

QUARTERLY SPOTLIGHT BOARD OF DIRECTORS

This quarter's spotlight shines down on First Capital Federal Credit Union's Board of Directors. It's the duty of these elected board members to oversee the activities of the Credit Union. This volunteer board of directors represents several fine companies affiliated with First Capital who have spent 100 years collectively working to make First Capital the best credit union in York.

Celebrating 25 years on the board, Board Chairman Stewart Olewiler, III was born and raised in York, PA. He graduated from York College of Pennsylvania with a Bachelor of Arts degree in History. For the past 21 years he has worked as the Zoning and Planning Officer and Building Code Official for Manchester Township. He was previously employed by Penn Advertising and West Manchester Township. Stu has one son and a grandson.

Another 25 year board veteran, Vice-Chairman Tom Clippinger, is the Director of Operations at Tekgard Inc., a manufacturer of advance thermal management systems for the defense industry. Tom received his Bachelor of Science degree in Mechanical Engineering Technology from the University of Southern Colorado. Throughout his four decade career, Tom has held senior management positions with local manufacturing companies including Voith Hydro, Engel Machinery, Graham Engineering, and Precision Custom Components. In addition to serving on First Capital's Board, Tom has served the York County community as a former board member of the Manufacturers Association of South Central PA and the United Way of York County. Tom and his wife Joan reside in northern York County where they raised their daughter and son; they have two grandsons.

The position of Treasurer is held by Dennis Flickinger, President/CEO of First Capital. Dennis joined First Capital in 1990, upon retiring from the military, and 24 years later still enjoys coming to work each day! Dennis provides leadership to his team and works with them to make First Capital a sound financial resource for members. Dennis received a BA in Economics from Syracuse University and a MA in Financial Management from University of Northern Colorado. Dennis serves on many boards including the York County Rail Trail Authority and Mid-Atlantic Corporate Board. He is married to Linda and has one son.

Serving as Secretary is Rita Hoover. Rita is the Vice President/CFO of GGS Information Services, based in York. GGS is a global provider of technical information and engineering services and database management systems. With GGS since 1978, Rita analyzes and evaluates the financial status of the departments and facilities to maintain budget and profit objectives. Rita received her degree in Business Administration/Management from York College of Pennsylvania and is also a graduate of Wharton School - Advanced Management Program. Rita and her husband, Marty, have two children.

The position of Assistant Secretary is held by Scott Kurz. Scott is the owner of Minuteman Press in Hanover. Minuteman Press produces prints, copies, banners, 2-3-4-5 part carbonless forms as well as letterhead, envelopes and business cards. Scott grew up in Lancaster County. He attended Drexel University and received a BS in Commerce and Engineering. Before purchasing Minuteman Press in 2011, Scott worked for Cosmar Incorporated, Voith Hydro, Cochrane Foundry, and Assurant Solutions. He is married to Katharina (Kitty) and has three children.

Board member Scott Grob grew up in western Pennsylvania. He attended Washington and Jefferson College where he earned a BS in Economics then went on to the University of Miami where he received his Masters of Business Administration. Scott worked for Integrated Systems Consulting Group and the State of Pennsylvania before joining Wellspan Health. Today, he is the Administrator of Clinical Operations at York Hospital. Scott is married to Lisa and has three children and two grandchildren.

Board member Art Hendrix is Vice President of Human Resources at Precision Custom Components and has been with the company for 37 years. Art has a BA in Political Science and a Master's Degree in Public Administration from Penn State University. He is married and has two sons.



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York, PA 17402
phone: 717.767.5551
fax: 717.755.9537

South York Office
2602 Course Road
York, PA 17402
phone: 717.767.5551
fax: 717.747.0696

HOLIDAY CLOSINGS
Independence Day
Friday, July 4

Labor Day
Monday, September 1

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First for you.

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CAPITAL Notes
3RD QUARTER 2014



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with Kasasa
you always get

NO monthly
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NO minimum
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KASASA CASH
High Rates & Refunds On ATM Fees Nationwide*

2.25% APY* On Kasasa Cash balances up to \$10,000 if qualifications are met

0.03% APY* On all Kasasa Cash balances if qualifications are not met

To earn interest and ATM fee refunds each month:

- Have at least 12 check card purchases post and settle
- Be enrolled and review eStatement notice
- Be enrolled and log into online banking

KASASA CASH BACK
Cash Back & Nationwide ATM Fee Refunds*

3.00% Cash Back On everyday debit card purchases if qualifications are met

To get cash back and ATM fee refunds each month:

- Have at least 12 check card purchases post and settle
- Be enrolled and review eStatement notice
- Be enrolled and log into online banking

KASASA SAVER

Rewards from Kasasa Cash or Kasasa Cash Back are automatically transferred directly into Kasasa Saver, which earns high interest. Just meet your Kasasa Cash or Cash Back qualifications to benefit from both accounts!

0.25% APY* on Kasasa Saver balances up to \$10,000 if qualifications are met on Kasasa Cash or Kasasa Cash Back

0.03% APY* On all Kasasa Saver balances if qualifications are not met on Kasasa Cash or Kasasa Cash Back

KASASA TUNES

iTunes® or Amazon.com® Refunds* & Refunds On ATM Fees Nationwide*

\$5 Every Month Plus, **\$15**

In iTunes® or Amazon.com® refunds* if qualifications are met

In iTunes® or Amazon.com® refunds* just for signing up!

To earn downloads and ATM fee refunds each month:

- Have at least 12 check card purchases post and settle
- Be enrolled and review eStatement notice
- Be enrolled and log into online banking

open now! www.firstcapitalfcu.com

Kasasa Cash and Saver: *APY=Annual Percentage Yield. APYs accurate as of 06/16/2014. Rates may change after account is opened. For Kasasa Cash, if qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 2.25%; and (3) balances over \$10,000 earn 0.15% dividend rate on the portion of the balance over \$10,000, resulting in 2.25% - 0.36% APY depending on the balance. If qualifications are not met on Kasasa Cash all balances earn a base rate of 0.03% APY. Qualifying transactions must post to and settle Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle account. ATM-processed transactions do not count towards qualifying check card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. The advertised Kasasa Cash APY is based on compounding dividends. Dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each statement cycle and does not compound. Actual dividend amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. If qualifications in Kasasa Cash are met each monthly qualification cycle: (1) balances up to \$10,000 in Kasasa Saver receive an APY of 0.25%; and (2) balances over \$10,000 in Kasasa Saver earn 0.15% dividend rate on portion of balance over \$10,000, resulting in 0.25% - 0.16% APY depending on the balance. If qualifications are not met on Kasasa Cash, all balances in Kasasa Saver earn a base rate of 0.03% APY. Limit one account per primary member SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

Kasasa Cash Back: *APY=Annual Percentage Yield. APYs accurate as of 06/16/2014. Rates may change after account is opened. When monthly qualifications are met, you will receive 3.00% cash back on debit card purchases that post to and settle account during monthly qualification cycle up to a total cash back of \$9 per monthly qualification cycle. Domestic ATM fees incurred using Kasasa Cash Back debit card during qualification cycle will be reimbursed up to \$20 if qualifications are met within monthly qualification cycle. Qualifying transactions must post to and settle account during the monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Kasasa Cash Back rewards will be credited to your Kasasa Saver account on the last day of the monthly statement cycle. If qualifications in Kasasa Cash Back are met each monthly qualification cycle: (1) balances up to \$10,000 in Kasasa Saver receive an APY of 0.25%; and (2) balances over \$10,000 in Kasasa Saver earn 0.15% dividend rate on the portion of the balance over \$10,000, resulting in 0.25% - 0.16% APY depending on the balance. If qualifications are not met on Kasasa Cash Back, all balances in the Kasasa Saver earn a base rate of 0.03% APY. Limit one account per primary member SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

Kasasa Tunes: *You will be refunded up to \$15 for iTunes® and/or Amazon.com® purchases that post to and settle account during the first 60 days after you open account. Refunds will be credited to account on the last day of statement cycle in which refundable purchases were made. In addition, each qualification cycle, earn up to \$5 in refunds of iTunes and/or Amazon.com purchases if qualifications are met during previous monthly qualification cycle. Purchases must be made with check card associated with your Kasasa Tunes account. Qualifying transactions must post to and settle the account during monthly qualification cycle. Transactions may take one or more banking days from date transaction was made to post to and settle account. ATM-processed transactions do not count towards qualifying check card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 if qualifications are met within monthly qualification cycle. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program. Limit one account per primary member SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.



- » Refunds on ATM fees
- » cash back rewards
- » iTunes & Amazon rewards

Here's KASASA®! No, it's not a new Mexican dish, but rather an expanded checking account offering from First Capital. In addition to our reliable FREE checking product, we are now offering checking accounts that offer ATM refunds, cash back and even iTunes® and Amazon® rewards. And did we mention the rate on the Kasasa cash checking account is 2.25%! Certain qualifica-

» a word from OUR CEO

tions must be met, but it only keeps getting better when you use your Credit Union's services. And speaking of better... our newly redesigned website goes live in July. It'll be friendlier, more informative and easy to navigate. You'll like the feel of the new www.FirstCapitalFCU.com So, come in to First Capital or visit our new website to find out how you can KASASA today!

Dennis Flickinger, President/CEO



THE EASY WAY TO BUY A CAR



Freedom Check

AS LOW AS

2.99

percent APR*



For our 60th Anniversary, we're bringing back our much-loved Freedom Check. Get pre-approved for an auto loan, receive a check for the pre-approved amount, and then head to the dealership with your check in hand. It's that easy!

Make things even easier by using the AskAuto® App. Apply for your auto loan through the AskAuto app and receive .15% off the rate for which you qualify.



RESEARCH: Scan VIN numbers for average pricing and gas mileage.

COMPARE: Track, rank and take notes on vehicles.

APPLY: Apply for a loan with smartphone convenience.

1 Scan to download or search for AskAuto in your app store.

2 Select First Capital FCU in the startup screen.



*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. Estimated monthly payment of \$17.97 per \$1,000.00 borrowed at 2.99% APR for 60 months. Cannot be combined with any other offer other than the AskAuto app and 3-star discount. Effective July 1 – September 30, 2014.

60th Anniversary!



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*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. Estimated monthly payment of \$45.70 per \$1,000.00 borrowed at 8.99% APR for 24 months. Minimum loan amount is \$500, maximum amount is \$5,000. Cannot be combined with any other offer other than the 3-star discount. Effective July 1 – September 30, 2014.

Community Bulletin Board



Facebook:
tinyurl.com/firstcap
Twitter:
twitter.com/FirstCapitalFCU
YouTube:
youtube.com/FirstCapitalFCU

1. Business Expo

On April 30, 2014, First Capital took part in the International Business and Workforce Expo. This year's theme was 'Showering you with great rates...watch your money grow at First Capital FCU!'

2. Scholarship Winners

On May 12, 2014, First Capital awarded two \$1,000 scholarships to two graduating seniors who are members of the Credit Union. Congratulations to Megan and Jonas and good luck in college.

3. Office Olympix

On April 24, 2014, superheroes from First Capital and 30 other local businesses battled it out at the Easter Seals of Central and Western PA Office Olympix event. The event raised over \$30,000 to help children and adults with disabilities lead a fuller life.

4. Board Members Honored

During the Annual Meeting on March 20, 2014, First Capital honored Stewart Olewiler III and Tom Clippinger for serving on the Board of Directors for 25 years. Congratulations and thank you for your service!

5. First Capital Sponsors Team Store

First Capital is the proud sponsor of the First Capital Federal Credit Union Team Store for the York Revolution. Check out the store next time you are at a game.

6. Youth Ambassador of Pennsylvania Contest Winner

Congratulations to Devan DeShong, network administrator, for winning Second Alternate in the Youth Ambassador of Pennsylvania contest on May 19, 2014. Devan competed against 13 others from credit unions around the state.

7. Best of York Winner

Thanks to all of you, First Capital has been voted Best of York 2014 for Susquehanna Style Magazine. Sue DeStephano, VP of Lending and Tara Houser, VP of Marketing, celebrated with the other York winners during a Polo Party on June 12, 2014.

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With a credit card from First Capital Federal Credit Union you have the purchasing power to shop around the world, by phone and on the Internet. Combine that convenience, flexibility and security with easy to understand terms, no hidden fees and low rates and you have a great credit card!

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And don't forget, you can create your own personal credit card design with a picture of your family, your pet, your favorite vacation spot, etc. Enjoy those moments every time you use your First Capital Visa® Credit Card. Apply online at firstcapitalfcu.com or at any branch.

*APR = Annual Percentage Rate.

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Special 8-Day Member Appreciation Promo

- » October 17 - 25, 2014
- » KBB+\$500
- » PLUS
- » 1% Rate Buy Down



car sales
enterprise



60th Anniversary!



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First for you.

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EXPERIENCE

OUR NEW YOUTH & YOUNG ADULT PROGRAMS

It's never too early to learn the importance of saving. And, our youth and young adult programs can help! Participate in monthly activities and make deposits to earn Sand Dollar and Star Status Stamps which can be redeemed for great prizes!

JULY

- Deep Sea Savers: Color a picture of a flag to celebrate Independence Day.
- Rock Star Super Savers: Write (in 50 words or less), what Independence Day means to you.

AUGUST

- Deep Sea Savers & Rock Star Super Savers: Write a letter to our Troops OR bring in an item to donate to SOAR (Support Our American Recruits). Here is a link to some suggested donation items:
<http://tinyurl.com/soar-donations>

SEPTEMBER

- Deep Sea Savers: Tell us what you like best about school and what subject is your favorite.
- Rock Star Super Savers: Write (in 50 words or less), what your savings goals are for this school year and how you plan to reach them.

In addition to special monthly activities, members can take advantage of our Add-On Youth Share Certificate, College Club, and other exciting offers. Talk to a Member Service Officer today to see how you can benefit from these programs.

First CAPITAL SEMINAR SERIES

Couponing 101

August 21, 2014, 6:00 - 7:30 p.m.

Lisa Barshinger, Coupon Queen

Seminar Held at Holiday Inn Express & Suites, 140 Leader Heights Road, York, PA 17403

Financial Freedom Seminar

September 10, 2014, 6:00 - 7:00 p.m.

Alicia Venable & Helen Eisenhart, First Capital FCU

Used Car Buying

September 24, 2014, 6:00 - 7:00 p.m.

Dennie Smith & Jessica Horner, Enterprise Car Sales

Budgeting

October 8, 2014, 6:00 - 7:00 p.m.

Lisa Barshinger & Amber Zorbaugh, First Capital FCU

Join us for one of our free educational seminars.

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

Registration closes one week prior to each scheduled seminar. Seminars are subject to cancellation if registered attendance is low. To register for a seminar:

CALL 717.767.5551 ext. 1125

EMAIL lisab@firstcapitalfcu.com

VISIT any of our locations

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For more information on these seminars, visit our website at www.FirstCapitalFCU.com

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save 10% on select regularly priced personal service plans* Use Corporate ID: NACUC_ZZM	or	save 15% on select regularly priced business accounts* Use Corporate ID: NACUC_ZDS_ZZM
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- Waived activation fee on new lines (Up to \$36 in savings)
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Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!

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Sprint

Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. Discount does not apply to secondary lines. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovelymycreditunion.org/Sprint.

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*APR = Annual Percentage Rate.

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60th Anniversary!

Call Wendy, Bill or Helen at 717.767.5551

or email us at: businessservices@firstcapitalfcu.com

Wendy Bixler, Bill Pacacha, Helen Eisenhart