

# FIRSTCAP QUARTERLY CONNECTION

JANUARY - MARCH 2022



**Eric Deaner**

**Marketing &  
Business Development Specialist**

My name is Eric. I'm the Marketing & Business Development Specialist. I've been with First Capital since December of 2017. My favorite part of my job is seeing our members succeed financially and being able to visit all our great Preferred Business Partners. I'd love the opportunity to visit your business! I currently reside in New Oxford with my wife Samantha and two children, Camden and Evelyn. I enjoy playing basketball, volleyball and I'm a huge Notre Dame and Philadelphia Eagles fan.



## Meet the Team



**Lisa Barshinger**

**Community &  
Business Development Manager**

My name is Lisa Barshinger. I'm the Community and Business Development Manager. I've been with First Capital since December of 2011. My favorite part of my job is working with the community and helping to live out the FirstCap Gives Back mission. While Lisa was born and raised in Lancaster County she now resides in Red Lion with her two sons, Jayden & Carter, her favorite feline, Porter, and her husband, Ron.

Save big when you refinance with us!

**1.99%** up to 72 months **swap drop** **2.99%** up to 84 months

FirstCapitalFCU.com

The graphic features a white SUV in front of a background of flowing red and blue waves. The text '1.99%' is in blue and '2.99%' is in red, both with 'APR\*' in small text. The words 'swap drop' are in white.

**DON'T GO BANANAS OVER HOLIDAY DEBT.**

Trade in your old credit cards for a First Capital **Platinum VISA®** or **Signature Rewards VISA®**. Get holiday debt under control with **0% interest** for up to 15 months on balance transfers.

Enjoy the **PURCHASING POWER, PERKS and REWARDS** of a First Capital credit card!

FirstCapitalFCU.com

The graphic has a yellow background. It shows two credit cards (Platinum VISA and Signature Rewards VISA) and a large wreath made of bananas. There are two circles on the right, one labeled 'APR\*'.

## 1st Quarter 2022 Loan Promotions

### Swap & Drop:

\*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. Up to a 2% reduction on a current financed vehicle interest rate. Rate will not go below 1.99% on terms up to 72-months OR 2.99% on terms from 73-84 months, with the exception of members who qualify for the First Capital Star Rewards 3-Star Discount. 3-Star Members may receive an additional 0.15% reduction on their rate. Loan terms will be up to the remaining term of the existing loan, with a maximum term of 84-months. Member must provide the original dealer documentation and/or a current loan statement to support the rate being reduced and term being matched. Estimated monthly payment of \$14.75 per \$1,000 borrowed at 1.99% for 72 months. Estimated monthly payment of \$13.21 per \$1,000 borrowed at 2.99% for 84 months. Maximum loan to value of 115%. Model year must be 2015 or newer. New money only, cannot be used on existing First Capital Federal Credit Union loans. Cannot be combined with any other offer other than the First Capital Star Rewards 3-Star discount. Effective January 1 - March 31, 2022.

### Don't Go Bananas Over Holiday Debt:

APR = Annual Percentage Rate. 15 Month 0.00% Promotional rate on balance transfers for new and existing Visa Signature Rewards or Visa Platinum credit cards. No annual fee. No balance transfer fee. The standard variable APR for purchases: 7.99% - 17.99%, based on your creditworthiness and card type. Cash Advance variable APR: 7.99% - 17.99% based on your credit worthiness, qualifications and card type. All APR's in effect as of 12/1/2021. 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. Cash Advance Fee: greater of 2% or \$10.00. Minimum finance charge \$0.60. 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. To receive the promotional Balance Transfer Rate all transactions must post within 90 days of account opening. For New Cards, the balance transfer rate of 0% starts at the date of account opening (Ex. If card opened 2/1/2022 and balance transfer is conducted 3/1/2022, borrower will receive 14 months at 0%). For existing cardholders, the balance transfer rate of 0% starts 1/1/2022 (Ex. If balance transfer is conducted on 2/1/2022, borrower will receive 14 months at 0%). Other conditions may apply. Promotion subject to change or may be withdrawn at any time. Effective January 1 - March 31, 2022.

We want to '**POP**' into  
your business!



Could your employees use a salty snack this winter? I am scheduling visits for **January, February AND March!** I am available **ANY** time of day, including 3rd shifts! Schedule an informational table, as seen above, a Lunch & Learn presentation on topics such as **Budgeting, Understanding Your Credit, Identity Theft and Couponing!** Or a **FREE** Credit Health Check-up!

If your company is interested in having First Capital visit your location, **contact me today!** Anyone that schedules a visit with First Capital during the months **January, February or March,** will receive a \$5.00 Gift Card to **Turkey Hill, Dunkin Donuts, Subway or Target!** And will also be entered to win a **\$50.00 Visa Gift Card!\***

**\*If you have already scheduled a visit during this time frame, you are automatically entered into the drawing.**

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

**What is the name of our new digital banking experience?**

E-mail your answer to  
**[BusDevTeam@FirstCapitalFCU.com](mailto:BusDevTeam@FirstCapitalFCU.com)**  
**by Friday, February 25, 2022**  
to be entered into a drawing  
to win a \$25.00 Visa Gift Card.

**Congratulations to all of  
our 2021 Winners!**



## FREE Virtual Seminars

### Budgeting

FEBRUARY 10, 2022 12:00 PM - 1:00 PM

### Home Buying Made Easy

FEBRUARY 16, 2022 6:00 PM - 7:00 PM

### Make the Most of Your Social Security Benefits

FEBRUARY 23, 2022 6:00 PM - 7:00 PM

### Test Drive Your Retirement

MARCH 2, 2022 12:00 PM - 1:00 PM

### Understanding Your Credit

MARCH 24, 2022 6:00 PM - 7:00 PM

Visit [FirstCapitalFCU.com](http://FirstCapitalFCU.com) to Register



First Capital once again continued to give back in the 4th Quarter of 2021 through our FirstCap Gives Back program. Funds were raised for **NAMI (National Alliance for Mental Illness)**. In all, First Capital raised over \$700.00 for the organization through special fundraisers in our branches and employee jeans days.



During the 1st Quarter of 2022,  
First Capital has selected **ACCESS -York**  
as its FirstCap Gives Back organization.

eliminating racism  
empowering women

**ywca**

ACCESS York &  
Victim Assistance Center



## Business Solutions

Bank on us to help you  
save time and money.



**business  
bundle**

## The New Digital Banking Experience FirstCap Connect



### Holiday Closings

**MARTIN LUTHER KING JR. DAY**

**JANUARY 17, 2022**

**PRESIDENTS' DAY**

**FEBRUARY 21, 2022**



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(717) 767-5551



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