



1 Community Choice Awards

On July 8, 2026, First Capital was recognized as being one of the top 3 Credit Unions during the 2026 Community Choice Awards Best of York and Hanover.

2 Ice Cream Treats

On July 21, 2026, Mr. Frosty stopped by all of our offices to give First Capital staff a sweet treat.

3 #ILoveMyCreditUnion Week

During the last week of July, staff and members got into the spirit of #ILoveMyCreditUnion Week by sharing what they love about First Capital. Members

who completed a survey were entered into a drawing for one of four \$25 gift cards. The celebration continued on July 28, 2026, when four local nonprofits battled it out for their share of \$2,400 in prizes during an epic Fruit Race at the York Revolution baseball game! LifePath Christian Ministries raced to victory and took home the \$1,000 grand prize. Right Foot Ranch finished second and received \$750; York Habitat for Humanity came in third and received \$400; and Building Bridges for Brianna finished fourth, earning \$250.

It was a fun way to celebrate the credit union movement while supporting organizations that make a difference in our local community. We ended the week with a shred day on July 31, 2026.

4 Yeti Cooler Winners

On August 3, 2026 we announced the winners of our America's 250th Anniversary Yeti Cooler prize pack giveaway. Congratulations to all of our winners!

5 National Night Out

On August 4, 2026, First Capital participated in National Night Out in 5 local townships/boroughs.

6 Sunset on the Farm

On August 8, 2026, Renae Morgan and Kayla Weaver enjoyed a beautiful evening at Dr. Mudge's Homespun Farm. A wonderful night watching the sun set while celebrating connections, community, and the UPMC Farm to Hospital Program!

7 YCAL Annual Meeting & Recognition Reception

On August 13, 2026, First Capital joined other local business leaders for YCAL's Annual Meeting & Recognition Reception.



A WORD FROM OUR CEO

Sue DeStephano President/CEO

As CEO, people sometimes ask me what makes First Capital different.

They expect me to talk about our competitive rates, innovative products, convenient technology, or our financial strength.

While I'm proud of all those things, that's not where I start.

I START WITH OUR CULTURE.

Every day, I have the privilege of watching our employees live out our mission by treating our members and each other with **kindness, respect, and genuine care.**

Behind every account we open and every loan we make is a person or family reaching an important milestone. They may be buying a home, purchasing a first car, pursuing a dream, or navigating an unexpected challenge. **These aren't just transactions.** They're moments in people's lives, and it's a responsibility we never take for granted.

I also get to see what happens behind the scenes. Employees step in to help one another, teams work together to solve problems, coworkers celebrate each other's successes, and we give our time to **make a difference in our community.**

THAT'S WHAT CREATES OUR YOU FIRST CULTURE.

As we look ahead to a new year, our industry will continue to evolve. Technology will advance, expectations will grow, and new opportunities and challenges will emerge. We'll continue investing in the products, services, and technology our members need while staying focused on what has always mattered most—people.

One thing will never change: our commitment to our members and the communities we serve.

Whether you visit a branch, call us, or connect with us online, our goal is the same—to make your experience a positive one and help you achieve your financial goals.

On behalf of our Board of Directors, our dedicated volunteers, and everyone at First Capital Federal Credit Union, thank you for the trust you place in us. **It is truly our privilege to serve you.**

As 2026 comes to a close, we wish you and your family a wonderful holiday season.

We look forward to serving you in 2027 and continuing to PUT YOU FIRST.



UPCOMING HOLIDAY DONATIONS

We will once again be accepting **Toys for Tots**; and **Hats and Mittens** for local children. **Please join us in helping those in need this holiday season.**

SOMETHING NEW IS COMING SOON!

We've been working behind the scenes on something exciting, and we can't wait to share it with you. **Our brand-new website is coming soon!**

With a fresh new design and an updated look and feel, our new website is being created to give you a better, more enjoyable experience from the moment you arrive. We're putting the finishing touches on everything now, and launch day is just around the corner.

Stay tuned for more updates and be among the first to explore our new online home when it goes live!



NEW LOOK. FRESH EXPERIENCE.



MEMBER BENEFIT DAY



Thursday
October 15, 2026

West York Branch

NEW! Electronics Recycling ★ **11:00 AM – 2:00 PM**
Get rid of any unwanted electronics with our free recycling event.

Unclaimed Property ★ **11:00 AM – 2:00 PM**
The PA Treasury receives hundreds of millions of dollars in unclaimed property each year. Stop by to see if you have any unclaimed property!

Blood Drive ★ **10:00 AM – 4:00 PM**
Central PA Blood Bank will be on site. Give the gift of life.

Free Document Shredding ★ **11:00 AM – 2:00 PM**
(4 box limit)

Accepted Electronic Recycling Items Include:

Cable Boxes	Modems
Cell & Mobile Phones	Flat Screen Monitors
Copiers	Laptop Computers
Cords, Cables & Wires	Printers
Desktop Computers	Routers
DVD Players	VCRs
Hard Drives	Video Games
iPads & Tablets	Video Game Consoles

FOOD, PRIZES & GIVEAWAYS @ **All FCFCU Branches**
11:00 AM – 2:00 PM

** Winter*
Skip-a-Pay



...the Icing on the Holidays!

Visit any branch or call 717.767.5551 or 800.893.2328 to skip your **November** or **December 2026** fixed-rate loan payment.*

The payment will be deferred and extended to the end of the original loan agreement(s).

* Certain restrictions apply. Not available for Visa Credit Cards, Home Equity Lines of Credit, or the first payments. All loans must be paid current through November. By skipping a loan payment(s) you extend your final loan payment by one month. Interest will continue to accrue on your loan(s). Contact us for specific details concerning your loans. *35 fee is PER LOAN. Limit one skip pay, per loan, per year.



We're excited to welcome **Christine Wilt**, our new Community Engagement Coordinator! Christine is a dedicated community advocate with a passion for connecting people, supporting local organizations, and making a positive impact throughout York County. She brings a relationship-focused approach to her role and looks forward to creating opportunities that strengthen our community and further the mission of the **FirstCap Gives Back Foundation**.



Our **Third Quarter** FirstCap Gives Back partner was **Building Bridges For Brianna**, an organization that provides a lifeline to individuals and families facing mental health challenges and suicidal ideation. Serving York County and beyond, Building Bridges For Brianna connects individuals and families with essential resources and support through suicide prevention programs, mental health guidance, and family assistance initiatives. Their mission is to bridge the gap from despair to hope while fostering a community built on resilience and understanding.



To support their mission, we sold soft pretzels on Thursdays and Fridays throughout September and hosted a special **"You Matter" Spirit Day** for our staff. Money raised through these efforts helped support the organization's Bridge Building Festival in September.



We also made a splash during **Third Quarter!** First Capital and the FirstCap Gives Back Foundation teamed up to host a community pool party on August 6 at Green Valley Swimming Pool. Nearly 100 people joined us for an evening of swimming, fun, and community connection.

Looking ahead to **Fourth Quarter**, we are proud to support the **Children's Aid Society**. Throughout October, stop by our West York, East York, South York, or Manchester branches and satisfy your sweet tooth by purchasing a candy bar for **just \$2.00**. Our team will also participate in a special spirit day in November to raise additional funds. Proceeds from these fundraisers will help the Children's Aid Society provide vital programs, resources, and support to children and families in need throughout our community.



Want to learn more about the FirstCap Gives Back Foundation or how your nonprofit organization can become one of our community partners? Contact **Christine Wilt**, Community Engagement Coordinator, at (717) 767-5551 ext. 1180 or christinew@firstcapitalfcu.com

Protect Your Holidays: How to Spot and Avoid Holiday Season Fraud

The holidays are a time for shopping, traveling, giving, and celebrating—but they're also a **busy season for fraudsters**. With people tracking packages, searching for deals, donating to charities, and sending gifts, scammers have plenty of opportunities to pose as retailers, delivery companies, charities, financial institutions, or even people you know.

Most holiday scams rely on familiar tactics: urgency, emotion, and unusual payment requests. **The goal is to get you to act before you have time to think.**

Common Holiday Scams

Fake online stores and deals: Be cautious of unfamiliar websites or social media ads offering popular items at prices that seem too good to be true.

Package delivery scams: Fake texts or emails may claim your package is delayed or requires a fee. Avoid clicking links and check your delivery directly through the retailer or carrier.

Gift card scams: No legitimate business or organization should pressure you to resolve a problem or make a payment using gift cards.

Charity scams: Fraudsters may impersonate legitimate charities or create fake organizations. Always verify a charity before donating.

FRAUD WATCH

PROTECTING YOUR FINANCES

Bobbie Ford VP of Risk Management & Compliance

Know the Red Flags

Be suspicious when you encounter an unusually low price, pressure to "act now," requests for gift cards or other hard-to-reverse payments, unexpected links, misspelled website addresses, or requests for passwords, account information, or verification codes.

Protect Yourself

Slow down and verify. Instead of clicking a link in a text or email, visit the company's official website or app directly. Research unfamiliar sellers and charities before sending money, use safer payment methods such as credit cards, and protect your accounts with strong passwords and multifactor authentication.

If you believe you've been scammed, stop communicating with the fraudster, save messages and receipts, change affected passwords, and **contact your credit union or credit card company immediately** if your financial information may have been compromised.

Remember: Slow down, verify unexpected requests, and be wary of unusual payment methods.

If something sounds too good to be true, it probably is.

**Have a joyful
—and fraud-free—
HOLIDAY SEASON!**

At First Capital Federal Credit Union, your security is our priority, and we welcome the opportunity to assist with any questions or concerns at any time.

1 The Bulldog Branch

The Bulldog Branch of First Capital Federal Credit Union opened for its 2nd school year on August 25, 2026 in the West York Area High School. This branch is open every Tuesday and Wednesday from 11 a.m. – 2 p.m. Stop by and meet our new Student Ambassador, Chase Cristofolletti.

2 The Eagles Nest

Our other school branch, The Eagles Nest, a Branch of First Capital Federal Credit Union, reopened on August 20, 2026, for the 2026–2027 school year! This marks our sixth school year at Dover Area High School.

Joining us at The Eagles Nest this year is Adleigh Beam, our new Student Ambassador, who will work alongside School Branch Coordinator Kayla Weaver.

We're excited for another year of providing students with hands-on financial education and real-world banking experience!

If you attend the Dover Area or West York Area High Schools, we'd love to see you in our branches. So, stop by and introduce yourself and find out about our exclusive school programs.

OUT & ABOUT IN OUR SCHOOLS



For ALL our teacher friends ...

As the school year gets into full swing, don't forget that **First Capital offers financial lessons** for elementary, middle, and high school students. For a complete rundown of our offerings, please visit: <https://bit.ly/3ULh8yN> or contact Kayla Weaver at kaylaw@firstcapitalfcu.com.

MEET THE TEAM

Operations Team

Behind every great member experience is a team working behind the scenes to make sure everything runs smoothly. Our **Operations Team** provides support across the credit union, helping our branches serve members efficiently and consistently while ensuring accounts, procedures, and processes are handled correctly. **Meet the four team members who make it happen!**

JOY MARTIN AVP of Member Services

Joy recently celebrated two years with First Capital and brings 16 years of credit union experience to her role. As AVP of Member Services, she oversees branch operations, helps refine internal procedures, and works through complex challenges to ensure members receive an exceptional experience. One of Joy's favorite parts of her role is working directly with our team members, helping them grow in their careers while building financial security for our members.

SUE HILBERT Operations Manager

With 41 years of banking experience, including nearly six years with First Capital, our Operations Manager, Sue, brings a wealth of knowledge and expertise to her role. She helps oversee and enhance daily branch operations while maintaining strong service standards and regulatory compliance. Sue also assists with complex member inquiries, account discrepancies, BSA requirements, and fraud monitoring in partnership with our Risk and Compliance team. Her favorite part of the job is giving our team the tools, knowledge, and answers they need to succeed. She believes that when operations run smoothly and our team feels confident and supported, it leads to an even better experience for our members.



HANNAH HUGHES Accounts Operations Administrator

Hannah, our Accounts Operations Administrator, recently celebrated three years with First Capital and brings more than eight years of banking experience to her role. With a focus on quality control, she helps ensure consumer accounts are established correctly, proper documentation is in place, and procedures are followed. Hannah is also our resident "IRA Expert," assisting with everything from opening IRAs and processing transfers to monthly required minimum distributions (RMDs). Her favorite part of working at First Capital is the people she works alongside and the opportunity to give back to the community by volunteering and supporting organizations and causes that are meaningful to her.

JEN STRAYER Branch Operations Specialist

With 23 years of banking experience, including four years with First Capital, Jen brings extensive knowledge to her role as Branch Operations Specialist. She helps keep our branches operating consistently and efficiently by creating and updating credit union procedures, reviewing and approving new memberships and account maintenance as the Membership Officer, and providing branch support wherever needed. Jen especially enjoys the variety her role provides and the opportunity to work with and support different teams throughout the Credit Union.

Whether they're **answering questions, improving procedures, supporting our branches, or solving a complex issue**, our Operations Team plays an important role in delivering the service our members expect from First Capital.

Thank you, Joy, Sue, Jen, and Hannah for everything you do to keep First Capital running smoothly!



APPLYING FOR A BUSINESS LOAN JUST GOT EASIER!

We're making it more convenient than ever to apply for the financing your business needs.

Business loan applications are now available through our "Apply for a Loan" link, right alongside our consumer loan applications. That means you can get started when and where it works best for you—no need to stop by a branch.

Whether you're at home, at the office, or on the go, you can conveniently begin your business loan application right from your phone, tablet, or computer. **It's one more way we're making banking easier** and helping you spend less time on paperwork and more time focusing on your business.

READY TO GET STARTED?

Visit **FirstCapitalFCU.com** and click the **"Apply for a Loan"** link and apply at your convenience!

EMPLOYEE MILESTONES

We are celebrating our employees who are hitting **monumental milestones** in their careers!

ANNIVERSARIES



Randee Semler

**1 Year
Anniversary**



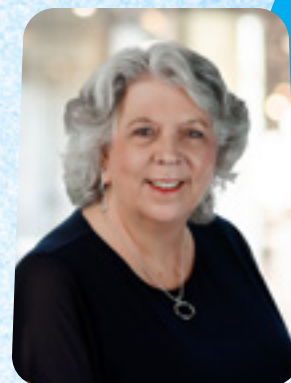
Roslyn Rivera

**1 Year
Anniversary**



Trena Stonebraker

**25 Year
Anniversary**



**Goodbye,
Lisa Day!**

RETIREMENT

THANK YOU FOR YOUR SERVICE!

3 ROOTS PROPERTY LLC

ALLEN LOGISTICS SERVICES LLC

BEAVER QUEEN HOLDINGS LLC

COMMUNITY PROGRESS COUNCIL

DTC CAPITAL LLC

FOX AND FERN VENTURES LLC

GET IT GURL VENDING CO LLC

**GROWING HANDS
FOR BRIGHTER FUTURES**

H.O.P.E.

HANOVER AREA COUNCIL OF CHURCHES

KEYSTONE LAB SERVICES LLC

MINNICH SELF STORAGE LLC

PHAM TRANSPORTATION LLC

RICKY'S HANDYMAN SERVICE

RIVER LEE LANDSCAPING LLC

SEPTEMBER HOUSE SENIOR CENTER

SHERRY'S SOFT ICE CREAM INC

SUSQUEHANNA LIONS CLUB

TLC PRESSURE WASHING LLC

VABI REAL ESTATE LLC

YORK COUNTY FOOD BANK

YORK FRESH FOOD FARMS

NEW Preferred Business Partners



18South.org

18 South Youth Center is a non-profit, for-impact organization dedicated to serving at-risk teens in the community by providing targeted programming to promote healthy personal, emotional, social, spiritual, and educational growth in a safe environment designed for their unique needs. Focusing on Meeting Basic Needs, Mental Health & Suicide Prevention, and Future Planning & Education, the center meets teens where they are and has quickly become a safe haven, second home, and vital resource for many community youth.



ProspectHill.org

The **Historic Prospect Hill Cemetery Heritage Foundation** in York, Pennsylvania, is dedicated to preserving the rich history and natural beauty of one of the region's most significant burial grounds while engaging the community through education and outreach. A highlight of the foundation's work is its variety of free public events, which often include guided historic tours, self-guided walking tours, and special commemorations that bring local history to life. These accessible offerings make it easy for residents and visitors alike to explore the cemetery's stories, notable figures, and scenic landscape without cost, fostering a deeper appreciation of York's heritage. Please visit our website to view the current events or to register for tours!

HOLIDAY CLOSURES

COLUMBUS DAY October 12

THANKSGIVING November 26

BLACK FRIDAY November 27

CHRISTMAS EVE December 24
(Closing at 1:00 p.m.)

CHRISTMAS December 25

NEW YEAR'S EVE December 31
(Closing at 1:00 p.m.)

NEW YEAR'S DAY January 1



Preferred Business Partner PROFILES

More Holiday Joy. Less Holiday Stress.



3.99%

APR*

(New, up to 72 Months)

4.49%

APR*

(Used, up to 72 Months)

No Payments For 90 Days



*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. **3.99% for up to 72 months on new vehicles.** New Vehicle is defined as 2026-2027 AND never been titled. **4.49% for up to 72 months on used vehicles, 2024 model year or newer.** Estimated monthly payment of \$15.65 on \$1,000.00 borrowed at 3.99% for 72 Months. Estimated monthly payment of \$15.88 on \$1,000.00 borrowed at 4.49% 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. 700 credit score and above. Maximum LTV of 115%. Offers are for dealer purchases only (no private sales) and limited to 2024 or newer makes/models. Minimum loan amount of \$20,000. Cannot be combined with any other offer other than the First Capital StarRewards® 3-star discount. Promotion may be withdrawn at any time. Effective October 1 – December 31, 2026.

FILL YOUR

Tank.



FILL YOUR

Cart.



10x Rewards Points

*APR=Annual Percentage Rate. Qualifying purchases must be made on or before December 31, 2026, to qualify for the 10x bonus reward points. 10x rewards points (1 base point plus 9 bonus points) are earned per \$1 spent on net purchases (purchases minus returns/credits) on gas and grocery purchases (Merchant Codes - 5411, 5541 and 5542). Purchases not processed using the codes for VISA mentioned above will not qualify for bonus points. First Capital Federal Credit Union does not have the ability to control how a retailer chooses to classify their business and, therefore, reserves the right to determine which purchases qualify for bonus points. You may not earn bonus points for purchases made through third-party payment accounts. One reward point will be earned per \$1 spent on other non-qualifying net purchases during the promotional period and on all purchases after December 31, 2026. Minimum purchase amount of \$1.00. ATM transactions, cash advances of any kind, balance transfers, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn points. Standard variable APR for Purchase, Balance Transfer & Cash Advance: 14.24% - 18.00% based on credit worthiness. All APRs in effect as of 01/01/2026. The Annual Percentage Rate is subject to change on the first day of the billing cycle quarterly to reflect any change in the index (Wall Street Journal Prime) and will be determined by the Prime Rate on the first day of each quarter (January, April, July, and October). Cash Advance Fee: greater of 2% or \$10. No Annual Fee. No Balance Transfer Fee. Minimum Finance Charge: \$0.50. Credit Approval required. VISA is a registered trademark of Visa International Service Association and used under license. Promotion subject to change or may be withdrawn at any time. Offer valid for new and existing First Capital Federal Credit Union VISA Signature Rewards cards. Effective October 1 - December 31, 2026.

Holiday cheer starts here.



Celebrate the season
with a **Holiday Loan**
from First Capital.

Apply today and enjoy a
brighter holiday season!

\$500 – \$5,000 October – December 2026 * 12-Month Term



*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. 700 credit score and above. Estimated monthly payment of \$86.06 per \$1,000.00 borrowed @ 5.99% 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 First Capital StarRewards® 3-star discount. Promotion may be withdrawn at any time. Effective October 1 – December 31, 2026.