



LIMITED-TIME ONLY
NO APPLICATION FEE*
HOME EQUITY LOAN

There may be money in your home! See what a Home Equity Loan can do for you! With low rates and the potential to borrow BIG, you can make great things happen without breaking the bank.

- » **CONSOLIDATE BILLS**
- » **REMODEL / EXPAND**
- » **GO BIG!**



TAKE
ADVANTAGE
OF THIS OFFER

TODAY!

717.767.5551 or 800.893.2328

FirstCapitalFCU.com

Community Bulletin Board



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1. Hat & Mitten Donation

On February 13, 2015, Lisa Barshinger, Business Development Representative, delivered hats and mittens which were collected at the branches over the holidays, to Nance Montgomery at the Children's Home of York.

2. National Wear Red Day

First Capital staff sponsored a table at the American Cancer Society's Go Red for Women Luncheon held at the Out Door Country Club on February 6, 2015. The movement was designed to empower women to take charge of their heart health.

3. TV Winner

On January 15, 2015, First Capital awarded a 60" HDTV to Brooke Collins. Brooke was randomly chosen as our winner from all those who joined the CU through our Refer-A-Friend program.

4. Couponing 101 Seminar

On January 28, 2015, we had our first seminar of the new year, Couponing 101. We had more than 20 people come out to learn ways to save money.

5. Adopt-a-Family

Employees of First Capital Federal Credit Union adopted a family from the Bell Family Shelter over the holidays. And, on Thursday, December 18, 2014, Carrie and two of her children stopped by First Capital to express their appreciation and to accept the presents for their family.

6. Charitable Donations

First Capital members and employees help those in need over the holidays through food, hat and mitten, and toy donations.

Facebook:

tinyurl.com/firstcap

Twitter:

twitter.com/FirstCapitalFCU

YouTube:

youtube.com/FirstCapitalFCU

Instagram:

instagram.com/firstcapitalfcu

GRAND OPENING CELEBRATION

May 30, 2015

10:00 a.m. - 2:00 p.m.

2801 Eastern Boulevard
York, PA 17402



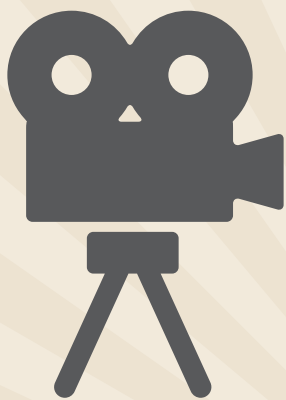
>> a word from OUR CEO

We are eagerly awaiting spring and the long-awaited completion of the new East York branch office at 2801 Eastern Boulevard. The cold weather this winter took a toll on our construction schedule and has pushed the completion date of the new facility back from February to May. However, it didn't damper the excitement of the East York branch staff and their desire to serve their members from a state-of-the-art facility. We look forward to showing off the new branch and all that it has to offer our members.

By the way, do you Kasasa? You should!

– Dennis Flickinger, President/CEO

TREAT YOURSELF..



TO A FREE MOVIE



ADMIT ONE
039543

RECEIVE ONE FREE MOVIE TICKET

WHEN APPLYING FOR A VISA CREDIT CARD WITH US.

If your card is approved and accepted, we'll give you another ticket making it a treat for

TWO!



APPLY TODAY!

717.767.5551
800.893.2328
FirstCapitalFCU.com



*Receive one free pass per application. Receive another pass if approved and accepted. Effective April 1 - June 30, 2015.

Deadline for Scholarship Application is Nearing!

Don't miss out on your chance at two \$1,000.00 scholarships to help with college. The deadline to submit the First Capital FCU scholarship application is:

FRIDAY, APRIL 10, 2015



Stay notified - follow us at: tinyurl.com/firstcap

We've got car financing down to a science!

as low as
2.49% APR*
48 MONTHS
2.99% APR*
60 MONTHS

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Consider refinancing your current auto from another financial institution and you may save money monthly and over the life of the loan.

*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. Estimated monthly payment of \$21.92 per \$1,000.00 borrowed at 2.49% APR for 48 months. Estimated monthly payment of \$17.97 of \$1,000.00 borrowed at 2.99% APR for 60 months. 640 credit score and above. Cannot be combined with any other offer other than the 3-star discount. Effective April 1 - June 30, 2015.

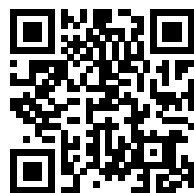
APPLY TODAY | 717.767.5551 | 800.893.2328 | FirstCapitalFCU.com

Need help finding the perfect vehicle?



Our AskAuto app can help!

- Scan VINs to get average retail cost and EPA mileage estimates on cars you like.
- Compare, rank and save notes on vehicles you might want to buy.
- Learn which loans might work best for you.
- Apply for a loan anytime, anywhere using your smartphone.



Scan this code or search for **AskAuto** in your app store. Be sure to select First Capital FCU on the app's startup screen.

IT'S NEVER TOO EARLY TO LEARN THE IMPORTANCE OF SAVING.

Our youth and young adult programs can help! Participate in monthly activities and make deposits to earn Sand Dollar and Star Status Stamps which can be redeemed for great prizes!

APRIL

- Deep Sea Savers - Tell us a funny joke
- Rock Star Super Savers - Write about an April Fool's joke you pulled on someone

BONUS: GO WILD ABOUT SAVING!

Visit First Capital during the month of April 2015 and help us celebrate National Credit Union Youth Month™. We will show youth and teens how to get wild about saving at their credit union. Stop by any branch to take part in our youth month festivities:

For a deposit of \$25 or more, Deep Sea Savers will have the opportunity to select an animal lollipop. But, choose wisely! Each lollipop is worth an extra dollar amount, which will then be added to your deposit by First Capital. One lollipop per week.

With a deposit of \$50, Rock Star Super Savers will be entered to win two tickets to Hersheypark. One entry per week.

MAY

- Deep Sea Savers - Draw a picture of the most influential woman in your life
- Rock Star Super Savers - Write a paragraph about what you love about the most influential woman in your life

JUNE

- Deep Sea Savers - Draw a picture of the most influential man in your life
- Rock Star Super Savers - Tell us your favorite activity to do with the most influential man in your life

FirstCAPITAL

SEMINAR SERIES



Common Sense Investing
for Every Phase of Life

April 15, 2015, 6:00 - 7:00 p.m.

Dennis Jaskulski Sr.
Primerica Financial Services

Long Term Care Planning

April 29, 2015, 6:00 - 7:00 p.m.

J Thomas Hoffman, CLU, ChFC
Investment Advisor Representative

Will Based Estate Planning

May 6, 2015, 6:00 - 7:00 p.m.

**Paul G. Lutz, Esq., Griffith, Strickler,
Lerman, Solymos & Calkins**

Identity Theft

May 20, 2015, 6:00 - 7:00 p.m.

David Komar, Liberty Mutual Insurance

Financial Freedom

May 21, 2015, 6:00 - 7:00 p.m.

HOLIDAY INN EXPRESS & SUITES
140 Leader Heights Road
York, PA 17403

Lisa Barshinger, First Capital FCU

Social Security

June 10, 2015, 6:00 - 7:00 p.m.

J Thomas Hoffman, CLU, ChFC
Investment Advisor Representative

Join us for one
of our free
educational
seminars.

Unless otherwise noted,
seminars are held at:
First Capital's West York Office
1601 Kenneth Road
York, PA 17408
Registration closes one week
prior to each scheduled
seminar. Seminars are subject
to cancellation if registered
attendance is low. To register
for a seminar:

CALL 717.767.5551 ext. 1125

EMAIL lisab@firstcapitalfcu.com

VISIT any of our locations

FACEBOOK tinyurl.com/firstcap

For more information on these
seminars, visit our website at
www.FirstCapitalFCU.com

First Capital's

bowling BONANZA!

Saturday, July 25, 2015

10 a.m. - 12 p.m.

Registration begins at 9:30 a.m.

Suburban Bowlerama

1945 S. Queen Street
York PA 17403

Deep Sea Savers will receive one FREE
admission. They MUST be accompanied by an
adult for the duration of the event.

Rock Star Super Savers will also receive one
admission. Stop in at any branch to pick up
your voucher to participate in the event. One
FREE admission per youth account. This event
includes two hours of bowling, shoe rental,
pizza, snacks and drinks.

Participation vouchers can be purchased for
\$15.99 or picked up beginning June 1, 2015.
Deadline to purchase or pick-up participation
voucher is Wednesday, July 8, 2015. There will
also be prizes!

Please contact Lisa Barshinger, 717.747.6393,
or by e-mail:
LisaB@FirstCapitalFCU.com
with any questions.



Kasasa® Free Checking Accounts that reward you!

Free Kasasa Cash Back® checking pays:

- 3% cash back on debit card purchases
- Up to \$9 in cash back each month*
- Refund on ATM fees, nationwide*

Free Kasasa Cash® checking pays:

- 2.25% APY* on balances up to \$10,000
- 0.03% APY* even if you don't qualify
- Refund on ATM fees, nationwide*

*Due to limited space we are unable to explain all of the details associated with our Kasasa qualification and rewards. We want you to be fully informed about our Kasasa offerings so please come into one of our branches and visit with a member service representative to understand additional information, details, restrictions, processing and calculation limitations and enrollment instructions. Account approval, conditions, qualifications, limits, timeframes, enrollments, calculation methodologies, log-ons and other requirements apply. Monthly debit card purchases, enrollment in online banking, and receipt of electronic statements are conditions of these accounts.

Free Kasasa Tunes® includes:

- \$5 refunds each month if you qualify
- \$15 towards iTunes® & Amazon.com® purchases at sign up!
- Refund on ATM fees, nationwide*

It's easy to earn these rewards...

Just do the following activities and transactions in your Kasasa® account each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled and log into online banking
- Be enrolled and review eStatement notice

Federally insured by NCUA.



DON'T GET MOWED OVER

by other financial institutions' rates!

First Capital Federal Credit Union knows what lawn care experts need! We're helping countless business owners like you in York County right now! Let us help you grow your business today. We make house calls.

WE ALSO HAVE \$5,000,000

set aside to lend right now. How much do you want us to hold for you?

AUTO LOAN

AS LOW AS **3.49%** APR*

EQUIPMENT LOAN

AS LOW AS **3.99%** APR*

BUSINESS SERVICES

WENDY BIXLER
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HELEN LANDIS
717.767.5551 ext. 1134

WE DO BUSINESS LOANS... LOCALLY.



*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. Effective April 1 - June 30, 2015.



Employee Spotlight

Starting this quarter, we are celebrating our staff members who are hitting monumental milestones in their careers.

APRIL
WENDY BIXLER
10 YEARS
DALE REXRODE
5 YEARS

JUNE
BARB MENSINGER
5 YEARS

THANK YOU
FOR ALL YOUR
HARD WORK
OVER THE
YEARS!

NEW CHIP-ENABLED CREDIT CARDS COMING SOON!

Chip-enabled cards have been implemented in more than 80 countries around the world. Now, EMV (Europay-Mastercard-VISA) is here in the United States. EMV is a global standard for credit card payments based on chip card technology. That means there is an embedded chip in your card that generates a unique transaction code. This layer of encryption provides stronger security and protection against fraud. Chip-enabled cards store payment information in a secure chip rather than on a magnetic strip. Unlike a magnetic strip card, it is virtually impossible to create a counterfeit chip-enabled card that can be used to conduct a chip-enabled payment transaction successfully. You can use your chip-enabled credit card everywhere that accepts VISA including those merchants who may not yet be set up for chip-enabled terminals.

When using a chip enabled terminal, insert your card into the terminal with the chip facing upward. You must keep your card in the terminal throughout the transaction and follow the prompts on the screen. Once the transaction is complete, you can remove your card and take your receipt. If a merchant is not yet chip-enabled, you can still swipe your card and sign for your purchase, if necessary.

Your new chip-enabled card is easy to use, has a higher level of protection against fraud and you are still covered by VISA's zero dollar liability policy.

Our new chip-enabled cards will be available over the next several months. You will receive a chip-enabled card when your current credit card expires. For more information, please visit our website at www.FirstCapitalFCU.com.

A message from Liberty Mutual Insurance

From David Komar, Sales Representative

Springtime Outdoor Safety and Maintenance Tips

Before we can fully enjoy spring time, we may first need to clean up some of the damage caused by winter. You can prepare for the upcoming season with these spring home maintenance tips.

- ✓ **Lawn** Once the danger of frost has passed, rake your grass and give it the first fertilization of the season. It will really spruce up your landscape.
- ✓ **Flowers** If last year's flowers are long gone, plant early spring annuals. Or if your flower bed contains perennials, add mulch and fertilizer, which will encourage the plants to come back to life.
- ✓ **Trees** Signs that trees require pruning include crossing, dead, or decayed branches or limbs. Perform simple pruning cuts yourself, but leave climbing trees and more extensive cutting to a certified arborist.
- ✓ **Siding and Roofing** Check your siding and roofing for loose materials, chipped paint, and rot. Look for areas where caulking has weathered away, such as around the chimney. Call a roofing expert when necessary.
- ✓ **Deep Cracks** Cracks in sidewalks and driveways can pose tripping hazards. Seal the cracks with concrete or mortar.
- ✓ **Standing Water** Drain any areas where water collects and attracts mosquitoes or causes a backup.
- ✓ **Outdoor Home Lighting** If you discover lighting that is not working despite changing light bulbs and checking the fuse box, you may have a short in the line caused by moisture, which will require the expertise of an electrician.

Complete these pre-spring home and lawn maintenance tasks, and your house will be as ready as you are for the pleasant days ahead. To learn more about Liberty Mutual Auto and Home Insurance, or get a free, no-obligation quote, call 717.741.5033 or visit libertymutual.com/davidkomar.

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First for you.

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FEDERAL CREDIT UNION

All-the-Time Teller

717.764.4852
800.858.0544

Online/Mobile Banking

FirstCapitalFCU.com

Main/West York Office

1601 Kenneth Road
PO Box 7746
York, PA 17404
phone: 717.767.5551
toll-free: 800.893.2328
fax: 717.767.6207

East York Office

161 Kent Road
York, PA 17402
phone: 717.767.5551
fax: 717.755.9537
(Moving in May 2015
2801 Eastern Boulevard
York, PA 17402)

South York Office

2602 Course Road
York, PA 17402
phone: 717.767.5551
fax: 717.747.0696

Holiday Closings

Good Friday

Friday, April 3

Memorial Day

Monday, May 25

Independence Day

Friday and Saturday
July 3 & 4

SELECT EMPLOYEE GROUP PROFILES



rabbittransit is the regional transportation provider for York, Adams & Northumberland Counties. Offering 15 fixed bus routes in York, rabbittransit also offers commuter bus service between York and Harrisburg, Hunt Valley, Timonium & Towson.

FASTSIGNS
More than fast. More than signs.™

FASTSIGNS is your local visual ideas company. We are more than fast, more than signs, more than ready to help you grow your business. When you have a business challenge - introducing a new product, opening a new location, increasing sales or hosting an event - FASTSIGNS can help you from start to finish.

NEW SELECT EMPLOYEE GROUPS

Classic Auto Body
Vicki Wheeler, MS, LPC
Suburban Bowlerama

