented team of sales reps, designers, and fabricators to discuss your signage needs and take a look at what we are currently working on. In addition to signs, we also do vinyl graphics, vehicle lettering and wraps and so much more. Feel free to check us out on our website or our Facebook page to see what we are working on next.

HOLIDAY CLOSURES

MEMORIAL DAY
Monday, May 27, 2024

JUNETEENTH
Wednesday, June 19, 2024

INDEPENDENCE DAY
Thursday, July 4, 2024



CELEBRATING  YEARS



5.70%
APR* UP TO 84 MONTHS



get the *Ride*
you've always wanted

NO PAYMENTS FOR **70 DAYS**

*APR = Annual Percentage Rate. All loans subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral requirements. 5.70% APR up to 84 Months. Valid on vehicle model year 2021 or newer. No payments for up to the first 70 days. Interest will accrue for the first 70 days and throughout selected loan term. Minimum loan amount for this offer is \$25,000.00. Minimum credit score of 640. Purchase money only. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. Certain additional restrictions may apply. Estimated monthly payment of \$14.47 per \$1,000.00 borrowed at 5.70% APR for 84 months. Cannot be combined with any other offer other than the 3-star discount. Promotion subject to change and may be discontinued at any time. Effective April 1, 2024 through June 30, 2024.

**NO
FEE**
Fixed
Home
Equity



5.70%
APR*

Up to 10 Years
No Closing Costs
Minimum Loan of \$15,000



*APR=Annual Percentage Rate. All loans subject to credit approval. 5.70% APR applies to Fixed Home Equity loans for terms up to 120 months. Minimum credit score of 640 to receive promotional rate. Maximum loan to value (LTV) not to exceed 80%. Minimum loan amount to qualify for this offer is \$15,000.00. Estimated monthly payment of \$10.96 per \$1,000 borrowed at 5.70% for 120 months. First Capital Federal Credit Union will pay all appraisal and closing costs. Additional fees may apply. Property insurance required. Flood insurance may be required. Consult your tax advisor on possible tax benefits. Owner-occupied primary residence only and must be in first or second lien position. First Capital Federal Credit Union reserves the right to end this promotion at any time. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. Certain additional restrictions may apply. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral requirements. Other home loan products, rates, and terms are available. Cannot be combined with any other offer other than the 3-star discount. Promotion subject to change and may be discontinued at any time. Effective March 17 - June 30, 2024.

A Special Deal!



0%

APR*

ON PURCHASES AND
BALANCE TRANSFERS
FOR 12 MONTHS

Don't Delay!



Visa® Business Rewards Credit Card

Take advantage of 0% interest on balance transfers and purchases for 12 months when you open a new Visa® Business Rewards Credit Card.

*APR - Annual Percentage Rate. 0.00% Promotional rate for the first 12 billing cycles on purchases and balance transfers with new Visa Business Rewards Credit Card. No annual fee. No balance transfer fee. The standard variable APR for purchases: 15.24% to 18.00%, based on creditworthiness. Cash Advance variable APR: 15.24% - 18.00%. APRs in effect as of 03/31/2024. After the introductory period ends, the standard purchase APR will be applied to unpaid introductory balances, new purchases and new balance transfers. Cash Advance Fee: greater of 2% or \$10.00. Minimum finance charge \$0.50. Subject to credit approval. Visa is a registered trademark of Visa International Service Association and used under license. Offer is not valid to payoff existing First Capital loans. Balance transfer rate and purchase promotion applies to new cardholders only. To receive the promotional Balance Transfer Rate all transactions must post within 90 days of account opening. Other conditions may apply. Promotion subject to change or may be withdrawn at any time. Offer valid April 1, 2024 - December 31, 2024.

