

FIRSTCAP QUARTERLY CONNECTION

JULY - SEPTEMBER 2022



Ashley Beshore

Business Development Specialist

My name is Ashley. I'm the Business Development Specialist. I've been with First Capital since May of 2022. My favorite part of my job is being able to visit with many members of our community. From Preferred Business Partners, to students at local schools, I love sharing the benefits of being a member of First Capital Federal Credit Union. I was born and raised in Mount Wolf and I still reside there today with my husband, Dan, two sons, Preston and Pierce, and our dog, Monty.



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.

feel the
freedom
of car buying with First Capital

1.99% APR*
UP TO 72 MONTHS

2.99% APR*
UP TO 84 MONTHS

First CAPITAL
FEDERAL CREDIT UNION

vacation
dreaming?

UP TO \$7,500
4.99% APR*
UP TO 24 MONTHS

First CAPITAL
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3rd Quarter 2022 Loan Promotions

Feel the Freedom:

*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 requirements. 1.99% APR up to 72 Months on 2018 Model Year or newer. 2.99% up to 84 Months on 2021 Model Year or newer. Minimum loan amount for this offer is \$20,000.00. Minimum credit score of 640. For purchase transaction only. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. Certain additional restrictions may apply. Estimated monthly payment of \$14.75 per \$1,000.00 borrowed at 1.99% APR for 72 months. Estimated monthly payment of \$13.22 per \$1,000.00 borrowed at 2.99% APR for 84 months. Cannot be combined with any other offer other than the First Capital Star Rewards 3-star discount. Effective July 1 - September 30, 2022.

Vacation Dreaming?:

*APR=Annual Percentage Rate. All loans subject to credit approval. 4.99% 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. 680 credit score and above. Estimated monthly payment of \$43.88 per \$1,000.00 borrowed at 4.99% APR for 24 months. Minimum loan amount is \$500.00, maximum loan amount is \$7,500.00. Cannot be combined with any other offer other than the First Capital Star Rewards 3-star discount. Effective July 1 - September 30, 2022.

Let Us Help Keep You 'COOL'!



Could your employees use a cool treat this summer? I am currently scheduling visits for **July, August, and September**. I am available any time of day, INCLUDING 3rd Shift! Schedule an informational table or a Lunch & Learn presentation on topics such as **Budgeting, Understanding Your Credit, Identity Theft, and Couponing**.

We can even offer FREE Credit Health Check-ups!

If your company is interested in having First Capital visit your location, contact me today! Anyone that schedules a visit during the months of **July, August, and September** will receive a \$5.00 Gift Card to Turkey Hill, Subway, Target, or Dunkin Donuts. You will also be entered in a drawing to win a **\$50 Visa Gift Card!***

*If you have already scheduled a visit during these months, you will automatically be entered to win.

QUIZ

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

Who is the benefitting organization for FirstCap Gives Back for the 3rd Quarter of 2022?

E-mail your answer to

AshleyB@FirstCapitalFCU.com

by Friday, August 26, 2022

to be entered into a drawing to win a \$25.00 Visa Gift Card.

Upcoming Events

JULY 29

I LOVE MY CREDIT UNION DAY

SHARE WITH US WHY YOU LOVE FIRST CAPITAL BY JULY 22, 2022 AND YOU COULD WIN A \$25 GIFT CARD! SCAN THE QR CODE TO ENTER!



AUGUST 2 NATIONAL NIGHT OUT

VISIT US AT ONE OF THE 4 LOCATIONS BELOW AND CREATE A FUN CRAFT!

- DOVER UNION FIRE & HOSE COMPANY
- DALLASTOWN PARK
- SPRINGGETTSBURY PARK
- WEST MANCHESTER TOWNSHIP POLICE DEPARTMENT



First Capital once again continued to give back in the 1st and 2nd Quarters through our FirstCap Gives Back program. Funds were raised for Access York (ywca) and Big Brother Big Sisters of York and Adams Counties. In all, First Capital raised \$3,100 for these organizations through sponsorships and special fundraisers in our branches.



For the 3rd Quarter of 2022, First Capital will be raising money for Autism York.



Business Solutions

Bank on us to help you save time and money.



Member Appreciation

Member Appreciation Night at the Ball Park!



FIRST CAPITAL HAS PARTNERED WITH THE YORK REVOLUTION TO PROVIDE OUR MEMBERS WITH A FREE NIGHT OUT AT THE BALL PARK!

AUGUST 24, 2022

GATES OPEN AT 5:30PM

GAME BEGINS AT 6:30PM

TO REGISTER, SCAN THE QR CODE BELOW OR VISIT:

[HTTPS://BIT.LY/FIRSTCAPTICKETGIVEAWAY](https://bit.ly/firstcapticketgiveaway)



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Looking for more information?

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<http://FirstCapitalFCU.com>