



1 Children's Home of York Donation

On December 17, 2024 the Holiday Party committee visited the Children's Home of York to drop off donations that were collected at this year's employee party.

2 Ugly Sweater Contest

On December 20, 2024, First Capital employees participated in an ugly sweater contest and enjoyed cookies distributed to each office by Senior Management.

3 United Way Donation

On January 30, 2025, First Capital's Lisa Day, Senior Executive Administrator; Sue DeStephano, President/CEO; and Renae Scott, Human Resources Administrator proudly donated a check to Faith Seiders, Corporate Engagement Manager for the United Way of York County, as part of the Credit Union's annual campaign. The money will be used to assist working households on their journey toward financial stability. The

money was raised from jeans days, branch fundraisers and employee donations.

4 Jersey Day

First Capital staff wore jerseys on February 7, 2025 in anticipation of Super Bowl weekend.

5 Breakfast Tour

Our annual Breakfast Tour kicked off on January 8, 2025 at our Manchester office. We next stopped at our East York office on January 15, 2025. A 3rd visit

was February 12, 2025 at our West York office and the last stop was March 5, 2025 at our South York office. During the 1st quarter each year, the Senior Managers make breakfast for employees to say thank you for all their hard work.

6 Hat & Mitten Tree Donation

On February 10, 2025, Renae Morgan, Business Development Officer, dropped off hats, mittens and scarves to the YWCA to be used by those in need.



A WORD FROM OUR CEO

Sue DeStephano President/CEO

As we find ourselves stepping into spring, I find myself thinking about new growth, warmer weather, getting out for more walks with the dogs, vacations, graduations, and that time of year where everyone just feels better.

April, which is the first full month of Spring, is **National Financial Literacy Month**. Financial literacy and financial well-being are a very important focus for First Capital as it can impact our lives in so many ways. Financial well-being means you can meet your current and ongoing financial obligations, feel secure about your financial future, and are able to make choices that allow you to simply enjoy life.

How are you doing with your financial goals?

WE HAVE THE RX FOR GOOD FINANCIAL HEALTH

Our complimentary, no-obligation **Credit Health Check-Ups** are the prescription you need to meet your financial goals.

Let our team help you with the following:

- ★ **Review** your current debt to see if we can help you save money or even just let you know you are doing a great job with your finances.
- ★ **Review** your credit so that you can reach your new car or homeownership goals faster.
- ★ **Determine** the available equity in your home to help fund just about anything you may need.
- ★ **Understand** the three pillars of financial well-being: saving, spending, and security.

You can sign up for a free **Credit Health Check-Up** on our website. Just click Credit Health Check-Up under the Education tab and **get started today**.

Just remember whatever your big plans are for Spring, **First Capital has a solution to help you pull them off**. Preparing to send a kid off to college? We can help with that. Need a new car? We've got you covered. Planning a family vacation? We can help with that too. You deserve to enjoy these things and feel financially confident in doing so.

Spring is a time of renewal and new beginnings.

LET US HELP YOU MAKE YOUR DREAMS COME TRUE!

Your Key to



Let's get you moving!

Whether you're buying a new home or looking to refinance your existing mortgage, First Capital Federal Credit Union should be the first place you call.



Visit us online at:
FirstCapitalFCU.com/Mortgages

Federally
Insured by NCUA



70th Anniversary GIFT CARD GIVEAWAY



We wrapped up our 70th Anniversary celebration by awarding one final \$70 Visa gift card in January to Louisa Gladfelter. It's thanks to all of you that we have reached this monumental milestone...we look forward to serving you for many more years to come.

MEMBER APPRECIATION EVENT & 2ND ANNUAL CHICKEN BBQ FUNDRAISER



The mission of the **FirstCap Gives Back Foundation** is to promote the participation and support of community activities and non-profit organizations. Now you can support the FirstCap Gives Back Foundation and help us ramp up even more our community giving and involvement.

First Capital Federal Credit Union and the FirstCap Gives Back Foundation will be hosting the **2nd Annual Chicken BBQ** and free shredding event on April 26th at First Capital's West York office located at 1601 Kenneth Road. Chicken dinners cost \$13 and can be pre-purchased or can be purchased day of, while supplies last.

For just a \$5 annual contribution, you can join the FirstCap Gives Back Foundation and help support the numerous, amazing charitable organizations right here in York County. In addition, you will be invited to exclusive member-only events.



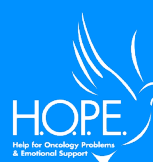
In 2017, we rolled out our **FirstCap Gives Back** program, a program that allowed us to give back to local charities and gave our employees a voice in which charities we support. And last year, we ramped up our giving and created the FirstCap Gives Back Foundation to further enhance our mission of giving back to those organizations near and dear to our hearts.

LIFEPATH Christian Ministries

We kicked off 2025 by supporting **LifePath Christian Ministries**, our 1st Quarter partner.

The mission of LifePath Christian Ministries is to extend the love of Christ to our neighbors in need by providing food, shelter, and a connection to support services.

In support, we delivered to them hats and mittens collected at our branches and presented them a check for \$1,775.00 raised through our PJ and Slippers Day and soft pretzel sales.



In 2nd Quarter 2025, the FirstCap Gives Back Foundation will be raising money for **H.O.P.E.** H.O.P.E. stands for Help for Oncology Problems and Emotional Support. This organization provides services, resources, and emotional support to those in our community who are affected by cancer.

MEMBER APPRECIATION EVENT 2nd Annual CHICKEN BBQ

Benefitting the



Chicken BBQ Dinners - \$13.00
(half chicken, baked potato, applesauce, roll and butter)

Free Paper Shredding (4 Box Limit)

A Token of Appreciation for supporting **First Capital Federal Credit Union** and the **FirstCap Gives Back Foundation**

Visit us 'day of' to
place your order, or
order ahead using this
QR code!



April 26th from 10:30 A.M. - 2:30 P.M.

WEST YORK BRANCH

1601 KENNETH ROAD



For more information on how to become one of our charitable organizations, please contact Tara Houser Minetos at 717.767.5551 ext. 1106 or at tarah@firstcapitalfcu.com.

Happy Spring!

As nature comes roaring back to life, we at First Capital are busy cultivating some digital banking enhancements for you. One of them is **Purchase Rewards!**

Purchase Rewards allows members to choose from and activate merchant offers from within **FirstCap CONNECT**. Once you find an offer you like, activate it and complete the transaction using your debit card. Once the offer criteria is met, the earnings will appear on your rewards profile. **We'll post the earnings directly to your checking account** within a month of offer completion.

Purchase Rewards is **FREE** and enrollment is **as easy as one click!** Once Purchase Rewards becomes available, you'll see a new widget within Online Banking. Within our **Mobile App**,

CONNECT

WITH JEREMY



you'll find Purchase Rewards in the **More** menu. Locate Purchase Rewards and click/tap **Earn Cash Back Now** to get started.

Purchase Rewards requires a checking account with a debit card, and the rewards may be combined with other programs, like

Kasasa® checking rewards, for example. If you don't yet have a checking account, now's the time to consider one. We've already paid members **more than \$5 million** in Kasasa rewards, and Purchase Rewards is a way for members to receive **even more cash back!**

Keep an eye out for **Purchase Rewards**, coming soon to **FirstCap CONNECT!**
I welcome your questions by email. Send them to jeremya@firstcapitalfcu.com.



OUT & ABOUT IN OUR SCHOOLS

1 Will iFill, Student Ambassador works a table promoting the Eagles Nest, a Branch of First Capital Federal Credit Union at a swim meet at Dover Area High School on January 7, 2025.

2 Kayla Weaver, School Branch Coordinator

represents the Bulldog Branch of First Capital Federal Credit Union at a West York Area High School basketball game on January 17, 2025.

3 A team from First Capital participated in Junior Achievement of South Central PA's YES! Day at Northeastern

Middle School on February 4, 2025.

4 Kayla Weaver delivered hats, mittens, socks, and scarves to West York and Dover Area School Districts in February to help those students in need.



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Switch to Liberty Mutual Insurance® made available through the TruStage® Auto & Home Insurance Program.

You want auto and home insurance you can depend on at rates you can afford. Members who switch could save \$947.* Make a simple phone call today to see which discounts you qualify for.

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TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC P.O. Box 61, Waverly, IA 50677-0061 and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Savings validated by new customers who switched to Liberty Mutual in 2021 and participated in a countrywide survey. Savings may vary. Comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA.
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MEET THE TEAM

Marketing & Business Development

This quarter, we are excited to highlight our Marketing & Business Development Team, the incredible crew that you see out and about in the community talking about what makes First Capital **THE best choice when it comes to your financial needs.**

Up first is **ELI COOPER**, our Marketing Coordinator. Eli oversees our social media accounts and digital marketing content which includes our electronic signs at our South and West York branches, lobby tvs, and email blasts. He also distributes marketing supplies to the branches and assists with other content creation projects as needed. Eli says he loves working at First Capital because he gets to do something that he's passionate about and helps support our community.

Next is **TARA HOUSER MINETOS**. Tara is our Senior Vice President of Marketing and has been with First Capital for 17 years. In her role, she oversees the Marketing & Business Development department all while creating compelling promotions, updating the website, overseeing the FirstCap Gives Back Foundation, sponsoring and attending community events, and helping spread the word about why First Capital is better than a bank! What she loves most about her job is being able to help people. She says, "I truly believe in the Credit Union mission of people helping people. I love hearing stories of how we have changed someone's life through education or a product like our debt consolidation loan or Kasasa checking account. I want everyone to be financially successful."

RENAE MORGAN is our newly promoted Business Development Officer. Renae establishes and manages partnerships with businesses and organizations to share the benefits of credit union membership. She conducts on-site visits and lunch and learns; and attends networking events and after-hours mixers to share with others the First Capital mission. She says what she loves most about working at First Capital is the genuine care and commitment our staff has for our members. "Management is not only supportive but also values my insights, listens to concerns, and encourages my initiatives. This collaborative and member-focused culture makes my role both meaningful and impactful."

And last but not least is **KAYLA WEAVER**. Kayla is our School Branch Coordinator. Kayla oversees and operates our school branches; the Eagles Nest, a Branch of First Capital Federal Credit Union located at Dover Area High School and The Bulldog Branch of First Capital Federal Credit Union at West York Area High School. She works closely with student ambassadors, mentoring and training them to be successful in their job and helping to prepare them for their futures. Additionally, she teaches financial education lessons including budgeting, check writing, and understanding your credit in schools across York County. What she enjoys most about her position is empowering students and equipping them with the key financial knowledge they need to be successful in life.

We are pleased to share the numerous initiatives our team has undertaken, including engaging promotions, community events, and collaborations with our Preferred Business Partners. Our commitment extends to conducting lunch and learns as well as providing in-school financial education. **We invite you to connect with us if you see us out in the community**—your engagement is invaluable to us.

WE OFFER STUDENT LOANS!

With the cost of higher education on the rise, the gap between college costs and available financial aid is growing wider every year. That's why First Capital offers a **private student loan option** through Credit Union Student Choice. This line of credit is available for undergraduate (up to \$50,000) and graduate (up to \$75,000) students.

In addition, need help completing the FAFSA, interpreting your award letter, finding the right repayment strategy? **You're not alone.** Our college counselor can provide personal, one-on-one consultation for all your financial aid, repayment, and refinancing questions.

To speak to someone, call **866-686-6858** or visit **firstcapitalfcu.studentchoice.org**.

New this year,
medical refinance
options with
RATES AS LOW AS:

 **4.25% APR***
for 5 years

 **4.60% APR***
for 10 years

 **4.74% APR***
for 15 years

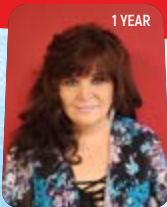


EMPLOYEE MILESTONES

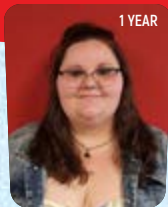
ANNIVERSARIES



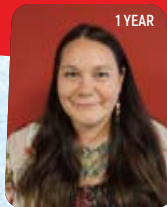
Mindi Funk



Sandy Walton



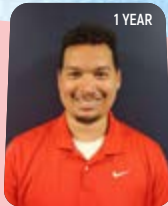
Hailie Geiger



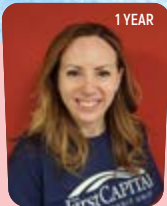
Jessica Marcil



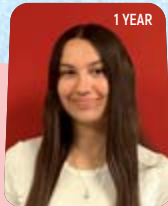
William Ifill



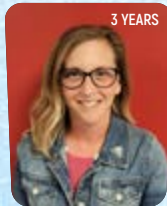
Eli Cooper



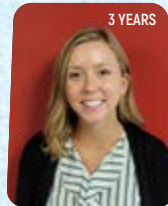
Renae Scott



Lily Perry



Jen Strayer



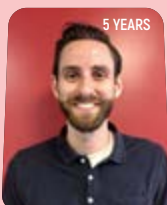
Kristen Brent



Kirk Layton



Jonathan Haubrich



Anthony Conturo



Lorie Hagar



Dale Rexrode



Wendy Bixler



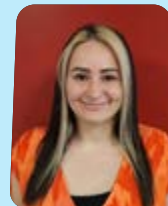
Sandy Walton
CONTACT CENTER
SPECIALIST

THANK YOU
FOR ALL YOUR
HARD WORK!

We are celebrating our staff members who are **hitting milestones** in their careers this quarter.



Renae Morgan
BUSINESS
DEVELOPMENT OFFICER



Jordan Sanders
CONSUMER LENDING
SPECIALIST

PROMOTIONS

NEW Preferred Business Partners

ALL SEASON RESOURCES LLC

ALL SEASON STORAGE LLC

ARMOR PEST CONTROL

BROTHERS BROTHERS PROPERTIES LLC

CBA MANAGEMENT LLC

CURANTIS HOME CARE

HEALTH TRANSPORT PARTNERS INC

HOWE WOOD PRODUCTS, INC.

JL MARKEY CONSTRUCTION LLC

LANE'S LAWN SERVICES LLC

LJJ CLEANING SERVICES

LUCKY FORGE LLC

MANCHESTER DINER

RJ ACQUISITIONS, LLC

TEN POINT CORPORATION LLC

ULTIMATE CONCRETE COATING LLC

WHITETAIL CAPITAL HOLDINGS LLC



At **Lébo Aesthetics & Spa**, we believe that self-care is not just a luxury but a vital part of living your best life. In addition to our renowned treatments designed to rejuvenate and refresh your appearance, we also offer a range of luxurious spa services. From soothing massages to revitalizing facials, our spa offerings are tailored to provide you with a holistic approach to self-care. At Lébo Aesthetics and Spa, we understand that true beauty begins with a healthy, relaxed mind and body, and our treatments and services are here to support your journey to total wellness.

Step into a world where your comfort and rejuvenation are our top priorities. We invite you to explore The Lébo Experience and discover how our blend of aesthetic and spa services can help you look and feel your very best.

LeboAestheticsAndSpa.com



Bellomo & Associates, LLC is a comprehensive Estate Planning and Elder Law firm. We specialize in a wide range of services, including Estate Planning, Asset Protection, Wills and Trusts, Powers of Attorney, Medicaid and Long-Term Care Planning, Probate, Special Needs Planning, Veterans' Benefits, and more. Serving individuals, families, and business owners across Central Pennsylvania, we're dedicated to helping clients protect their loved ones and legacies. Join us for one of our free workshops to meet our team and learn how we can help secure your future.

BellomoAssociates.com

HOLIDAY CLOSURES

GOOD FRIDAY Friday, April 18

MEMORIAL DAY Monday, May 26

JUNETEENTH Thursday, June 19

INDEPENDENCE DAY Friday, July 4



Preferred Business Partner PROFILES

No Fee Fixed Home Equity

Rates as Low as

5.25%

APR*

Watch Your Home Projects *Bloom*

*APR=Annual Percentage Rate. All loans subject to credit approval. 5.25% 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 \$15,000.00. Estimated monthly payment of \$10.73 per \$1,000 borrowed at 5.75% 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 FirstCapital Star Rewards® 3-star discount. Effective April 1 – June 30, 2025.

Need help
weathering
of high rates?

NO FEE

Balance Transfers
to our Platinum Visa® Credit Card



PAY 0%

for **12 Months** on
Balance Transfers

*APR=Annual Percentage Rate. 12 Month 0.00% Promotional rate on balance transfers for new and existing Visa Platinum credit cards. No annual fee. No balance transfer fee. The standard variable APR for purchases: 12.24% - 18.00%, based on your creditworthiness and card type. Cash Advance variable APR: 12.24% - 18.00% based on your credit worthiness, qualifications and card type. All APRs in effect as of 02/01/2025. 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 \$0.50. 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 existing members, the balance transfer must post within the promotional period. Promotional period will expire 12 months from date of first balance transfer. Other conditions may apply. Promotion subject to change or may be withdrawn at any time. Effective April 1 - September 30, 2025.

Freedom

CHECK

CAR BUYING SIMPLIFIED.

BREATHE EASY with 90 days of no payments, & rates as low as...

5.75%^{APR*}

UP TO 84 MONTHS
(NEW - 2024 & 2025)

6.25%^{APR*}

UP TO 84 MONTHS
(USED - 2020 & NEWER)

► ► ► **SIGN, SHOP, BUY** & *Feel the Freedom!* ► ► ►

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. 5.75% APR for up to 84 months on new vehicles. New Vehicle is defined as 2024-2025 AND never been titled. 6.25% APR for up to 84 months on used vehicles, 2020 model year or newer. Estimated monthly payment of \$14.49 on \$1,000.00 borrowed at 5.75% for 84 Months. Estimated monthly payment of \$14.73 on \$1,000.00 borrowed at 6.25% for 84 Months. No payments for up to the first 90 days. Interest will accrue for the first 90 days and throughout selected loan term. 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 2020 or newer makes/models. Minimum loan amount of \$15,000. Cannot be combined with any other offer other than the FirstCapital Star Rewards 3-star discount. Effective April 1 - June 30, 2025.