

# FIRST CAP QUARTERLY CONNECTION

July - September

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, Personal, Home Equity
- Free Educational Seminars

*Vacation Loan*  
as low as **5.49%** APR\*  
up to 24 months  
**\$500-\$5,000**

Road trip, beach trip, resort trip - wherever you go, we've got low-interest financing so you can take advantage of summer/fall travel deals!

FirstCapitalFCU.com

\*APR = Annual Percentage Rate. All loans subject to credit approval. 5.49% APR for a Personal Unsecured Loan for up to a 24-Month term. Rates, terms, and conditions are subject to change at any time and may vary based on credit worthiness, qualification, and collateral conditions. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. 640 credit score and above. Estimated monthly payment of \$44.10 per \$1,000.00 borrowed @ 5.49% APR for 24 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 July 1 - September 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 rate for the Vacation Loan for the 3rd Quarter Promotion!?**

E-mail your answer to  
BusDevTeam@FirstCapitalFCU.com by  
August 20, 2021 to be entered into a drawing to  
win a \$25.00 Visa Gift Card.

**Congratulations to our last winner:**  
**Jill Galusky of Keystone Trailer Services!**

**NO FEE · NO CLOSING COSTS · 10 YEAR LOAN**

**HOME IMPROVEMENT LOAN**  
**2.50%**

Go from fantasy to **reality** with low interest, low payment loans of **\$15,000** and up!

FirstCapitalFCU.com

\*APR=Annual Percentage Rate. All loans subject to credit approval. 2.50% 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 rate offer is \$15,000. Estimated monthly payment of \$9.43 per \$1,000 borrowed at 2.50% 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. Effective July 1 - September 30, 2021.



First Capital once again continued to give back in 2nd Quarter through its FirstCap Gives Back program. First Capital decided to donate to the York County Rail Trail Authority! In all, First Capital raised \$500.00 for the Rail Trail through special fundraisers like candy sales and jeans days.



The York County Rail Trail Authority is a volunteer, ten-member Authority formed in 1990 under the direction of the York County Board of Commissioners. The Authority's mission is to enrich York County communities and countryside through the development of a network of public trails.

For more information on the York County Rail Trail visit:  
[www.yorkcountyrailtrails.org](http://www.yorkcountyrailtrails.org)

Coming up in 3rd Quarter 2021, First Capital has chosen WellSpan York Cancer Center as its FirstCap Gives Back organization. Fundraisers will be a special jeans day for staff to donate \$5.00 to wear jeans and all branches will be selling cancer ribbons for \$1.00.



For more information on WellSpan York Cancer Center visit:  
<https://pages.wellspan.org/cancer-general/>

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Helping York's small businesses move forward with loans funded and serviced right here in York County.

**EQUIPMENT LOAN** 36-72 MONTHS **3.75%**

FirstCapitalFCU.com

\*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 \$15.54 for every \$1,000.00 borrowed at 3.75% for 72 months. 640 credit score and above. Loan to Value (LTV) not to exceed 80%. Equipment must be 2017 or newer. Offer valid for Sole Proprietorships. General Partnerships, Corporate, LLC, and Limited Partnerships based in Pennsylvania. Minimum amount financed must be at least \$15,000. 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 terms or conditions may apply. Effective July 1 – September 30, 2021.

## DIGITAL WALLET & CONTACTLESS CARDS!



Store your credit cards, debit cards loyalty cards, and coupons in digital form on your mobile device. Hold your phone near a compatible payment terminal, or make purchases using the app when shopping on your device. Fast, easy, and secure.



### Couponing 101

**Tuesday, July 20, 2021 | 12:00 p.m. - 1:30 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.

### Understanding Your Credit

**Thursday, July 29, 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.

### Budgeting

**Thursday, August 10, 2021 | 12:00 p.m. - 1:00 p.m.**

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

### Couponing 101

**Wednesday, August 25, 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.

### Home Buying Made Easy

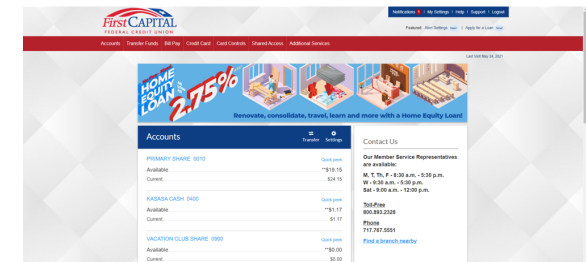
**Wednesday, September 15, 2021 | 6:00 p.m. - 7:00 p.m.**

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.

Visit:  
FirstCapitalFCU.com  
To Register



Have you registered for FirstCap Connect, our new online and mobile banking platform? This new digital banking experience offers members additional features and benefits, so be sure to check it out. To register, just visit FirstCapitalFCU.com or download the FirstCap Connect mobile app!



## HOLIDAY CLOSING



**Labor Day**  
September 6, 2021

## LOOKING FOR MORE?

**CALL:**

717-767-5551

**E-MAIL:**

BUSDEVTEAM@FIRSTCAPITALFCU.COM

**VISIT:**

FIRSTCAPITALFCU.COM

