



## IN THE *Community*

### 1. United Way Day of Action

On Friday, June 16, 2017, First Capital Federal Credit Union staff took part in the United Way Day of Action by helping sort books for the Book Nook Bonanza.

### 2. Book Nook Bonanza

First Capital FCU staff volunteered to help out June 23-25, 2017 at the York Hospital Auxiliary's Book Nook Bonanza 2017.

### 3. Best of York Bash

First Capital was voted Best Credit Union in York by readers of Susquehanna Style magazine. On July 29, 2017, First Capital

FCU celebrated with other businesses that were named "The Best."

### 4. WellSpan Employee Picnic

On August 5, 2017, First Capital staff took part in the WellSpan Employee Picnic. At our table, employees and their families could participate in a fun game and find out more about the Credit Union.

### 5. WellSpan Golf Tournament

On August 21, 2017, First Capital participated in the WellSpan Golf Tournament at the Out Door Country Club.

### 6. Harvey Donations

In September, First Capital staff collected non-perishable items and toiletries for those affected by Hurricane Harvey. The items were delivered to Bailey Coach which sent 10 tractor trailers of donations to victims.

## DON'T FORGET!

In November and December we collect non-perishable food for the York County Food Bank; toys for Toys for Tots; and hats and mittens for local children's charities. Please join us in supporting these charitable organizations.



# deck the HALLS

and everything  
else!



Deck the halls, trim the tree, buy a special holiday gift, consolidate credit card debt and more with a First Capital Federal Credit Union Holiday Loan. It's the loan you can use for just about anything.

\*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, qualification, and collateral conditions. Estimated monthly payment of \$86.07 per \$1,000.00 borrowed @ 5.99% APR for 12 months. Minimum loan amount is \$500.00, maximum loan amount is \$5,000.00. Cannot be combined with any other offer other than the 3-star discount. Effective October 1 – December 31, 2017.

# holiday SKIP-A-PAY

**Increase your gifting  
budget this holiday!**

Present this coupon and \$35 per loan to  
skip a payment on any First Capital FCU  
Loan or Line-of-Credit.

It is mutually agreed that in consideration  
of a \$35 fee per loan, the (check one)

☐ November 2017

☐ December 2017

☐ January 2018

payment will be deferred for:

NAME

MEMBER NO.

LOAN NO.

SKIP DATE

and will be deferred and extended to the end  
of the original loan agreement(s).

BORROWER'S SIGNATURE  DATE

CO-BORROWER'S SIGNATURE  DATE

**Get extra cash! Stop by any branch with  
this form and \$35 to Skip a Payment!**

CU USE ONLY. FEE(S)  MSR   
COLLECTED FROM ACCOUNT:

\*Certain restrictions may apply. Not available for VISA Credit Cards, Home Equity Lines of Credit or first payments. All loans must be paid current through November. By skipping any loan payment(s) you extend your final loan payment by one month. Interest will continue to accrue on your loan(s). Contact us for specific details concerning your loans. \$35 fee is PER LOAN. Limit one skip pay, per loan, per year.





**Sue DeStephano, President/CEO**

The holiday season can be very busy and very expensive. There are presents to buy, social events to attend, food to purchase, and contributions to various charitable organizations. With a little planning and a little bit of will power, it is possible to enjoy the beauty of the holiday season without being stressed and in debt.

Before heading out on a holiday shopping spree, create a budget, make a list and stick to it. Doing this will help you spend much less and keep you, and your budget, on track. First Capital Federal Credit Union offers a holiday savings account to help you save money throughout the year so that you are better prepared. Also, don't forget to check out our website for the upcoming seminars we have scheduled. The budgeting seminar is very informative and the very popular couponing seminar may be just what you need to help you get through the season.

Don't forget to stop in and see us on October 19th for International Credit Union Day. First Capital will be having a fun-filled day of food and various tables displaying all of the great benefits that we offer our members. If you're in the neighborhood that day, pop in to any of our branches and say hello.

I am also very appreciative and thankful for the amazing team that works for First Capital. Each and every day our employees work hard to improve the financial lives of our members. Whether it's a new house, a new budget, or a child's first savings account, we celebrate when our members achieve their financial goals and dreams. I am also appreciative and thankful for two long-time employees who are retiring at the end of this year. Thank you to Diana Brown, our Call Center Supervisor who has been with the credit union for 30 years and Judy Chisholm, from our Accounting team who just celebrated 20 years. Good luck and best wishes to both of you on your retirement!

Have a wonderful holiday season and thank you for being a member of First Capital Federal Credit Union!

**Sue DeStephano** President/CEO

Join us for our free  
educational seminars!

## **First CAPITAL** SEMINAR SERIES



### **Understanding Your Credit**

October 11, 2017; 6:00 - 7:00 p.m.

Learn the importance of saving, budgeting, and money management along with what makes up your credit score and just how valuable that three-digit number really is.

**Lisa Barshinger, First Capital FCU**

### **Protecting Your Online Identity**

October 25, 2017; 6:00 - 7:00 p.m.

Learn how to protect your business from competitor's brand attacks, internet trolls and negative reviews; prevent and stop the unapproved use of your business' name and intellectual property; control the access points to your company's online image; and respond to data breaches and misappropriation of intellectual property.

**Alan C. Green, Attorney at CGA Law Firm**

### **Couponing 101**

November 8, 2017; 6:00 - 7:30 p.m.

Looking for ways to save money at the grocery store? Want to cut your bill in half? At this seminar, we'll tell you how to do just that! Plus, we'll tell you about the coupon policies at 4 major retailers and show you how to stay organized.

**Lisa Barshinger, Coupon Queen**

### **Budgeting (off-site)**

November 16, 2017; 6:00 - 7:00 p.m.

Learn how to budget your money so that you have money for the things you need and want.

**Lisa Barshinger, First Capital FCU**

**Hampton Inn**  
1550 Mt. Zion Rd.  
York, PA

Unless otherwise noted, seminars are held at:  
First Capital's West York Office  
1601 Kenneth Road  
York, PA 17408

### **For more information**

**Call:** 717.767.5551 ext. 1125

**Email:** [LisaB@FirstCapitalFCU.com](mailto:LisaB@FirstCapitalFCU.com)

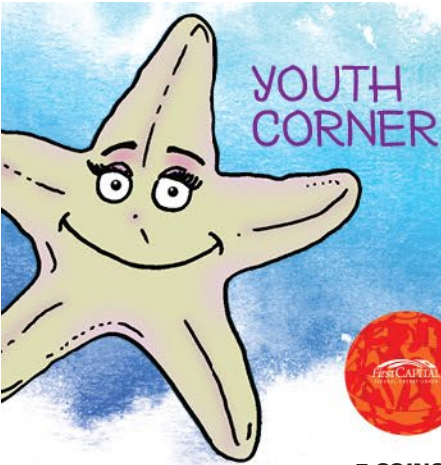
**Visit:** any of our locations

**Facebook:** [tinyurl.com/firstcap](https://www.facebook.com/tinyurl.com/firstcap)

**Web:** [FirstCapitalFCU.com](http://FirstCapitalFCU.com)

To register for any  
seminar please visit:  
**[www.FirstCapitalFCU.  
Eventbrite.com](http://www.FirstCapitalFCU.Eventbrite.com)**





## Program Changes

Don't forget, Deep Sea Savers can now cash in their coins for prizes even sooner! Pick up an updated prize chart at any branch.



**5 COINS**  
bouncy ball



**10 COINS**  
coloring mug



**15 COINS**  
stuffed  
manatee



**15 COINS**  
\$10 deposit  
into account



## First Capital Takes Its Youth Members Out to the Ballpark!

On Friday, July 21, 2017, First Capital Federal Credit Union treated those in its youth program to a free York Revolution baseball game. Nearly 100 people joined us for the game.



## Coloring Contest Winner

Congratulations goes out to Carolina R. for winning our July coloring contest. Carolina won two tickets to Frank's Theatres.



# TECH TALK

with **Jeremy Ackerley**  
e-services specialist



## WEST YORK BRANCH

1601 KENNETH RD., YORK, PA

## BLOOD MOBILE

9:00 A.M. – 5:00 P.M.

## FOOD TRUCKS

10:30 A.M. – 2:00 P.M.

FOR YOUR  
PURCHASING  
CONVENIENCE!

## VENDORS

9:00 A.M. – 5:00 P.M.

## FREE SHREDDING

7:30 – 9:30 A.M.

## DOOR PRIZES & GIVEAWAYS

Our East and South York Branches will also have food, giveaways, and fun for all!

## MOBILE APP UPGRADE

Consider it an early holiday gift – our Mobile App is getting an upgrade! Here's a sneak peek at three features you can expect to find with the release of version 3.0 later this year:

- **Searchable transaction history.** If you think scrolling through transaction history is fun, then by all means. But if you want to find a transaction quickly, search by text or amount and let us find it for you.
- **Touch ID/Fingerprint Reader.** Say goodbye to forgotten passwords. With fingerprint reading technology enabled on your phone, all you need to remember is which finger you've set up.
- **Quick View.** Prefer not to log in at all? With Quick View enabled, you can view account balances and recent transactions without logging in. But, you'll still be asked to sign in to conduct transactions.

Want to be one of the first to have our new app? Check the Play Store or App Store settings to enable automatic updates. And remember, we're here to answer any questions you have. Just ask!

## NEW WEBSITE

In an effort to maintain our commitment to quality, we have made some changes to our website to enhance our members' online experience, including:

- Fully responsive design that offers users a seamless experience across all devices; including mobile, tablet, and desktop
- ADA compliant design
- Same great resources and information with fresh features
- Plus, other enhanced tools and capabilities

We are in the business of putting YOU first! So, with that in mind, we have redesigned our website to make your experience even better!



# Freedom CHECK

PAY TO THE  
ORDER OF

YOUR LOCAL DEALERSHIP

\$ 28,732.00

TWENTY EIGHT THOUSAND, SEVEN HUNDRED AND THIRTY-TWO AND <sup>00</sup>/<sub>100</sub>

DOLLARS

AWESOME NEW RIDE!!!

0000000000 0000000000 125

with auto  
loan rates  
as low as **2.22** <sup>0</sup>/<sub>APR</sub>\*



Break loose from the limitations and stress of financing through a dealership! Start your car buying process with us. We'll pre-approve you for the amount of your loan and then you can shop with confidence knowing that you have a check to buy your vehicle at a low rate without any surprises.

\*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 \$17.63 of \$1,000.00 borrowed at 2.22% for 60 months. 640 credit score and above. Financing up to 120% of value. Cannot be combined with any other offer other than the 3-star discount. Effective October 1-December 31, 2017.

# h o h o h o

# 0.00%

APR\*

FROM:  
FIRST CAPITAL  
TO: OUR  
MEMBERS

**NINE  
MONTHS  
ZERO  
INTEREST**

**0% INTEREST  
FOR 9 MONTHS  
ON CREDIT CARD  
PURCHASES  
AND BALANCE  
TRANSFERS**

#### VISA® Platinum

- NO Annual Fee
- NO Balance Transfer Fee

#### VISA® Signature Rewards

- + NO Annual Fee
- + NO Balance Transfer Fee
- + Earn Points for every dollar spent

#### VISA® Business

- NO Annual Fee
- NO Balance Transfer Fee

717.767.5551  
800.893.2328  
[FirstCapitalFCU.com](http://FirstCapitalFCU.com)

This holiday season, open a credit card with us and enjoy **0.00% interest for the first 9 months** your account is open. This is a great time to transfer balances, pay down debt and get ahead!

\*APR=Annual Percentage Rate. 0.00% Promotional Rate for 9 months on balance transfers and purchases. No annual fee. No balance transfer fee. The standard variable APR for purchases is 8.99% - 18.00%, based on your creditworthiness and card type. Cash Advance APR: 8.99% - 18.00% based on your credit worthiness, qualifications and card type. All APRs in effect as of 10/1/2017. After the introductory period ends, the standard purchase APR will be applied to unpaid introductory balances, new purchases and new balance transfers. If you transfer a balance with this offer, interest will be charged on purchases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any Transferred balances) in full each month. 640 credit score and above. 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 pay off existing First Capital loans. Balance transfer rate and purchase promotion applies to new cardholders only. For new credit card accounts opened between October 1 - December 31, 2017, to receive the promotional purchase and balance transfer rate, all transactions must be posted within 9 months of new credit card opening. Other conditions may apply. Promotion subject to change or may be withdrawn at any time.



**DIANA BROWN**

31 YEARS - DECEMBER



**BEST WISHES TO  
DIANA AND JUDY ON  
THEIR RETIREMENT.**

**THANK  
YOU  
FOR YOUR  
SERVICE!**

**JUDY CHISHOLM**

20 YEARS - NOVEMBER



## Select Employee Group Profiles

**DeVono's**  
Dry Cleaning & Shirt Laundry

DeVono's Dry Cleaners, Inc. is a family business that has been in York County for 65 years. Check out our website for a complete list of services including free pickup and delivery. "It's a decision you'll be glad you made!"

[devonondrycleaners.com](http://devonondrycleaners.com)



As a certified John Maxwell Team Member, OAK Leadership offers individual and business coaching, workshops, speaking and consulting; aiding personal and professional growth through the study and practical application of Maxwell's proven leadership principles. Working together, OAK Leadership will move individuals, teams, and organizations in the desired direction to reach their goals. We challenge business leaders to commit to taking daily steps towards greater leadership growth. As a result, companies experience higher employee performance levels, improved team morale, increased team synergy, higher product quality, lower attrition rates and increased profits.

[oakleadership.com](http://oakleadership.com)

## HOLIDAY CLOSINGS

**COLUMBUS DAY**

Monday, October 9

**THANKSGIVING**

Thursday, November 23

**BLACK FRIDAY**

Friday, November 24

**CHRISTMAS DAY**

Monday, December 25

**NEW YEAR'S DAY**

Monday, January 1, 2018

## Employee Milestones



**Michele Wherley**  
5 YEARS - NOVEMBER

## New Select Employee Groups

**Sal Castro · State Farm Agent**

**DeVono's Dry Cleaners**

**Shadowfax**

**Bowser Dentistry**

**Minuteman Press**

**Keystone State Family Chiropractic**

**Hands of Healing  
Therapeutic Massage**

**Hoffmeyer and Semmelman, LLP**

**York Abstracting Company**

**Red Brick Bakery**

**AMA Fleet Enterprises, Inc.**

**First CAPITAL**  
FEDERAL CREDIT UNION



Join us at  
[FirstCapitalFCU.com](http://FirstCapitalFCU.com)