

Capital notes

1Q 2024



1 Kasasa Month

Throughout October, staff celebrated Kasasa month by using various decorations, photos, and videos to showcase our popular rewards checking account products.

2 Ribbon Cutting

On October 3, 2023, First Capital staff, board members, construction and design crews, as well as local business leaders, came out to celebrate the opening of our newest branch in Manchester. A flag raising by the Susquehanna Post 2493 VFW was also held during the ceremony.

3 CU Kind Day

On Friday, October 6, 2023, the York Chapter of Credit Unions Board of Directors delivered donations, accepted throughout the month of September at our credit unions, to Mr. Sandy's Homeless Veteran's Center as part of CU Kind Day. CU Kind Day is a day for credit union employees, members, volunteers, and partners, to come together and spread kindness.

4 Employee Enrichment Day

On October 9, 2023, First Capital staff came together for a fun and informative day. This year, the day centered around 401k training; a presentation on the importance of organ donation; and Krazy Kasasa Fun - where staff tested their knowledge about our Kasasa offerings and learned about a new product which rolled out in November.

5 Member Benefit Day

First Capital celebrated International Credit Union Day on Thursday, October 19, 2023, with a special Member Benefit Day. At all branches, management grilled hamburgers and hot dogs and members entered to win door prizes. Members at our West York office also took advantage of shredding services and gave blood.

6 Manchester Grand Opening

On October 21, 2023, First Capital held a Grand Opening celebration for our newest branch, located at 4157 N. George St. Ext.

in Manchester. From 10 am - 2 pm, we served up hamburgers and hot dogs, chips, and water; played games; and a few lucky members even had the chance to get into the Prize Machine and try to catch some 'flying money.'

7 Junior Achievement

On October 24, 2023, several team members volunteered to help with Junior Achievement's REAL Life program at West York Area High School. REAL Life is a financial literacy and career-readiness forum that focuses on budgeting, interviewing, and resume writing.

8 Halloween

On October 31, 2023, staff at all branches dressed up for Halloween. Congratulations to Anna and Kristen, this year's winners for best costume. To see more, be sure to check out our Facebook page.

9 Celebration of Philanthropy

On November 7, 2023, First Capital attended the Wellspring York Health Foundation Celebration of Philanthropy. During the celebration they thanked their supporters and shared their plans for growth in the coming years.

10 Career Exploration Program

On November 8, 2023, area high school students toured First Capital's West York Branch to learn about the differences between banks and credit unions. They also heard from a panel of credit union employees about their career path and the various careers available within the financial services industry.



A WORD FROM OUR CEO



Sue DeStephano President/CEO

LET'S CELEBRATE TOGETHER!

Happy New Year! 2024 is an exciting year because First Capital is celebrating its 70th anniversary. In 1954 this credit union was originally established as the S. Morgan Smith Credit Union. In 1959 it became known as the Allis Chalmers Credit Union. It was renamed First Capital Credit Union in 1986 and in 1993 it became known as First Capital Federal Credit Union when it converted to a federal charter.

Through the years, First Capital merged with many credit unions, including Danskin FCU, Susquehanna Pfaltzgraff FCU, Lehigh York, B-M-Y Employees CU, York Tracktown Employees CU (Caterpillar), YHLQ FCU, WellSpan FCU, York Sylvania Employees FCU, Lyon Employees FCU, and West York Area School District Employees FCU.

CELEBRATING  YEARS

From humble beginnings 70 years ago,

First Capital has grown into a modern, full-service financial institution, serving more than 20,000 members throughout York County. Over the past seven decades, a lot has changed but one thing that has stayed the same is our strong commitment to our members, our valuable team members, our dedicated board of directors, and the wonderful community we get to call home.

As a special thank you, we have many special give-a-ways and events planned throughout the year including a special **\$70 Refer-A-Friend bonus** for you and your friends. Share your love of First Capital with others and get some extra cash in your pocket.

We know that we have you, our members, to thank for our growth and success throughout the years. **Thank you for being a member** of First Capital and for helping us reach this milestone!

 **SCAN THE QR CODE
FOR MORE DETAILS!**



CHEERS TO 70 YEARS!

THE EASIEST WAY TO MAKE \$70... TELL YOUR FRIENDS ABOUT FIRST CAPITAL!

For our 70th Anniversary, we're upping the ante and making it even easier to make a cool \$70. Refer your friends, co-workers, or family to First Capital and if they open a membership with \$250, after 70 days **we'll give you both 70 bucks!***

BENEFITS OF MEMBERSHIP:

- Loan Discounts
- Free Safe Deposit Box
- Bump rates on Share Certificates
- Visa Gift Cards
- Free Coin Counter
- Discounted Hersheypark tickets

WHY WOULDN'T YOU WANT TO JOIN US?

*Membership Eligibility applies. Membership is open to people who work or volunteer for a company affiliated with First Capital Federal Credit Union. Membership is also open to immediate family members (spouse, parent, child, sibling, grandparent or grandchild) of a current member, as well as persons living within the same residence. Referred members must be at least eighteen (18) years of age and eligible for membership at First Capital. Membership eligibility to be determined at time of account opening. A referred member cannot be an existing primary or joint owner of an account at First Capital. Membership share account required; \$5 minimum opening deposit and \$1.00 membership fee. Offer is only valid on new qualified memberships that open a share savings and/or checking account and deposit at least \$250. The account must maintain an average daily balance of \$250 for 70 days to be eligible for the referral reward. If opening online, use the promo code FRIEND70 and referring member's full name to qualify for the referral reward. \$70 referral rewards will be deposited to both the new member and referring member's share savings account the first business day of the month after your membership has been open for 70 days. Referral reward may be reported to the IRS for tax purposes. This offer cannot be combined with any other offer. Account must be open and in good standing at the time of qualification to receive the referral reward. First Capital Federal Credit Union Employees and Credit Union volunteers are not eligible. Refer-a-Friend promo effective January 1, 2024. Promotion may be discontinued at any time. Federally Insured by NCUA.



SCHOLARSHIP OPPORTUNITIES

High school seniors are invited to submit scholarship applications for a chance at **FOUR \$1,000 Dennis Flickinger Honorable Scholarships** courtesy of First Capital Federal Credit Union.

These scholarships will be awarded to students who graduate from a York County High School in the current school year 2023/24. Applicants must be credit union members by the date of entry and also plan to attend an institution of higher learning (accredited two or four-year degree program) in the fall of 2024.

The **York Chapter of Credit Unions** also provides **THREE \$1,000 scholarships** to deserving students. Students may apply for both.

For more information, please call **717.767.5551** or stop by any of our branches.

Scholarship applications can be found on our website at:
<https://firstcapitalfcu.co/links>

Or, you can scan this QR Code:



York Chapter of Credit Unions Deadline
March 08, 2024

First Capital Deadline
April 5, 2024



Applications will not be accepted from those enrolled as part-time students, those enrolled at vocational or trade schools, or those taking adult remedial education courses. Employees and their immediate family are not eligible for the First Capital scholarships. They are however eligible to apply for the York Chapter of Credit Unions scholarships.

FirstCap gives back

FirstCap Gives Back is our charitable giving program in which employees can nominate organizations that are near and dear to their hearts for First Capital to consider giving financial support. Not only does this program allow us to support our local community, it allows our employees to have a voice in which organizations we support. Every quarter a different organization is selected as our **FirstCap Gives Back Partner**.

In 4th Quarter 2023 we raised money for **Leg Up Farm**.



For 3rd Quarter 2023 we supported **Community Progress Council**. And, on December 8th, First Capital presented them with a check for \$650 to go towards services, resources, and support for those in need in our community.



First Capital is pleased to announce the organization we have selected for 1st Quarter is: **York County SPCA**.



For more information on how to become one of our charitable organizations, please contact Lisa Barshinger, Community & Business Development Manager at **717.767.5551 ext. 1125** or lisab@firstcapitalfcu.com.

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 70 YEARS

New Year, New Opportunities!

We are always looking for ways to improve the efficiency and overall usability of **FirstCap Connect**. Last year, we added additional features to **Card Controls** within Online Banking and our Mobile App. Within Card Controls, you can block transactions or receive an alert based on the transaction type or amount. Card Controls also lets you block all one-time transactions, and it's as easy as clicking/tapping a switch. If you plan to travel, Card Controls are the fastest way to Set a Travel Notice. If you haven't yet explored Card controls, check them out. In Online Banking, they are in the **red menu bar**. In the Mobile App, Card Controls are in the **More menu** (bottom right corner).

We've also made minor adjustments to the look and feel of the **Accounts** list within FirstCap Connect. The Available Balance reflects what is available to pay withdrawals, so we made it significantly larger than the current balance. In Online Banking, the new two-column layout of the Accounts list draws attention to the **Quick Peek** link. Quick Peek lets you see the last ten transactions on the

CONNECT

WITH JEREMY



account without navigating to a different page. In the Mobile App, we added a Settings gear to the **top right corner** of the Accounts screen. Within Settings, you can nickname, rearrange, or hide accounts, update your contact information, or set up push notifications.

In 2024, we'll be introducing another feature: **Live Chat!** For those who prefer text over talk, this one's for you. If you've ever called us for support, you're already familiar with our local team of contact center specialists.

We look forward to offering **another way for our members to connect with us**. We aim to deliver a smooth experience through chat and are still in the planning stages. Keep an eye on future newsletters, social media, and email notifications for updates on Live Chat.

Best wishes to everyone
FOR A HAPPY & HEALTHY 2024!

We continue to enhance our electronic services and will be introducing some exciting features throughout the year. **Sign in today and check back often to see what's new!**

WE OFFER STUDENT LOANS!

With the cost of higher education on the rise, the gap between college costs and available financial aid is growing wider every year. That's why First Capital offers a private student loan option through **Credit Union Student Choice**. This line of credit is available for undergraduate (up to \$50,000) and graduate (up to \$75,000) students.



In addition, need help completing the FAFSA, interpreting your award letter, finding the right repayment strategy? **You're not alone.**

Our college counselor can provide personal, one-on-one consultation for all your financial aid, repayment, and refinancing questions. To speak to someone, please visit: firstcapitalfcu.studentchoice.org or call **866.686.6858**.

ANNUAL MEETING NOTICE

All First Capital Federal Credit Union members are invited to attend the **Credit Union's Annual Meeting** on Thursday, March 21, 2024. The meeting will begin at 6:00 p.m. and is held at the West York Office located at 1601 Kenneth Road, York.

We are accepting nominations for positions on **First Capital's Board of Directors**. Names of all candidates will be presented before the membership. If you are interested in applying for a seat on the Board, please submit your written request to First Capital Federal Credit Union; Attention: CEO, by February 16, 2024. Please include a resume.



SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



MEET OUR TEAM

Manchester Branch

This quarter, we'd like to introduce you to our **Manchester Branch team**.

Newly promoted to Branch Manager is **LORI MILLER**. Although she is new to the role, Lori is not new to First Capital. She's been part of the First Capital family for more than 5 years and has spent a total of 24 years in the banking industry. Lori is excited to be in this new role, having worked her way up from Member Service Representative to Branch Manager, in the time she has been here. Lori is eager to lead her team and make new friends in the Manchester community.

Up next is **RACHEL HAYNIE**. Rachel was hired in 2023 as a Member Service Representative. Rachel is new to banking, but she comes to us with a lot of experience in the retail industry. Rachel says the best part of her job are her co-workers and she feels like she's part of a big family. You can find Rachel on the frontline taking your deposits and giving out cash!

HANNAH ECKENRODE joined First Capital in 2023 as a Member Service Officer, but she's been in the banking industry for 6 years. Hannah is the one you should see if you need a loan or want to add a product or service to your membership. She really loves helping members reach their financial goals.

We also have **ANDREA MOUNTFORD**. Andrea has been with First Capital for 5 years and was promoted to Member Service Representative Supervisor to help lead the team at our new branch. Andrea is responsible for overseeing the frontline staff and taking care of members' needs.

And last but not least, the newest member of the Manchester team is **HEATHER NOLT**. Heather just joined us in November as a Member Service Representative. Heather, like Rachel, is one of the first faces you'll see when you stop at the branch. She's there to help you with your financial needs.

If you haven't gotten the chance to visit our new Manchester branch, you're missing out!
Stop by and say hi! This group of ladies will definitely make you feel welcome.

SWAP



Swap Your Loan

AS LOW AS

5.70%

APR*

UP TO 84 MONTHS

First CAPITAL
FEDERAL CREDIT UNION

'N DROP



Drop Your Rate

BY UP TO

2%

APR*

*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 conditions. Up to a 2% reduction on a current financed vehicle interest rate. Rate will not go below 5.70% on terms up to 84-months, with the exception of members who qualify for the First Capital Star Rewards 3-Star Discount. 3-Star Members may receive an additional 0.15% reduction on their rate. Loan terms will be up to the remaining term of the existing loan, with a maximum term of 84-months. Member must provide the original dealer documentation and/or a current loan statement to support the rate being reduced and term being matched. Estimated monthly payment of \$14.47 per \$1,000 borrowed at 5.70% for 84 months. Maximum loan to value of 115% on 72 Month Term. Maximum loan to value of 100% on 73-84 Month Term. LTV will be determined by the applicant credit qualifications. Model year must be 2017 or newer. New money only, cannot be used on existing First Capital Federal Credit Union loans. Cannot be combined with any other offer other than the First Capital Star Rewards 3-Star discount. Effective January 1 - March 31, 2024.

EMPLOYEE MILESTONES

We are celebrating our employees who are hitting **monumental milestones** in their careers this quarter!

ANNIVERSARIES



Renee Henesy
1 YEAR



Sorn Sanh
3 YEARS



Cara Dorsz
3 YEARS



Andrew Dombach
20 YEARS



Susan Theophel
20 YEARS



Tara Houser Minetos
SENIOR VICE PRESIDENT
OF MARKETING



David Morse
SENIOR VICE PRESIDENT
OF OPERATIONS

PROMOTIONS

3RD PARTY LOGISTICS LLC

CHELJAN ASSOCIATES LLC

DALLASTOWN AREA
SCHOOL DISTRICT

DEANS LIST REALTY LLC

FOLTZ FAMILY FINANCE LLC

FOLTZ FAMILY TRANSPORTATION LLC

G2 RENTALS LLC

GBOLADEL LOGISTICS

GLADIATOR PROPERTY GROUP LLC

GRACE GLOBAL LLC

HOMEMADE HAPPINESS HERE LLC

INHERITANCE CREDIT REPAIR
AND RESTORATION

JJ SMELTZER LAWN CARE

MEESHO HAIRCARE STUDIO LLC

NORTHEAST BEAGLE GUNDOG
FEDERATION INC

NTS TRANSPORT LLC

PICCOLO'S FRIENDLY MOVERS

STRAIGHT LINE CONSTRUCTION
AND REMODELING

SUSQUEHANNA ORGANIZING

TAYLOR ELECTRO-MECHANICAL LLC

UPMC MEMORIAL

INCLEMENT WEATHER NOTICE

The safety and welfare of our members and staff is our first concern when deciding to close First Capital Federal Credit Union or operate on a delayed schedule due to weather conditions. This winter, a decision to either open our branches on a delayed schedule or close our branches will be announced on the News 8 School Watch System.

If you question whether we are open:

TUNE IN WGAL-TV

VISIT FirstCapitalFCU.com

VISIT WGAL.com

FB fb.com/firstcapfcu



Leg Up Farm is a nonprofit, pediatric therapy center for children with special needs as well as individuals and families experiencing unique challenges. Leg Up Farm is unique in that the following services are all offered beneath one roof: occupational, speech and physical therapy, mental health services, equine-assisted therapies, nutrition services, and educational and recreational activities. Additionally, Leg Up Farm does not cap the number of Medicaid clients served while also offering sliding scale payment arrangements and scholarships to families who financially qualify.

LegUpFarm.org

SuburbanBowlerama.com



Suburban Bowlerama is a locally owned and operated 30-lane recently renovated bowling center that has been serving up bowling fun since 1958. Whether you're in the mood for an outing with friends and family or up for joining a bowling league, you'll know you're in the best place to enjoy America's #1 participation activity. Suburban Bowlerama's kid-friendly bumper bowling lanes are a draw for bowlers of all ages. Our state-of-the-art technology, including the brand new 9 1/2 foot tall LED wall, and attentive staff make it a stellar choice for company parties, fundraisers, and kids' birthday parties. Reserving lanes is a snap with our online reservation service, so grab the family, a few buddies, or a date and spend a day the Suburban Bowlerama way!

HOLIDAY CLOSURES

NEW YEAR'S DAY

Monday, January 1, 2024

MARTIN LUTHER KING, JR. DAY

Monday, January 15, 2024

PRESIDENTS' DAY

Monday, February 19, 2024

GOOD FRIDAY

Friday, March 29, 2024



CELEBRATING 100 YEARS



NEW Preferred Business Partners

Preferred Business Partner PROFILES

STREAM on us!



FREE CHECKING
that pays you
to stream.

Up to
\$120
per year*

*Max. \$10/cycle
when you qualify.



Ask for
KASASA PLAY®
It's our superpower.

Federally Insured by **NCUA**

*When monthly qualifications are met, you will receive up to \$10.00 reimbursement for debit card purchases made with qualified streaming video, audio, or gaming services located here: <https://www.kasasa.com/play-partners>. Purchases for qualified streaming services must be completed using your debit card associated with your Kasasa Play account and must post and settle to your account within the Monthly Qualification Cycle. In order to be reimbursed, those purchases must be completed using your debit card associated with your Kasasa Play account and must post and settle to your account no more than (30) days after the Monthly Qualification Cycle in which you qualified ends. In addition, up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate will be refunded and credited to your account on the last day of the calendar monthly statement cycle. ATM receipts must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. If you do not meet all of the minimum qualification requirements during the Monthly Qualification Cycle, you will not receive the streaming services reimbursement and ATM fees will not be refunded to you. If you close your account, you will not receive reimbursements that have not yet been credited to your account. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements may apply. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our Member Service Representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally Insured by NCUA. Kasasa, Kasasa Rewards and Kasasa Play are trademarks of Kasasa, Ltd., registered in the U.S.A.

Wrapped up in

DEBT?

Borrow:

\$500 - \$7,000

24-MONTH TERM

8.70% APR*



*APR=Annual Percentage Rate. All loans subject to credit approval. Rates, terms, and conditions are subject to change at any time and may vary based on credit worthiness and qualifications. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. 680 credit score and above. Estimated monthly payment of \$45.55 per \$1,000.00 borrowed @ 8.70% APR for 24 months. Minimum loan amount is \$500.00, maximum loan amount is \$7,000.00. Cannot be combined with any other offer other than the 3-star discount. Effective January 1 - March 31, 2024.

BUSINESS EQUIPMENT

& VEHICLE

LOANS

7.70%

= APR* =

with
Unbeatable
RATES

FOR A LIMITED TIME ONLY!



*APR=Annual Percentage Rate. All loans subject to credit approval. Rates, terms, and conditions are subject to change at any time and may vary based on credit worthiness, qualifications, and collateral conditions. Estimated monthly payment of \$17.45 for every \$1,000.00 borrowed at 7.70% for 72 months. 640 credit score and above. Loan to Value (LTV) not to exceed 80%. Business vehicles or equipment must be 2020 year or newer. Offer valid for Sole Proprietorships, General Partnerships, Corporate, LLC, and Limited Partnerships based in Pennsylvania. Minimum amount financed must be at least \$25,000. Valid on new money only, cannot be used on existing First Capital Federal Credit Union loans. Cannot be combined with any other offer and may be discontinued at any time. Other terms or conditions may apply. Effective January 1 - March 31, 2024.