

# FIRSTCAP QUARTERLY CONNECTION

JANUARY - MARCH 2023



**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.

# 1st Quarter 2023 Loan Promotions



**SWAP & DROP**

**3.99%**  
up to 72 Months

**4.75%**  
up to 84 Months

Swap your current loan for one at First Capital and we could drop your rate by up to **2.00%**



**6.99%**  
Up to 24 Months

**CONQUER YOUR DEBT**

Turn your debt into one easy payment with First Capital FCU.

[FirstCapitalFCU.com](http://FirstCapitalFCU.com)

\*Certain restrictions apply. Not available for Visa Credit Cards, Lines of Credit, or the first payment of any loan. By skipping a loan payment(s) you extend your final loan payment by one month and interest continues to accrue on your loan. Limit one skip pay, per loan, per year. The \$35.00 Skip-A-Pay fee waiver promotion runs from October 1 - December 31, 2022.

\* 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, 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 \$85.84 per \$1,000.00 borrowed @ 5.49% 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, 2022.



This season, don't get...

**BLOWN OVER**

Contact us today  
to get the best equipment  
rates in York!

**717.767.5551**

# Cold Winter Weather Brings Warm Tasty Treats



**Let us stop by and treat your staff to warm pretzel nuggets!**

I am currently scheduling visits for **January, February, and March.**

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 **January, February, and March.** 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.



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

Those that schedule visits in **January, February or March** will be entered into a drawing for what?

E-mail your answer to  
**AshleyB@FirstCapitalFCU.com**  
**by Friday, February 17, 2023**  
to be entered into a drawing  
to win a \$25.00 Visa Gift Card.





**First Capital's FirstCap Gives Back organization for the fourth quarter was the Alzheimer's Association of Central PA. Money was raised through branch fundraisers and a sponsorship during their annual walk. In all, FirstCap Gives Back donated \$1,250 to the Alzheimer's Association!**

**alzheimer's association®**

*Holiday Hours*

Monday, January 16  
CLOSED

Monday, February 20  
CLOSED

**The New Digital  
Banking Experience**  
**FirstCap Connect**



**Business Solutions**

**Bank on us to help you  
save time and money.**



**FOLLOW US!**



Looking for more information?



(717) 767-5551



AshleyB@FirstCapitalFCU.com



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**For the 1st Quarter of  
2023, First Capital will be  
raising money for the  
Arc of York County.**

**The Arc**  
York County

**In the fourth quarter of 2022, we also collected hats and mittens to be donated to students in the West York Area School district, as well as collected toys and necessities for the Children's Aid Society. First Capital also participated in the Adopt-A-Family program through the YWCA York.**

