

# FIRST CAP QUARTERLY CONNECTION

October -  
December 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
- FirstCap Connect - Free Online and Mobile Banking
- Loans: Auto, Personal, Home Equity
- Free Educational Seminars

**FREEDOM CHECK**  
AS LOW AS **1.99%** APR\* The Freedom to buy... without all the pressure.  
IT'S EASY AS CASH  
First CAPITAL FEDERAL CREDIT UNION

\*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. 1.99% for up to 72 months on new vehicles. New Vehicle is defined as 2020-2022 AND never been titled. 2.49% for up to 72 months on used vehicles, 2017 model year or newer. Estimated monthly payment of \$14.75 on \$1,000.00 borrowed at 1.99% for 72 Months. Estimated monthly payment of \$14.97 on \$1,000.00 borrowed at 2.49% for 72 Months. 640 credit score and above. LTV will be based on credit and term selected, maximum LTV of 115%. Offers are for dealer purchases only and limited to 2017 or newer makes/models. Minimum loan amount of \$15,000. Cannot be combined with any other offer other than the 3-star discount. Effective October 1 - December 31, 2021.

## POP QUIZ!

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

**When is First Capital celebrating Member Benefit Day?!**

E-mail your answer to  
BusDevTeam@FirstCapitalFCU.com by  
October 29, 2021 to be entered into a drawing to  
win a \$25.00 Visa Gift Card.

**Congratulations to our last winner:  
Karen Baublitz of Kinard Trucking!**

THE CURE FOR **RESTING GRINCH FACE**  
GROW YOUR HEART & YOUR BUDGET WITH GREAT RATES & LOW PAYMENTS!  
**HOLIDAY LOAN 3.99%**  
\$500-5,000 12-MONTH TERM  
First CAPITAL FEDERAL CREDIT UNION

APR=Annual Percentage Rate. All loans subject to credit approval. 3.99% APR for a Personal Unsecured Loan for up to a 12-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 \$85.15 per \$1,000.00 borrowed at 3.99% 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, 2021.



First Capital once again continued to give back in 3rd Quarter through its FirstCap Gives Back program. First Capital decided to donate to the WellSpan York Cancer Center! In all, First Capital raised \$625.00 for the WellSpan York Cancer Center through special fundraisers like cancer ribbon sales and jeans days.



For more information on WellSpan York Cancer Center visit:  
<https://www.wellspan.org/offices-locations/wellspan-york-cancer-center/>

For 4th Quarter 2021, First Capital has chosen National Alliance for Mental Illness (NAMI) of York-Adams Counties, PA 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 chocolate candy bars for \$2.00.



Established in 1984, NAMI York-Adams Counties, PA is a 501(c)3 grassroots, non-profit organization. They provide support, education, and advocacy to individuals and families affected by mental illness. For more information on NAMI York-Adams Counties, PA visit: <https://namiyorkadams.org/>

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## JOIN US FOR MEMBER BENEFIT DAY!

THURSDAY, OCT 21



AT OUR  
BRANCH IN **WEST YORK**  
1601 KENNETH ROAD - YORK, PA 17408

10:00 am - 2:00 pm

**COMPUTER RECYCLING** by Omega eCycles

### ACCEPTED

- ✓ Laptops
- ✓ Desktop Computers
- ✓ Computer Hardware
- ✓ Keyboard & Mouse
- ✓ Printers

### NOT ACCEPTED

- ✗ Televisions
- ✗ CRT Monitors
- ✗ Appliances

9:00 am - 4:00 pm

**CENTRAL PA BLOOD MOBILE**

Schedule your donation appointment:

♥ 717GiveBlood.org ♥ 1.800.771.0059

## ALL BRANCHES

11:00 am - 2:00 pm

**LUNCH PROVIDED  
BY STAFF!**  
hamburgers, hot dogs, chips,  
cookies, and water

**GIVEAWAYS &  
DOOR PRIZES!**

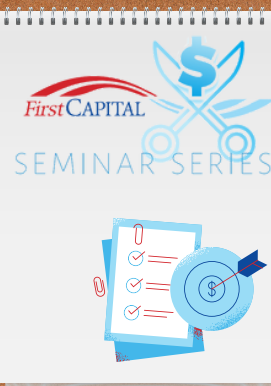
### FUNDRAISERS!

Candy Sale and Recycling  
Donations will benefit our  
4th Q. FirstCap Gives Back  
organization, National Alliance  
for Mental Illness (NAMI) of  
York/Adams Counties.

## SCHEDULE A VISIT!

We are excited to be back out visiting our Preferred Business Partners. And, we'd love to see even more of you! We can set up a table display with information for your staff as well as some sweet treats everyone is sure to love. Email:

BusDevTeam@FirstCapitalFCU.com for more information.



Visit us at  
**FirstCapitalFCU.com**  
or our Facebook page  
to register!

## HOLIDAY CLOSINGS



**Columbus Day**

**October 11, 2021**



**Christmas**

**December 24, 2021**

**December 25, 2021**



**Thanksgiving**

**November 25, 2021**



**Black Friday**

**November 26, 2021**



**New Years**

**December 31, 2021**

**January 1, 2022**

## LOOKING FOR MORE?

717-767-5551

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