

FIRST CAP QUARTERLY CONNECTION

April - June

2021

HAVE YOU HEARD THE NEWS?

First Capital membership is open to you as an employee of one of our Preferred Business Partners. Benefits of membership include...

- Savings Accounts: Christmas, Vacation, Youth
- Kasasa—Rewards-Driven Checking Account Options
- Payroll Deduction/Direct Deposit
- FREE Online Banking/Bill Pay
- FREE Mobile App
- Loans: Auto, Bill Consolidation, Home Equity
- Free Educational Seminars



* 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 \$17.31 for every \$1,000.00 borrowed at 1.49% for 60 months. 640 credit score and above. Loan to Value (LTV) is based on credit worthiness and may go up to 115% LTV. Offer is valid on new/used purchases, refinances, and debt consolidation loans collateralized by a qualifying vehicle. Vehicle must be 2015 or newer. Valid on new money only, cannot be used to pay off existing First Capital Federal Credit Union loans. Cannot be combined with any other offer other than the 3-star discount. Effective April 1 – June 30, 2021.

POP QUIZ!

After reviewing this quarter's First Cap Quarterly Connection, answer the Pop Quiz question for your chance to win a prize.

What is the name of First Capital's new Digital Online Banking Experience!?

E-mail your answer to
BusDevTeam@FirstCapitalFCU.com by Friday,
May 21, 2021 to be entered into a drawing to
win a \$25.00 Visa Gift Card.

**Congratulations to our last winner:
Jennifer Hitz of Leg Up Farm!**



* APR=Annual Percentage Rate. All loans subject to credit approval. 2.75% APR applies to Fixed Home Equity loans for terms up to 180 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 \$6.79 per \$1,000 borrowed at 2.75% for 180 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. New money only, 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. Effective April 1 - June 30, 2021.



First Capital once again continued to give back in 1st Quarter through its First Cap Gives Back program. First Capital decided to donate to Bell Socialization Services! Special fundraisers and donations were raised with all proceeds benefitting Bell Socialization Services.



Bell Socialization Services' mission is to provide an environment of support an empowerment where people can improve their quality of living. Primary focus areas are providing housing, and basic living supports. Empowering lives. Every. Day

To learn more visit www.bellsocialization.com

Coming up in 2nd Quarter 2021, First Capital has picked York County Rail Trail as its First Cap Gives Back organization. Fundraisers are still to be determined and will depend on COVID-19 protocols and restrictions.



For more information on the York County Rail Trail visit:
www.yorkcountyrailtrails.org

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COMING SOON!

First Capital's New Digital Banking Experience!!

FirstCAP CONNECT

We're Building a
Better Digital
Banking Experience

The new
FirstCAP CONNECT
is coming in April.

**Here are some of the new
online & mobile features:**

- View credit card transactions and payments through online and mobile channels
- Reset your password through self-service channels
- Disable your card temporarily, report card lost/stolen, cancel the card
- Create a username and password for others to view your accounts
- Update your contact information more easily
- View eStatements in the mobile app

*The digital connection to your accounts...
anytime, anywhere!*



FirstCAPITAL

SEMINAR SERIES

**Check out our new VIRTUAL
seminar series!**

Budgeting

Thursday, April 8, 2021 | 6:00 p.m. - 7:00 p.m.

Learn how to set up a spending plan, track spending, save money, and create short- and long-term financial goals.

Understanding Your Credit

Tuesday, April 20, 2021 | 12:00 p.m. - 1:00 p.m.

Learn the difference between a credit score and credit report, how to build solid credit history, and advice for using credit wisely.

Home Buying Made Easy

Tuesday, May 4, 2021 | 6:00 p.m. - 7:00 p.m.

Buying a home can seem like a daunting task. At this seminar we take you through the home buying process from start to finish. We'll show you how to create a home buying budget, walk you through a mortgage application, review your mortgage options, tell you how to choose a realtor, as well as how to choose a home.

Couponing 101

Thursday, May 20, 2021 | 6:00 p.m. - 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 four major retailers and show you how to stay organized.

Visit:

FirstCapitalFCU.com

To Register

**Questions or
comments?**

call: 717.767.5551 ext. 1125
email: LisaB@FirstCapitalFCU.com
facebook: [tinyurl.com/firstcap](https://www.facebook.com/tinyurl.com/firstcap)

LOBBIES REOPENED!

First Capital reopened its lobbies on January 19th, 2021! Please know we will continue to follow all sanitization and social distancing guidelines outlined by the Centers for Disease Control. We can't wait to help you in person!



HOLIDAY CLOSINGS

Memorial Day

May 31, 2021

Independence Day

July 5, 2021

LOOKING FOR MORE?

CALL:

717-767-5551

E-MAIL:

BUSDEVTEAM@FIRSTCAPITALFCU.COM

VISIT:

FIRSTCAPITALFCU.COM

