

**1 March Muttiness**  
On March 9, 2025, First Capital had the pleasure of sponsoring and attending the York County SPCA's March Muttiness adoption event, where 19 dogs found their forever homes!

**2 The Arc Ball and Auction**  
On March 31, 2025, we had the honor of attending and sponsoring The Arc Ball & Auction, supporting The Arc of York and Adams Counties and their incredible work in empowering individuals with disabilities.

**3 Showcasing YOCO: The YCEA Keynote Event 2025**  
On April 3, 2025, our team had a fun evening celebrating all things #YoCo at the York County

Economic Alliance's Showcasing YoCo Dinner.

**4 YCAL School Directors Dinner**  
On April 3, 2025, First Capital sponsored the York County Alliance for Learning - YCAL School Directors Dinner, celebrating the incredible educators and leaders shaping the future of our local students.

**5 York Habitat for Humanity Build**  
On April 9, 2025, First Capital's Tara Minetos and Sorn Sanh helped out along with other Credit Union volunteers on the York Habitat for Humanity's South Pine Street build. And, they got a crash course on siding installation.

**6 United Way Celebration**  
As a longtime supporter of the United Way of York County, First Capital was a proud sponsor of the United Way of York County's Annual Celebration on April 10, 2025.

**7 Taco Tuesdays**  
Taco 'bout a great day! On May 6, 2025, our senior management team served up smiles (and tacos) at our Manchester branch for a special appreciation lunch!

**8 Give Local York Sponsor**  
On May 2, 2025, in commemoration of First Capital's year of founding (1954), at 19:54 ALL GIFTS up to \$100 were matched by First Capital until the minute was

over or the \$1,500 Match Minute Pool was depleted! In total, we helped out 17 organizations with this sponsorship. In total, Give Local York raised \$5,574,179 for 319 organizations.

**9 Scholarship Winners**  
In May, First Capital awarded four Dennis Flickinger Honorable Scholarships to Olivia Leiphart, Kyla Myers, Om Jethwa, and Madison Redding. We wish you all the best of luck in college!

**10 Putt for Children's Wellness**  
On May 16, 2025, our team had a tee-rific time at the WellSpan Health/York Hospital Auxiliary's Putt for Children's Wellness event!



## A WORD FROM OUR CEO



**Sue DeStephano** President/CEO

**Don't you just love the change of seasons that we get to experience here in Pennsylvania? I do!**

As we move into summer, it's my pleasure to provide some exciting things that have been happening and keeping us busy here at First Capital in 2025.

First Capital awarded four incredible high school seniors the **2025 Dennis Flickinger Honorable Scholarship**. We are proud to support their journey as they venture off to college.

## CONGRATULATIONS!

In addition to hiring an awesome new Community Engagement Coordinator to lead the **FirstCap Gives Back Foundation**, we were also selected as one of the best credit unions in the **2025 Community Choice Awards Best of York & Hanover**. This recognition reflects the trust and satisfaction that our members have in First Capital, as well as the dedication of our team, who are focused on our members' financial well-being and delivering the very best member service experience.



Our marketing and social media team continues to find new ideas to engage our members and community. **Are you following us on social media?** Follow us for financial literacy tips, fraud alerts, products and promotions, community involvement, and other personalized interactions to stay connected.

We have a strong presence in our York County schools where we help students get started on the right path to develop strong financial habits. First Capital is proud to partner with the **West York Area School District** and the **Dover Area School District** by operating student-run credit union branches right in the heart of their high schools.

We operate this program as part of our commitment to provide students with the skills and knowledge they will need for a successful and financially secure future. Because of the success that we have had with this program, our team was awarded the prestigious **2025 Leaders in Financial Literacy award** from the CrossState Credit Union Foundation.



We do all that we can at First Capital to educate our members and protect them from fraud. Some members have reported receiving calls from what looks like First Capital's telephone number asking for their debit card information. Please remember that First Capital will never ask for your debit card information over the phone. **Please stay alert as these are fraud attempts!**

We take pride in offering competitive and creative promotions for share certificates, auto loans, business loans, home equity loans, and credit cards, and this year was no exception.

## PLEASE THINK OF US FIRST when you are in the market for one of these products or services.

Our dedicated volunteer **Board of Directors** is highlighted in our newsletter this quarter. The Board of Directors is comprised of seven elected members who make decisions in the best interest of our member owners, not shareholders. This distinction ensures that we prioritize people over profits, which is the credit union difference! We truly appreciate their dedication!

**As always, I welcome your feedback and suggestions.**

Your feedback inspires and motivates our entire team to continue improving the member experience. Please feel free to reach out to me at [sued@firstcapitalfcu.com](mailto:sued@firstcapitalfcu.com).



**Thank you for your membership and  
HAVE A GREAT SUMMER!**

# MEMBER BENEFIT DAY

*Thursday*  
**October 16, 2025**



*Grilling*  
**11:00 AM - 2:00 PM**  
(All branches)

*Blood Mobile*  
**9:00 AM - 4:00 PM**  
(West York branch)

*Shred Truck*  
**11:00 AM - 2:00 PM**  
(West York branch, 4 box limit)

## FOOD, GIVEAWAYS & PRIZES

The **PA Treasury** receives hundreds of millions of dollars in unclaimed property each year. One in 10 PA residents has unclaimed property and the average claim is over \$1,000. Stop by our **West York branch** between **11 a.m. and 2 p.m.** to see if you are one of them.

## Fundraisers

The entire month of October we will be selling candy bars in the branches for \$2.00 each. Proceeds will benefit the United Way of York County as our **FirstCap Gives Back** partner for the fourth quarter.



We want to thank everyone who came out for our **2nd Annual Member Appreciation Event and Chicken BBQ** on April 26, 2025 to support the **FirstCap Gives Back Foundation**. In total, we raised **\$2,240** for the Foundation which will be used to help support our community.



During 2nd Quarter, the FirstCap Gives Back Foundation joined the Credit Union in supporting **H.O.P.E.** (Help for Oncology Problems and Emotional Support) by sponsoring the Voices for Hope 2025 Banquet. H.O.P.E. supports cancer patients and their families with care, compassion, and community. Congratulations to Dimos and

Vicky Papageorgiou of New Freedom Restaurant for receiving the Scott Brown Memorial Seeds of Hope Award and thank you to the Roland family for sharing their inspirational story. **\$1,500** was raised for H.O.P.E. through cancer ribbon poster sales and an '80s spirit day.



JOIN US  
FOR A ...

# POOL

PARTY!

**THURSDAY, AUGUST 7th**

**5:00 p.m. - 8:00 p.m.**

**SWIMMING  
& FOOD!**

**Location:** Green Valley Swimming Pool  
1725 Poplars Rd. York, PA 17408

**Cost:** \$15.00 per Person  
Child (3 & Under) - Free!

Tickets include a \$5.00 voucher for the concession stand, plus snacks and beverages provided by the **FirstCap Gives Back Foundation**. Every family receives a swag bag full of goodies!

**FUN &  
ACTIVITIES!**



**Deadline to RSVP is Thursday, July 31st!**

**Registration is required.**

To register for the event visit:  
[givebutter.com/BKMDVA](http://givebutter.com/BKMDVA)

Our 3rd Quarter FirstCap Gives Back partner is the **York Literacy Institute**. First Capital will be selling soft pretzels on Thursday and Fridays in July and hosting a fun spirit day for staff to raise funds for YLI.



Also this quarter, First Capital and the FirstCap Gives Back Foundation invites you to join us for a **pool party**. The event is coming up on August 7th. Just scan the QR code to purchase your ticket.

And last but not least, we are excited to introduce you to **Victoria Ernest**. Victoria has joined the team as the Community Engagement Coordinator for First Capital Federal Credit Union and the FirstCap Gives Back Foundation. Victoria brings a wealth of knowledge to First Capital having served as the Dover Center Manager for New Hope Ministries in South Central PA since 2019. Prior to that role, Victoria worked as a Clinical Specialist at Keystone Human Services. Victoria holds a Master of Arts in Clinical, Counseling, and Applied Psychology and a Bachelor of Arts in Christian Ministries and Psychology, both degrees obtained from Messiah University. **Welcome to the family Victoria!**



For more information on how to become one of our FirstCap Gives Back partners, please contact Victoria Ernest at (717) 767-5551 ext. 1180 or [Victoriae@firstcapitalfcu.com](mailto:Victoriae@firstcapitalfcu.com).



**Summer is a time for sunshine, vacations, and fun adventures.**

Whether you're heading to the beach, visiting family, or just relaxing at home, it's important to stay safe—not just in the sun, but online and on the phone, too! Keep reading to learn how to **protect yourself from tricky scammers** while you enjoy the season!

## Don't Get Tricked by Scams

Scammers are getting sneakier, but they aren't using fancy technology. Most of the time, they use simple tricks that work when we're busy or not paying close attention. It's kind of like a sunburn—you don't notice it right away, but once it shows up, it already hurts.

At First Capital FCU, we've seen more fake emails and phone calls trying to trick people. **Here's what you should know and how you can stay safe.**

## Phishing and Spoofing: Like a Sneaky Sunburn

Scammers send emails or texts that look real. They might pretend to be a streaming service, a delivery company, or even First Capital FCU. The message may say something like "Your payment didn't go through" or "Your account is locked." Then, they'll ask you to click a link or give your information.

**One quick click, and they might steal your private info.**

Some scammers also make fake phone calls. The caller ID might say "First Capital FCU" or show our phone number. But the person on the phone may ask for your card number, passwords, or special codes.

Just like clouds don't stop a sunburn, a familiar name on your screen doesn't mean it's safe. **If something feels strange, stop.** Don't click the link. Hang up the phone.

## How to Stay Safe

Don't trust links or caller ID right away. If something looks weird, call the company using a phone number from their real website.

Don't rush. Scammers want you to act fast so you don't think. **Take your time and ask questions.**

**Keep your info private.** First Capital FCU will never ask for your full card number, login details, or security codes by phone or email.

Call us if you're unsure. If you gave out your info or something just feels wrong, let us know.

**We're here to help.**

## We're Here to Keep You Safe

At First Capital FCU, your safety is very important to us. Anyone can be tricked by a scam—it doesn't mean you did something wrong. What matters is acting fast and getting help.

**So stay alert. Listen to your gut. And remember:**

**Use your sunscreen—  
& GOOD JUDGEMENT!**

## Questions or need help?

Call us at **(717) 767-5551** or send us a Secure Mail message through **FirstCap CONNECT**.

# CONNECT

WITH JEREMY



## OUT & ABOUT IN OUR SCHOOLS

### 1 Northeastern STEM Summit

Our team had a blast volunteering at Northeastern Senior High School for Junior Achievement of South Central PA's STEM Summit! We had the opportunity to lead the chemistry activity, sparking curiosity and HANDS-ON learning for students.

### 2 Chillin' with the Bulldog Branch

Kayla Weaver and Lily Perry hosted "Chillin' with the Bulldog Branch" at Rita's

Italian Ice. Students and parents were able to stop by, open accounts, and ask questions about First Capital and the Bulldog Branch!

### 3 Moon Jar Lessons

First Capital team members taught Moon Jar lessons as Wallace Elementary School in the West York Area School District to show students the importance of saving, spending, and sharing.

### 4 Job Fair

We took part in job fairs at Northeastern Senior High School and Dallastown High School to educate students on job opportunities available within the Credit Union.

### 5 United for Financial Fitness

First Capital partnered with the York JCC and United Way of York County for a Budgeting workshop to share some tips on managing your finances!

## MEET THE EXTENDED TEAM

### Our Volunteer Board of Directors

At the core of every successful Credit Union lies a **dedicated team of visionaries**—individuals who give their time, talent, and heart to guide and grow the mission. At First Capital Federal Credit Union we are proud to shine a spotlight on our extraordinary **volunteer Board of Directors**.



These leaders bring diverse expertise from fields like finance, education, healthcare, local governance, etc., and they all share one common goal: **to help us make a lasting impact in our community**. While their roles are unpaid, the value they provide is immeasurable. From shaping strategic initiatives to ensuring accountability and transparency, our board members are **the driving force behind everything we do**.

#### WHY THEY MATTER:

Our board doesn't just meet in conference rooms—they attend events, build partnerships, and advocate tirelessly on our behalf. **So, let's meet these amazing individuals:**

**STEWART OLEWILER, III Board Chair** Serving on the board for 36 years, Stu is a huge supporter and community advocate. He retired in 2020 as the Planning & Zoning Officer for Manchester Township.

**SCOTT GROB Vice Chair** Scott Grob has served on our board and Asset Liability Committee (ALCO) for 14 years and formerly worked at WellSpan Health.

**SUE DESTEPHANO Treasurer** Sue has a joint role as President/CEO of First Capital and Treasurer of the Board. Sue has served as Treasurer for 9 years.

**MICHAEL SMYSER Secretary** Mike formerly worked at Precision Custom Components (PCC) and has been a board member for First Capital for the last 10 years. He also serves on our Compensation Committee.

**KEVIN APPNEL Assistant Secretary** Kevin Appnel serves as the Executive Director of the York County Alliance for Learning (YCAL) and has served on the Board since 2017.

**MIKE NITCHMAN Board Member** Mike works for Telecom York and has served as a board member since 2021. He also serves on our Information Security & Technology Committee.

**MICHAEL NEWSOME Board Member/Supervisory Committee Chair** Michael Newsome worked for the Wolf Organization and the State of PA. He has served as Chair for the Supervisory Committee since 2016 and as a Board Member since 2023.

**Our deepest gratitude** goes out to every board member—past and present—who has helped shape our journey. Your dedication fuels our impact and inspires us every day. If you see one of our board members at an event or in the community, be sure to say hello and thank them for their service. **We wouldn't be where we are without them!**

## A THANK YOU FROM ALL OF US!

### Don't miss out... MEDICAL LOAN REFINANCE OPTIONS

**Attention Medical Professionals: Now you can take control of your student loan repayment!**

First Capital is offering student loan **REFINANCE** options for those in the medical field.

In addition, we still offer **Student Loans** to Undergraduate and Graduate students. If you still need some cash for your schooling, check out what we have to offer at [FirstCapitalFCU.StudentChoice.org](https://firstcapitalfcu.studentchoice.org) or call **(866) 686-6858**.

#### FIXED RATES: (as low as)

✓ **4.25% APR\***  
for 5 years

✓ **4.60% APR\***  
for 10 years

✓ **4.74% APR\***  
for 15 years

\*Annual Percentage Rate. Rates shown include a 0.25% discount for optional enrollment in automatic electronic payments. All loans are subject to approval and restrictions may apply. We reserve the right to change rates for new applications at any time and without notice. Credit union membership and a minimum share deposit is required. Details can be found here: <https://firstcapitalfcu.studentchoice.org/refinance/>.



# EMPLOYEE MILESTONES

**Congratulations** to all those who are celebrating anniversaries and promotions.

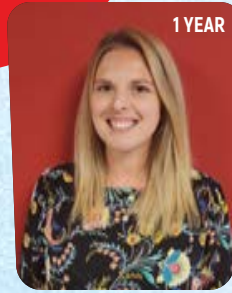
ANNIVERSARIES



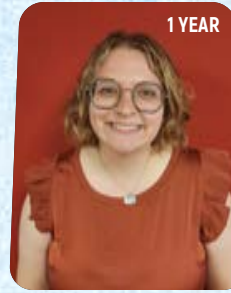
Kate Rosa



Ryan Smith



Joy Martin

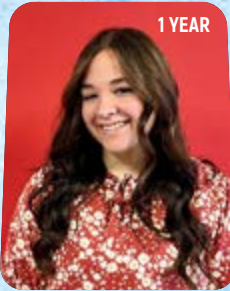


Becca Eyster



Lorie Hagar  
CONSUMER LENDING  
SUPERVISOR

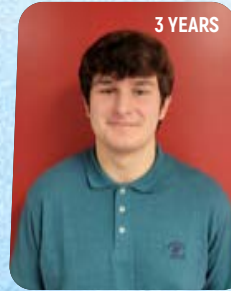
PROMOTIONS



Kaelyn Gebhart



Fabi Meza



Enes Mutapcic



Ryan Smith  
MEMBER SERVICE  
OFFICER



Fabi Meza  
MEMBER SERVICE  
REPRESENTATIVE  
SUPERVISOR

**THANK YOU FOR ALL YOUR HARD WORK!**

NEW Preferred Business Partners

**ACCU-TAX THE TAX PROFESSIONALS INC**

**ALL SPORTS YOUTH ASSOCIATION**

**BLACK EMERALD ENTERPRISES**

**BOBCAT CREAMERY**

**DOT SAFETY CHECKUPS LLC**

**EMJAY LLC**

**FRANKIES LLC**

**GENERAL OPERATIONS DIRECT SERVICE**

**GRACE TRANSIT LLC**

**INFINITY S&H LLC**

**LEEVE YOU CLEAN AUTO DETAILING**

**MAVIS DISCOUNT TIRE**

**OLDE YORK HOMES HOLDINGS INC.**

**PATHWAY ADVISORS**

**RANDALL MEDIA**

**RED BUTTON GUITAR LAB LLC**

**RUBY COMPANY LLC**

**SENCO LAWN LLC**

**TOTAL INSPECTWARE**

Preferred Business Partner PROFILES



[CurantisHomeCare.com](https://CurantisHomeCare.com)

**Curantis Home Care** is dedicated to providing compassionate, professional in-home caregiving services tailored to meet the unique needs of each client. Our team of experienced caregivers supports individuals with a range of services including personal care, medication reminders, companionship, light housekeeping, meal preparation, and assistance with daily living activities. Whether caring for aging adults, individuals with disabilities, or those recovering from illness or surgery, Curantis Home Care is committed to promoting independence, dignity, and a higher quality of life—right in the comfort of home.



[RestHavenYork.com](https://RestHavenYork.com)

**Rest Haven York** is a family-owned and operated skilled nursing and rehabilitation facility that has been serving York and the surrounding areas since 1962. Our excellent therapy services specialize in recovery from surgery, accidents, or other acute medical events. On-site physical, occupational, and speech therapies work together to regain and maintain the highest level of independence possible for our residents. Long-term care strives to provide a warm, comfortable, and homey environment, where residents are cared for by familiar faces. With consistent staffing and ownership, Rest Haven is a lasting commitment to your care. Call or visit us today!

## HOLIDAY CLOSURES

**INDEPENDENCE DAY**

Friday, July 4

**LABOR DAY**

Monday, September 1





Take Your  
Vacation to ...

# New Heights!

July 1 -  
September 30,  
2025

\*APR—Annual Percentage Rate. All loans subject to credit approval. 6.99% 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 \$44.78 per \$1,000.00 borrowed @ 6.99% 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 FirstCapital Star Rewards 3-star discount. Effective July 1 - September 30, 2025.

Get a commercial vehicle or  
trailer loan from First Capital  
Federal Credit Union.

EFFECTIVE JULY 1 - SEPTEMBER 30, 2025

6.25%  
UP TO 72-MONTH TERM

**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. Estimated monthly payment of \$16.74 for every \$1,000.00 borrowed at 6.25% for 72 months. Loan to Value (LTV) not to exceed 100%. Business vehicles and trailers must be 2022 year or newer. Offer valid for Sole Proprietorships, General Partnerships, Corporate, LLC, and Limited Partnerships based in Pennsylvania. Valid on new money only, cannot be used on existing First Capital Federal Credit Union loans. Cannot be combined with any other offer and may be discontinued at any time. Other terms or conditions may apply. Effective July 1 - September 30, 2025.





# LIGHTS THE WAY TO YOUR NEW RIDE

AUTO LOAN RATES TO **"DRIVE"** FOR...

AS LOW AS...

**4.99%** APR\*

FOR 72 MONTHS

AS LOW AS...

**5.99%** APR\*

FOR 73-84 MONTHS

MINIMUM CREDIT SCORE 640 ▶ MODEL YEAR 2022 OR NEWER ▶ MINIMUM AMOUNT \$20,000

\*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. 4.99% APR up to 72 Months OR 5.99% up to 84 Months on 2022 Model Year or newer. Minimum loan amount for this offer is \$20,000.00. Minimum credit score of 640. Offer valid on new money only and cannot be used on existing First Capital Federal Credit Union loans. Valid on automobile and motorcycle purchases only. Maximum Loan to Value (LTV) on 72 Month Term will be 115% and the 84 Month Term will be 100%. Additional restrictions may apply. Estimated monthly payment of \$16.11 per \$1,000.00 borrowed at 4.99% APR for 72 months. Estimated monthly payment of \$14.61 per \$1,000.00 borrowed at 5.99% APR for 84 months. Cannot be combined with any other offer other than the FirstCapital Star Rewards 3-star discount. Effective July 1 - September 30, 2025.