



ANNUAL REPORT 2019

Empowering the Pursuit of Financial Happiness




First
Commonwealth
FEDERAL CREDIT UNION



GRACE C. › GRADE 8
PARKLAND SCHOOL DISTRICT

CEO'S REPORT

2019 has been a very special year for First Commonwealth Federal Credit Union.



DONNA LOSTOCCO
PRESIDENT/CEO

We celebrated a big milestone—60 YEARS of serving our community—and were named the #1 CU in PA by Forbes. We gave back more than ever to our members and communities, and we have empowered countless individuals, families, businesses and community groups to reach their full potential.

We're continuing to see impressive growth across all areas of our business. Our First Commonwealth family has grown by 6.5%, and we've grown loans by 11.6% and assets by 8.4%—all while maintaining a very sound 0.86% return on assets. We've continually expanded our financial center network and product/service offerings... and now offer nine financial center locations (with two additional locations opening in Trexlertown and Downtown Allentown in 2020) and humbly serve nearly 66,000 members and 1,500 employers and businesses across four counties!

We're certainly proud of all the accomplishments that we've had during our first 60 years, and it seems like YOU like what we're doing and the impact we're making in our communities!



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In 2019, First Commonwealth was named one of “America’s Top Credit Unions” and the “#1 Credit Union in Pennsylvania” by Forbes and the 2019 BEST CREDIT UNION in the Lehigh Valley—for the second year in a row. Our Corporate Social Responsibility program was once again the recipient of the Spirit of Volunteerism from the Volunteer Center of the Lehigh Valley!

While the accolades are wonderful, of course, bringing affordable, high-tech, high-touch personal and business banking services to everyone in our communities is truly what drives us. We’re investing in technology and financial centers to ensure that we’re not only the financial institution that puts our members first, but that we’re accessible and affordable to every consumer when they need it.

Banking—and financial services—will continue to evolve faster than ever before, and with our award-winning social banking model, we’re changing the way the Valley does banking. As

we transform and reimagine banking in the Lehigh Valley, we’re also building the workforce of the future by focusing on employee development and helping create conversations around diversity, equity and inclusion as a business imperative. Being rooted in the community for 60 years, we’re still doing what’s best for people, and we’re stronger than ever as a result!

As we move into this new decade, we will continue to embed our mission, vision and values into everything we do. Our focus remains on delivering exceptional member experiences, deepening member relationships and growing our footprint, while leading with our purpose and being guided by our core values of honesty, innovation, generosity, humility, excellence and respect.

In 2020, we’ll launch a new and very robust Digital Banking platform that not only enhances our mobile and online banking capabilities but also offers the convenience of a Personal

Financial Management tool. We’ll open our doors in two new markets, and—through our partnership with the City of Allentown and United Way of the Greater Lehigh Valley—we’ll create community-centric programs, such as the Bank On Coalition, that strive to create opportunities and bring affordable financial products and services to those who need it most.

We’re committed to serve as a beloved partner in your financial journey, and that means not only offering products and services that people need, but also offering financial happiness—trusted guidance, insights and education from people who genuinely care about YOU and this community we all call home. We’re committed to giving back more than ever to our members and our communities!

On behalf of our entire team, our Board and Supervisory Committee, THANK YOU for your membership, loyalty, choosing to be a part of our family and trusting us to guide you on your pursuit of financial happiness. We couldn’t have reached this 60-year milestone without you, and I can’t wait to see what we accomplish TOGETHER in the next 60 years! My door is always open; I welcome your feedback on ways we can help our members thrive or make banking with us easier: dlostocco@firstcomcu.org and 610-997-6366.

With Gratitude,

Donna LoStocco
President/CEO



CHARITY H. > GRADE 3
LEHIGHTON AREA SCHOOL DISTRICT

CHAIRMAN’S REPORT

I speak on behalf of all nine members of the Board of Directors when I say it is an honor to serve as the leaders of the largest credit union in the Lehigh Valley and the top credit union in the Commonwealth of Pennsylvania (ranked by Forbes).



VINCENT GORMAN
CHAIRMAN

As a thriving not-for-profit cooperative, First Commonwealth has a volunteer Board of Directors and a volunteer Supervisory Committee. Each year, our Board and Supervisory Committee members dedicate thousands of hours of their personal time in guiding our organization, working with our executive team to set strategic direction, attending classes and conferences and staying abreast of industry trends.

Our Board members are charged with the governance of the organization, specifically ensuring that we are financially sound, safe and secure, as well as ensuring that we’re giving back to our members in every way possible; after all, it is because of YOU we are here. We were thrilled to be able to celebrate our success with everyone in our First Commonwealth family—employees, members and community partners—throughout 2019. Congratulations to all of our special 60th Anniversary Sweepstakes Winners and recipients of our 60 Random Acts of Kindness!

Since 2017, we have been on a journey of transformation, evolution and expansion. Our presence throughout the Greater Lehigh Valley, both in terms of physical footprint and our brand awareness, has increased tremendously, and we’ve made it substantially easier for our

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As leaders, we have a great sense of pride for our legacy and the values our founders intended when they formed WeAllen Federal Credit Union in 1959. I'm incredibly proud of everything we have accomplished throughout our first 60 years, but I am most proud that our guiding principles have remained the same—we want to DO GOOD and GIVE BACK. We are delivering on our commitments, outperforming our goals, accelerating our growth and giving back more than ever to our members—all with the goal of empowering the pursuit of financial happiness.

We're also tasked with developing and ensuring implementation of the credit union's long-term strategy, which means ensuring that the credit union is operating in a way that benefits our



DIANA S. > GRADE 9
LINCOLN LEADERSHIP ACADEMY

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nearly 66,000 members and 1,500 member companies. The Board of Directors, along with the executive leadership team, is embarking on a new strategic and scenario-planning journey, looking ahead to our vision for 2030. As we set the strategic direction for the next 10 years, we also focused on continued growth, ease of access and ensuring that our portfolio of products and services remains innovative and robust.

Our incredible success can be contributed to many things, but most notably it is directly attributed to having strong corporate values and operating principles, passionate people and a clear vision for the future. It's strong results like these that give me continued confidence that we're moving in the right direction AND that we have the right people to take us there!

THANK YOU for your membership, your loyalty and for allowing us to serve you, your families and your communities.

Vincent Gorman

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Chairman of the Board of Directors

Board of Directors



VINCENT GORMAN
CHAIRMAN



WILLIAM EHRTZ
VICE CHAIRMAN



GENE AUMAN
TREASURER



PETER HANCE
SECRETARY



STEPHEN BESZ



GARY MATIKA



RITCHEY RICCI



MYRNA RIVERA



STEPHEN SIESSMAYER



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ASSOCIATE DIRECTOR

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ERIC SCHANTZENBACH
ASSOCIATE DIRECTOR

SUPERVISORY COMMITTEE’S REPORT

The Supervisory Committee is a statutorily required committee for all federally chartered credit unions. It consists of member volunteers appointed by the Board of Directors. Its primary functions are:



ERIC SCHANTZENBACH
ASSOCIATE DIRECTOR &
SUPERVISORY COMMITTEE
CHAIRMAN

These functions are performed by both the internal audit department and outside independent firms contracted by the Supervisory Committee. The internal auditor is responsible for conducting internal operational audits and compliance reviews and for reporting findings to the committee. The certified public accounting firm of CliftonLarsonAllen (CLA) was contracted to perform the annual audit of First Commonwealth's 2019 financial records. CLA rendered a clean, unqualified opinion on the 2019 records, meaning the records accurately reflect the condition of the credit union.

The National Credit Union Administration, the credit union's federal regulator and insurer of deposits, also performs regular examinations to assess the credit union's financial condition, management and operations to ensure that the risks associated with operating this financial institution are properly measured, monitored and mitigated. An examination was conducted in 2019, and the report was positive, with no material issues to be addressed. It is the opinion of the Supervisory Committee that First Commonwealth continues to operate in a safe and sound manner, in compliance with all laws and regulations, and with appropriate internal controls in place. The 2019 financial statements included with this annual report fairly represent the strong financial position of the credit union.

Eric Schantzenbach
2019 Chairman of the Supervisory Committee

First Commonwealth continues to operate in a safe and sound manner, in compliance with all laws and regulations, and with appropriate internal controls in place.



STEVEN FARNESI



JULIE MOAKLEY



JAMES STEELE



SUNDAR VEDANTHAM

- To ensure that First Commonwealth Federal Credit Union’s financial statements accurately represent the condition of the credit union.
- To confirm that operations are in compliance with all applicable laws and regulations.
- To ensure that reasonable internal controls are in place in all departments.
- To verify that members’ accounts match the credit union’s records.

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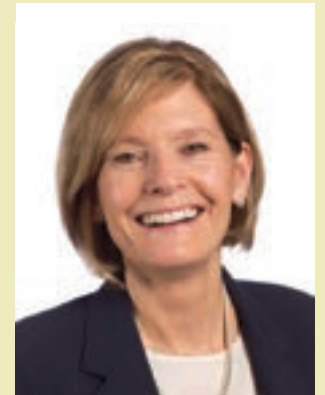
QUINN F. › KINDERGARTEN
JIM THORPE AREA SCHOOL DISTRICT



ELIANNY P. › GRADE 6
SOUTH MOUNTAIN MIDDLE SCHOOL



Executive Team and Senior Management Team



DONNA LOSTOCCO
PRESIDENT AND CEO



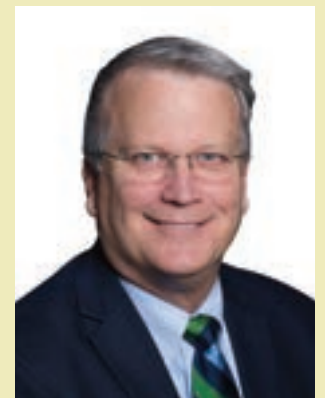
TRICIA SZURGOT
CHIEF OPERATING OFFICER



KEVIN BROWN
CHIEF LENDING OFFICER



KIM DUHAMEL-MURRAY
CHIEF FINANCIAL OFFICER



JOHN MELCHER
CHIEF PEOPLE OFFICER



STEVEN KUNKEL
VICE PRESIDENT, ENTERPRISE
RISK MANAGEMENT



STEVE MERTZ
VICE PRESIDENT, BUSINESS &
RETAIL LENDING



IVAN ORREGO
VICE PRESIDENT, MEMBER
EXPERIENCE



KARLA TRUMBAUER
VICE PRESIDENT, INFORMATION
TECHNOLOGY

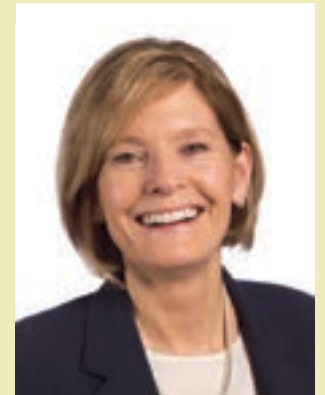
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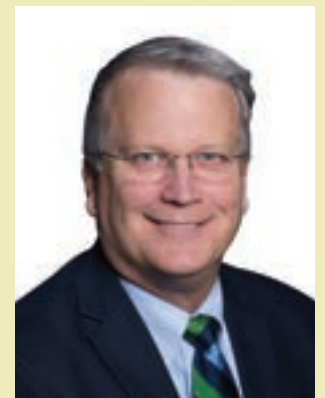
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TECHNOLOGY



JULIAN F. › GRADE 2
JIM THORPE AREA SCHOOL DISTRICT

ASSATA A. › GRADE 11
BETHLEHEM AREA SCHOOL DISTRICT



ASSOCIATE SPOTLIGHT

Congratulations to our Certified Credit Union Financial Counselors

Providing our members with the resources they need to pursue financial happiness is extremely important to us at First Commonwealth, and that's why our associates go above and beyond in becoming Certified Credit Union Financial Counselors (CCUFCs).

The CCUFC designation is given out by the Credit Union National Association (CUNA). To earn the designation, individuals must participate in the CUNA Financial Counseling Certification Program (FICEP), which consists of a curriculum involving 30 to 40 hours of study and two exams. Throughout their involvement with the program, CCUFCs acquire the specialized knowledge they need to better assist members in achieving financial security and reaching their dreams.

We extend our congratulations to the following First Commonwealth associates who have earned the CCUFC designation, and we thank them for their dedication to supporting our members!

- Bobbie Alestas
- Candido Amorim
- Jordan Claudio
- Kim Condrack
- Natasha Coyago
- Lisa Deutsch
- Cindia Diaz
- Ashley Exner
- Melissa Gaton
- Deborah Gross
- Nancy Hanna
- Terry Ingraffea
- Rhonda Lauer

- Stephanie Newell
- Aimee Pfeiffer
- Rania Raffoul
- Brian Reilly
- Caroline Rodriguez
- Brenda Stopay
- Evelyn Vazquez
- Douglas Waterman



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DECEMBER 31, 2019

Statements of Income

	2019	2018
INTEREST INCOME		
Loans	\$31,228,110	\$26,682,057
Securities, Interest Bearing Deposits, and Cash Equivalents	2,463,462	2,474,335
Total Interest Income	33,691,572	29,156,392
INTEREST EXPENSE		
Members' Share and Savings Accounts	3,827,012	2,231,200
Interest on Borrowed Funds	225,973	376,629
Total Interest Expense	4,052,985	2,607,829
Net Interest Income	29,638,587	26,548,563
Provision for Possible Loan Losses	4,119,814	3,401,116
Net Interest Income After Provision for Loan Losses	25,518,773	23,147,447
NON-INTEREST INCOME		
Service Charges and Fees	4,575,005	4,224,450
Other Non-Interest Income	5,755,216	5,718,244
Gain on Sale of Loans	446,711	572,111
Net Gain on Disposition of Assets	7,720	77,869
Total Non-Interest Income	10,784,652	10,592,674
NON-INTEREST EXPENSES		
General and Administrative:		
Employee Compensation and Benefits	14,949,519	13,571,662
Office Occupancy and Operations	10,111,761	8,862,307
Other Operating Expenses	4,611,604	4,477,796
Total Non-Interest Expense	29,672,884	26,911,765
NET INCOME	\$6,630,541	\$6,828,356

DECEMBER 31, 2019

Statements of Financial Condition

	2019	2018
ASSETS		
Cash and Cash Equivalents	\$54,632,435	\$14,632,041
Deposits in Other Financial Institutions	—	2,331,000
Securities—Available-for-Sale	65,988,200	123,246,382
Securities—Held-to-Maturity	7,777	10,690
Other Investments	814,433	1,924,749
Loans to Members, Net	617,185,840	553,410,816
Accrued Interest Receivable	1,952,939	1,933,868
Foreclosed and Repossessed Assets	133,091	216,682
Premises and Equipment, Net	32,055,474	14,498,332
NCUSIF Deposit	6,673,614	6,165,483
Other Assets	2,460,962	3,153,036
Total Assets	\$781,904,765	\$721,523,079
LIABILITIES AND MEMBERS' EQUITY		
LIABILITIES		
Members' Share and Savings Accounts	\$685,977,100	\$618,853,536
Accrued Expenses and Other Liabilities	8,172,203	7,456,290
Borrowed Funds	—	16,289,000
Total Liabilities	694,149,303	642,598,826
MEMBERS' EQUITY		
Regular Reserves	6,641,979	6,641,979
Undivided Earnings	81,470,771	74,840,230
Accumulated Other Comprehensive Loss	(357,288)	(2,557,956)
Total Members' Equity	\$87,755,462	\$78,924,253
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$781,904,765	\$721,523,079

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Undivided Earnings	81,470,771	74,840,230
Accumulated Other Comprehensive Loss	(357,288)	(2,557,956)
Total Members' Equity	\$87,755,462	\$78,924,253
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$781,904,765	\$721,523,079

Thank You to Our Member Groups

1020 Cedar Crest, LLC	AdComm, Inc.	Aquagy Watersolv, Inc.
115 Pine Street, LLC	Adobo Latin Kitchen, LLC	ARC Maintenance, Inc.
1223 Davies, LLC	Advance Associates	Armetta Financial Services, LLC
1347 Hausman, LLC	Advance Auto Parts	Around the Clock Nursing Inc.
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1520 Union, LLC	AGA Trucking Inc.	Artistic Landscaping, Inc.
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1Cor6:19 Fitness	Airport Plaza Restaurants, Inc.	ASB Renovations, LLC
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238 E High St, LLC	Albino Mini Mart, LLC	AT&T
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2648 West 26th St, LLC	Alisha Nycole, LLC	A-tech Suburban Inc.
298 Keystone, LLC	Alko Equipment Company	Atiyeh Grub Pub, LLC dba Beef Baron
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3115 Emaus Ave. LLC	All Points Equine, LLC	Auto Motors of Lehigh Valley, Inc.
317 Opportunities, LLC	Allentown YMCA & YWCA	Auto Plus Used Car Sales, LLC
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3D's Food Service LLC	Aztech Personnel Services	Allied Systems Inc.
3M Installation Services, LLC	Almir Co II, LLC	B Braun
4203 Tilghman, LLC	Almonte Electrical Service and Sales, aka Almonte Appliances, Inc.	B&P 2210, LLC
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AAA Northampton County	AMR Home Solutions, LLC	BAR-LDR Real Estate Holding Company, LLC
AAA Real Estate Investments, Inc.	Anchor Machine Inc.	Barry Isett & Associates
Aardvark Solutions	Andiamo Car Service, LLC	Bath Supply Company
Aaron Healthcare, Inc.	Angelo Mastrocola Consulting, Inc.	Bay6 Communications, LLC
Aaron Resources, Inc.	Anthony D. Dipolito, M.D., P.C.	BC Services LLC
Aaron Services, Inc.	Anvil Craft Corporation	Bear & Sesame, LLC
Aarush Gas, LLC	APES, LLC	Beck Packaging Corporation
AB Steel, Inc.		Behavioral Health Associates
ABEC, Inc.		Behm's Lawn Care LLC
Access Services		Behr Process Corporation
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AD 203 N Washington Avenue, LLC		Berkheimer Maintenance, Inc.
Adams Outdoor Advertising		Berkheimer Outsourcing, Inc.
		Berks-Lehigh Regional Police Department

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Bethlehem Steel FC	Cancer Support Community of the Lehigh Valley
Bethlehem Suburban Motor Sales, Inc.	Candio, Kovacs & Lakata, P.C.
Bethlehem Township Board of Commissioners	Carbon Career & Technical Institute
Bethlehem's Bounty, LLC	Carbon County
BF Specialty Printing LLC	Carbon County Housing Authority
Big Lots – Lehighton	Carbon Lehigh Intermediate Unit #21
Bimbo Bakeries USA	Career Institute of Technology
Bio Alpha Venture, LLC	CareGivers America
Birchtree Real Estate Investments, LLC	Carl R. Bieber, Inc.
Blitronics, LLC	CarNow Acceptance Co.
Black River Properties LLC	Carts Unlimited, LLC
Black Rooster Properties, LLC	Casa Apóstolica de Adoración y Restauración
Blake Trucking, LLC	Casa Oasis
Blocker Enterprises, Inc.	Catasauqua School District
Bloomsbury Elementary School	CBarr Group LLC
Blue Mountain Gutter, Inc.	CBC Real Estate Investments, LLC
Blue Sun Properties, LLC	CDS Global
BOB-ROB, LLC	CDS Real Estate Group, LLC
Body Teeze Screen Printing, Inc.	Cenduit LLC
Books from Bennett	Center For Vision Loss
Borough of Palmerton	Central Moravian Church
Borough of West Easton	Centurion Eagle, LLC
Box of Treasures, LLC	Cericola Chiropractic Clinic
Boyle Construction, Inc.	Cetronia Ambulance Corps
Bradbury-Sullivan LGBT Community Center	CH Training, LLC
Brewers Favor-It Beverages, Inc.	Changing Phaces LLC
BriarComm, LLC	Chardonnay Homes, LLC
Brio Jewelry Design	Chem-Dry Tri-City
Bristol Ad, LLC	Cherry Lane Café, LLC
Broadcom	Chevrolet 21
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Budget Store & Lock, Inc.	Classic Cuts Barbershop, LLC
Built 2 Last, Inc.	Classic Stogie, LLC
Bull & Bear Inn	Clean Logic LLC
Bulldog Property Network LLC	Clear Channel Radio
Bumble Bee Investments, LLC	Cleo's Silversmith Studio & Gallery
Burgey's Tree Service, LLC	CLH Group, LLC
Burwood Enterprises, LLC	Cloverleaf Plaza, LLC
Bushkill Township	Clusters Handcrafted Popcorn
C&S Trucking, LLC	Coach's Beer & Soda
C&M Assets, LLC	Coatbridge, LLC
C. F. Martin & Company, Inc.	Coca-Cola Bottling Co. of the Lehigh Valley
	Code Management Association dba ECCMA
	Code Plus Services, Inc.
	Colden Properties LLP

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Colonial Regional Police Department
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Community Services for Children, Inc.
Complete Building Services
Confidential Investigations
Connect Group International, LLC
Connoisseur Media
Consolidated Storage Companies, Inc.
Constable Transport Service LLC
Construction Specialty Services
Contest Mogul, LLC
Convergent Communications
Cooke Insurance Agency, LLC
Copperhead Chemical Company
Coppers Salon LLC
CoreFit Chiropractic LLC
Cornerhaven, LLC
Cornerstone Controls, Inc.
Cornerstone Mechanical BIM Services, LLC
Cornerstone Realty, LLC
Corporate Cleaning Specialist, LLC
Corporate Environments, Inc.
Corvid Optics LLC
Costco Wholesale #1211
Courthouse Deli & Catering LLC
Couture Aesthetics, LLC
CoWorx Staffing Services, LLC
Cozy, LLC
Creative Fence Co., Inc.
Creditech, Inc.
Crocodile Rock Café
Crystal Clean, LLC
CSTD Investments, LLC
Cumulus Media
Current Home Systems, LLC
Cutting Edge Property Services, LLC
CVIP, Inc.
D & S Lawncare
D.B. Concepts, Inc.
Dalla's Machine, Inc.
DaLu Enterprises, LLC
Darlington Heritage Properties, LLC
DBNB Pine Grove LLC
DDO Properties, LLC
Delta Geophysics, Inc.
Deluxe Plumbing & Heating LLC
Dennis F. Matthews, Agent
Dent Design Hardware, LTD
DeSales University
Desena Nickerson, LLC
Devonshire Realty, LLC
DGM Transportation, LLC
Diamond Homes, Limited
Diamonex, Inc.
DigiComm Solutions
DiMaggio Properties, LLC

Diocese of Allentown
Dirty Deeds Landscaping
Dixie Products/Georgia Pacific Corporation
DJ Miggy Smalls, LLC
DJI Insurance Brokerage, Inc.
DJNGA, LLC
DLH Financial Services, LLC
DLH Home Investments, LLC
DLN, LLC
DMB Property Management, LLC
DNP Enterprise, LLC
Dolci Panini, LLC
Domain Bank, Inc.
Donald P. Russo, Attorney at Law
Dorney Park & Wildwater Kingdom
Doyle Enterprises Inc.
Dream Bath of PA, LLC
Dream in Paisley, LLC
Dreamers Storage Corporation
Drew's Beverage Barn, Inc.
Dreyus Kids, LLC
Dr. Sam's Veterinary House Calls, P.C.
DVR Properties, LLC
DWH Medical Center, P.C.
Dynamical Solutions, LLC
Eagle Point Management, Inc
Eagle Rock Technologies, Inc
EAMCO Corporation
Earnest Logistics, LLC
East Allen Chiropractic Center
East Allen Township
East Penn LLC
East Penn Manufacturing Co., Inc.
East Penn Medical Physics LLC
East Side Renovation & Remodeling, LLC
Eastern Engineered Wood Products, Inc.
Eastern Exposure Media, LLC
Eastern Telephone & Telecommunications, Inc.
Easton Foodservices, Inc.
Easton School District
ECOPAX
Ed Lilly's Auto Body
Edwin Stipe, Inc.
EJM Cablecom, LLC
Ekadashi, LLC
El Sol Restaurant, LLC
El Vacano Restaurant, Inc.
Elegant Motor Cars, LLC
Elite Image Printing
Elite Lawyers of America, LLC
Ellwood & Company, P.C.
Ellwood & Franczak, LLC
Ellwood Equities 1, LLC
Embo's Buffer's, LLC
Embracing Wellness Center, LLC
Emmaus Police Department
Emmy Lou's Ice Cream Café, LLC
EMW Investments, LLC

End of Infinity Corporation
Energistix Solutions, LLC
eofficedirect.com
Episcopal House
eSolution, LLC
Essence Hookah Lounge, LLC
Estate, Inc.
Ethan Estate, LLC
Evergreen Hideaway
Evergreen Remodeling & Painting LLC
Everson Tesla, Inc.
Evolution Investment Group, LLC
Excellence Business Services, LLC
Executive Education Academy Charter School
Expander Digital, LLC
Express Business Center
Express Employment Professionals
Express Realty, LLC
Expressive Window Coverings, LLC
F. J. Leshner General Contractor
Fairgrounds Surgical Center
Family Matters Home Care Ltd.
Family New York Pizza
Fast Triangle Transportation LLC
Faulkner Oldsmobile, Cadillac, GMC Truck, Inc.
Faulkner-Ciocca VW
FBLA Region 28 Chapter
Fech Properties, LLC
Fiamma Italian Grill
Fiddlehen Farm, LLC
Financial Adjusters
First Rehabilitation Life Insurance Co.
Fish Window Cleaning
Fisher Clinical Services
Fisher's Electrical Contracting LLC
Fitzpatrick, Lentz & Bubba PC
Flamm, Boroff & Bacine, PC
Flavors Grill, LLC
Flexicon Corporation
FlexLink Systems, Inc.
Flip Side Properties, LLC
FLSmith, Inc.
Fluortek, Inc.
FM 546 N 7th St, LLC
Focus Attack, LLC
Forks Church Cemetery Inc.
Forty South, LLC
Four Seasons Vending
FrankFive, Inc. dba Mint Condition of East PA
Franklin Township Board of Education
Fraser Advanced Information Systems
Fresenius Medical Care
Freshpet
Fri Corp.
Friendly Food Mart
Fritch Fuel Company

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G. P. Contracting, LLC	GTM Investments, LLC
GAD3, LLC	Guardian Life Insurance Company of America
GD Investing LLC	Gujarati Samaj of Lehigh Valley
Gearinger Holdings, LLC	H&M Realty Group LLC
Genay's Lawn Service, LLC	H. T. Lyons, Inc.
Genesis HealthCare	H.A. Berkheimer, Inc.
Gensa Associates	Habby Fruit, LLC
Georgetown Holding Group, LP	Habitat for Humanity
GF Pension Corporation	Haines Steirer Real Estate Partnership
GGA Real Estate 2, LLC	Hair Studio 220, LLC
GHI Realty LLC	Haja Lounge, Inc
GIO Pro Techs, LLC	Haja Rose Bowl, Inc
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Glesga, LLC	



MANDY L. › GRADE 10
BETHLEHEM AREA SCHOOL DISTRICT

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Gnaden Huetten Memorial Hospital	Hanna's Auto Care
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Grace Hard Service Cleaning, LLC	Harding Circle, LLC
Gracedale County Home	Harvey Industries
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Dixie Products/Georgia Pacific Corporation
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East Penn Manufacturing Co., Inc.
East Penn Medical Physics LLC
East Side Renovation & Remodeling, LLC
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Eastern Exposure Media, LLC
Eastern Telephone & Telecommunications, Inc.
Easton Foodservices, Inc.
Easton School District
ECOPAX
Ed Lilly's Auto Body
Edwin Stipe, Inc.
EJM Cablecom, LLC
Ekadashi, LLC
El Sol Restaurant, LLC
El Vacano Restaurant, Inc.
Elegant Motor Cars, LLC
Elite Image Printing
Elite Lawyers of America, LLC
Ellwood & Company, P.C.
Ellwood & Franczak, LLC
Ellwood Equities 1, LLC
Embo's Buffer's, LLC
Embracing Wellness Center, LLC
Emmaus Police Department
Emmy Lou's Ice Cream Café, LLC
EMW Investments, LLC

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eofficedirect.com
Episcopal House
eSolution, LLC
Essence Hookah Lounge, LLC
Estate, Inc.
Ethan Estate, LLC
Evergreen Hideaway
Evergreen Remodeling & Painting LLC
Everson Tesla, Inc.
Evolution Investment Group, LLC
Excellence Business Services, LLC
Executive Education Academy Charter School
Expander Digital, LLC
Express Business Center
Express Employment Professionals
Express Realty, LLC
Expressive Window Coverings, LLC
F. J. Leshner General Contractor
Fairgrounds Surgical Center
Family Matters Home Care Ltd.
Family New York Pizza
Fast Triangle Transportation LLC
Faulkner Oldsmobile, Cadillac, GMC Truck, Inc.
Faulkner-Ciocca VW
FBLA Region 28 Chapter
Fech Properties, LLC
Fiamma Italian Grill
Fiddlehen Farm, LLC
Financial Adjusters
First Rehabilitation Life Insurance Co.
Fish Window Cleaning
Fisher Clinical Services
Fisher's Electrical Contracting LLC
Fitzpatrick, Lentz & Bubba PC
Flamm, Boroff & Bacine, PC
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Flexicon Corporation
FlexLink Systems, Inc.
Flip Side Properties, LLC
FLSmith, Inc.
Fluortek, Inc.
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Focus Attack, LLC
Forks Church Cemetery Inc.
Forty South, LLC
Four Seasons Vending
FrankFive, Inc. dba Mint Condition of East PA
Franklin Township Board of Education
Fraser Advanced Information Systems
Fresenius Medical Care
Freshpet
Fri Corp.
Friendly Food Mart
Fritch Fuel Company

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Fume Hood Services, LLC
Fuzion Pizza and Grill LLC
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G & B Easton Properties, LLC
G & E Real Estate Investments, LLC
G. P. Contracting, LLC
GAD3, LLC
GD Investing LLC
Gearinger Holdings, LLC
Genay's Lawn Service, LLC
Genesis HealthCare
Gensa Associates
Georgetown Holding Group, LP
GF Pension Corporation
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GHI Realty LLC
GIO Pro Techs, LLC
Girl Scouts of Eastern Pennsylvania
Glam Fit Dolls, LLC
Glam Fit Life LLC
Glesga, LLC

Greater Lehigh Valley Auto Dealers Association
Greater Shiloh Church
Green Alchemy, Inc.
Greene Marketing
Grey Ghost Transportation LLC
Gross Law Office, LLC
Gross, McGinley
Grundfos Pumps Corporation
GTM Investments, LLC
Guardian Life Insurance Company of America
Gujarati Samaj of Lehigh Valley
H&M Realty Group LLC
H. T. Lyons, Inc.
H.A. Berkheimer, Inc.
Habby Fruit, LLC
Habitat for Humanity
Haines Steirer Real Estate Partnership
Hair Studio 220, LLC
Haja Lounge, Inc
Haja Rose Bowl, Inc
Haldeman Ford of Kutztown, Inc.
Haldeman Lincoln/Mercury, Inc.
Hampshire House Luxury Apartments



MANDY L. › GRADE 10
BETHLEHEM AREA SCHOOL DISTRICT

GLG Property Holdings, LLC	Hanna's Auto & Truck Recycling, Inc.
Gnaden Huetten Memorial Hospital	Hanna's Auto Care
Gnaden Huetten Professional Building	Hanna's Auto Works and Recycling, Inc.
Gow-Mac Instrument Co.	Hanna's Partnership
Grace Gardens, LLC	Happy Feet Healthy Body LLC
Grace Hard Service Cleaning, LLC	Harding Circle, LLC
Gracedale County Home	Harvey Industries
Gracie Raes Café, LLC	HCR ManorCare
Great American Sealcoating, LLC	

Bold = New for 2019

HDW Electronics, Inc.
Healing Hands for Horses & Hounds, LLC
Health Network Laboratories
Heatwaves NG LLC
Helping Seniors of the Valley, LLC
Herring Enterprises, LLC
Hightower & Gunn Trucking Inc.
Hire Painting, Inc.
Hirshland Optical Company
Historic Hotel Bethlehem
HKelly Designs LTD
Hodges Technologies Inc
Hokendauqua Park & Playground Association
Holbrook Partners, LLC
Holiday Inn Conference Center
Home Comfort Solutions, LLC
Honeywell
horang, LLC
Hord Rentals, LLC
Hospital Central Services, Inc.
House Maids, Inc.
Hovus, Inc.
HR FOR HIRE, Inc.
HSB Accounting LLC
HTSS Inc.
Hunter-Ryan, LLC

Image Hair Studio
Imagi Nation, LLC
Imirage, Inc.
IMKO Workforce Solutions
Infinaera Corporation
Infinite Property Group, LLC
Infolution Partners, LLC
Information Systems Manager, Inc.
In-Home Referrals, Inc.
Ink MD
Innocom Inc.
Innovative Motorsports Technologies
Integra Business Center
Integrated Automotive Services, Inc.
Integrity Auto
Integrity Staffing Solutions
Integrity Wealth Management
Intel Mobile Communications
Interactive Liquid LLC
Intrinsic Health Systems, Inc.
Intrinsic Investments, LLC
Investment Pays Inc.
Ionosphere, LLC
IGE Inc.
Ironton Telephone Company
J & L Wholesale Distributions, Inc.
J Barkley 67 Rentals LLC

Jacobs, Kenneson & Co.
Jade M Cleaning Services, LLC
Jarrah Brothers Investments, LLC
JC Logistic Transportation, LLC
JCS Ventures
JD Fortune, LLC
JDL Plumbing, LLC
JENCO Properties, LLC
Jessiacia, LLC
Jet Set Enterprises, LLC
JetPay Payroll Services
J-Factor Embedded
Technologies, LLC
Jim Haja, LLC
Jim Thorpe Massage & Wellness Studio, Inc.
Jim Thorpe School District
JJ Ventures, LLC
JJN Enterprises LLC
JKM Homes, LLC
JL Trucking Services, Inc.
JLK Contracting LLC
JMJ Summit Services, LLC
Joanne Miller LLC
JobConnection Services, Inc.
John W. Kachurak, DMD PC
Johnston Excavating & Hauling LLC
Johnstone Supply, Inc.
Jordan Drive Realty, LLC
Jose Colon Paint Solution, LLC
Jose Legacy Holdings, LLC
Jreich Realty, LLC
JRT Services, Inc. dba RGreen
Judith Ladonis State Farm Insurance Agency
K P Solutions, LLC
K&T Vintage Sports Cars LLC
K.T.N. Properties, LLC
Kaboa 1, LLC
Kearn's Real Estate, LLC
Kedd Property Management, Inc.
Kelly Services
Kenco Logistic Services
Ken's Lawn Service, Inc.
Kershner Trucking Inc.
Keystone Community Rescue LLC
Keystone Consulting Engineers
Keystone Food Products, Inc.
Keystone Home Integration, Inc.
kgb
KidsPeace
King Way Realty, LLC
Kip 18, LLC
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KLK, LLC
KNAFO Entertainment Group, LLC
Knopf Automotive, Inc.
Knott Necessarily, LLC
Knox Law Offices
Krause Toyota
KRS Premier Realty LLC
Kunkle Road, LLC

Kush Store, LLC
Kutztown Area School District
Kutztown Auto Co.
Kutztown Publishing Co, Inc.
Kutztown Self Storage Center, LLC
L V Family Salon, LLC
L Y Properties, LLC
La Casa Del Pollo Restaurant, LLC
LA Fitness
La Lupita
La Retama, LLC
Lab Pro Home Inspection, LLC
Lafayette College
Lamar D. Gilbert Excavating
Lanfor Properties, LLC
Laser Express
Latina Radio 92.1FM/107.1FM
Law Offices Stephen L. Shields
Layos Properties, LLC
LGR Stony Run Enterprises dba Stony Run Inn & Grill
Lea Transportation, LLC
Leadership Institute, Inc.
League Clothing, LLC
Leah Financial LLC
Leap One Investments, LLC
Leesuh, LLC
LEDM Properties, LLC
Legacy Christian Church
Lehigh Carbon Community College Foundation
Lehigh Center for Clinical Research
Lehigh Fleet Services, LLC
Lehigh Gap Property Management, LLC
Lehigh Print & Data LLC
Lehigh Saengerbund
Lehigh Street One, LLC
Lehigh Township
Lehigh Valley Animal Hospital
Lehigh Valley Association of Realtors
Lehigh Valley Auto Sales
Lehigh Valley Autoplex, Inc.
Lehigh Valley Business Coalition on Healthcare
Lehigh Valley Dual Language Charter School
Lehigh Valley Food Co-Op
Lehigh Valley High 12 Club No. 493
Lehigh Valley IronPigs
Lehigh Valley Janitorial Supply Inc.
Lehigh Valley Lines
Lehigh Valley Medical Transportation & Consulting
Lehigh Valley Plastics, Inc.
Lehigh Valley Precast Concrete Products Company, Inc.
Lehigh Valley Regional Charter School
Lehigh Valley Zoo
Lehigh-Northampton Airport Authority
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Lehighton Area School District
Lehighton Bible Church
Lehighton Borough
Lehighton Chiropractic Center
Lehighton Ford, Inc.
Lehighton Kia
Lenape Investment Group, LLC
Lexnet Consulting LLC
LG Food LLC dba Old School Sandwich Company
LGN Properties LLC
Liberty AutoGlass, LLC
Liberty Mutual Group
LifePath, Inc.
Lighthouse Baptist Church
Lights & Sirens Properties, LLC
Lincoln Ventures One, LLC
Lincoln Ventures Two, LLC
Link Investment Properties, LLC
Little Explorers Child Care, LLC
Livio, LLC
LL Eulett Hauling LLC
LLJ Three Generation, LLC
LLW Enterprises, LLC
Lmsuppan, LLC
Local & Sons Contracting, LLC
Local Electric LLC
LockerHandler LP
Lone Wolf Properties, LLC
Long Range Industries, LLC
Long Shot Enterprises LLC
Lopatcong Township Board of Education
Max's Mars Enterprises, Inc.
MBW & Associates, LLC
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McMichaels Timber Frames, LLC
McWane Ductile
MDFA Auto Service, LLC
Melaza Transport, Inc.
MellMax Holdings, LLC
Messa Lawn Care Company
Metem International Corporation
MF 125 S 15th St, LLC
MF 2241 Washington Avenue, LLC
MGMJ Holding Co.
MHP Ventures, LLC
Micro-Clean, Inc.
Micro Tool Company
Microapex Computer Systems, Inc.
Midatlantic Auto Recycling, LLC
Mighty Oak Ministries (MOM) Corporation
Mike Dianna Electric, LLC
Mike Ziegler's Motor Home Rental, Inc.
Mike's Pool Service, LLC
Milan Lawfirm PC
Milkbone, LLC

LYNCO Properties, LLC
Lynn Wentzel, LLC
M. & F. Associates
M & G Precision Machine, LLC
M & M Pest Services, LLC
M D Maru and Son, LLC
M Hunting Company
M2 Woodworking, LLC
MSM Self Storage, LLC
MAC Investment Company
MacArthur Road, LLC
MacDonald Pharmacy Assoc., Inc. dba Ritter Pharmacy
Macherey-Nagel, Inc.
MACTAD Holdings, LLC
Magnetic Windings Co., Inc.
Mahoning Valley Nursing and Rehabilitation Center
Mahoning Valley Orthopedics
Mahoning Valley Retirement Villa
Maiden Creek Marine Inc.
Major League Barber Shop
Makhoul Holding Company
Mamma's Delight Pizza & Restaurant, Inc.
Manpower
Map of Easton, Inc.
Marbelt Trucking, Inc.
March St Burritos, LLC dba Don Juan Mex Grill
Marcus Family Chiropractic
Marie Eugene Properties, LLC
Marketing Partners
Marsh Farms Property Management, LLC
Maxatawny Township (Underserved Areas)
Max's Mars Enterprises, Inc.
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McMichaels Timber Frames, LLC
McWane Ductile
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Mike's Pool Service, LLC
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Milkbone, LLC

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Miller Supply
Mi-Ilon Sales Associates
Mindful Movement LLC
MJ Property Solutions, LLC
Mo Mente Classic Auto, LLC
Modern Gents, LLC
Mohr Coaching, LLC
Montana Realty of Lehigh Valley LLC
Montblanc NA LLC
Moravian College
Mountain Motors dba East Penn Auto Sales
Mountain Valley Properties LLC
Moyer Investments, LLC
Moyer Mooney Investments, LP
Moyer Mooney West End, LP
Moyer Properties, LLC
MRA Group
MS Resources, LLC
MTS Ventures, LLC
Muhlenberg College
Multi Brand, Inc.
Multi Concept, Inc.
Mussleman Jewelers
MZM Digital Design, LLC
Nace Distributing LLC
Nacho Car, LLC
NAI Summit
Nancy Run Fire Company
Nandy Trucking LLC
Narendra V. Ambani, MD
NASD, Inc.
Nassau Broadcasting
National Assn. of Colleges and Employers
National Management Strategies, Inc.
National Scenic Visitors Center
National Tattoo Supply, Inc.
NaturalLawn of America
Nature's Healing Center
Nazareth Area School District
Nazareth Veterinary Center
Nestle Distribution
Nestle Purina PetCare Company
Nestle Waters North America
NEVA Rental Property One, LLC
New Directions Treatment Services
New Horizons Computer Learning Center
New Labs Distributing, LLC
New Promise Farms, LLC dba Any Pet Groomed
New Temple Lodge #720
New Vitae Wellness and Recovery
New World Aviation, Inc.
Niemet Transportation LLC
Night Owl Public Relations, LLC
Noble Artifacts LLC
Norris, McLaughlin and Marcus, PA
North Church Hollow Contracting, LLC

Northampton Borough/Administration Office
Northampton Chiropractic Center
Northampton Community College
Northampton County Bar Association of Pennsylvania
Northampton County Government Center
Northampton County, Pennsylvania, Non-Professional Court-Appointed, Court-Related, Juvenile Justice and Residual Employees Local 1265
Northampton School District
Northeastern Berks Emergency Medical Service, Inc
Northern Lehigh School District
Notre Dame School District
NSW Properties, LLC
NTM Investment Group, LLC
NXT Level Performance LLC
OCS Logistics
OCS Transport Inc.
O'Donnell Funeral Home, Inc.
Olde School Development, LLC
Olde School Remodeling & Renovation Spec. LLC
Ole Laundromat, LLC
Olympus Corporation of the Americas
Omnicare
Omnicare Pharmacy Services
One Bridge Partners, LLC
OneSource P.E.O. Solutions
OraSure Technologies, Inc.
Orlando Diefenderfer Electrical Contractors, Inc.
Orono Products, LLC
Orthopedic Physical Therapy Specialist, Inc.
O's Trucking Service, Inc.
Osram Sylvania, Inc.
Our Lady of Mercy
Overhaul Property Management
Owens & Minor
PA Building Officials Conference, Region 2
Pablo Reyes Cleaning LLC
PAC Worldwide
Packaging Corporation of America
Paetec
PAHLA, LLC
Painting & Decorating by Shane
Palisades Collections
Pallet Express Inc.
Palmer Township/Municipal Bldg.
Palmerton Hospital
Palmerton School District
Palmerton Site, LLC
Palmwood Enterprises, LLC
Panick Enterprises, Inc.
Panther Valley School District
Papi's Auto
Paradigm Landscape Concepts, LLC
Parkland Asset Management, LLC
Patt, White Company, Realtors

Paxinosa Elementary School
PBS39 WLVTV
PCF Investments LLC
Pen Argyl School District
Pencor Services, Inc.
Penn State Berks-Lehigh Valley
Penn State Lehigh Valley
Penn Truck Line, LLC
PennCap Properties
Penn-Mahoning Ambulance Association
Pennsylvania Association of Retirees - Region 2
Pensinger Auto & Truck Repair
Peoplelink Staffing Solutions
Perry's Excavating, LLC
PESA, LLC
Petite Scholars Learning Center, LLC
Phillipsburg Board of Education
Phoebe Ministries
Pickel's Garage, Inc.
Piece a Cake, LLC
Piece a Cake Properties, LLC
Pierce General Contracting, LLC
Pileatus Consulting LLC
Pinebrook Family Answers
Pioneer Drive Realty, LLC
Piramal Critical Care
RJ Stofanak, Inc.
Plainfield Township Volunteer Fire Company
Planet Games
Platano Xpress Transportation, Inc.
Ploumi LLC
Plumber Man Dan Co.
PMC Sierra
PMOS Technologies
Pocono Community Theater, Inc.
Pocono RV Sales & Service
Polish National Association
PolyOne Corporation
Polytek Development Corp.
Portland Train Depot, LLC
Power & Industrial Air Systems
PPL Center
Precision Dealer Services
Primary Product Solutions, LLC
Priya Holdings, Inc.
Procold Refrigerated Services, Inc.
Professional Construction Contractors, Inc.
Professional Grade Detailing, LLC
Promethean Investments, LLC
Promise Enterprises, LLC
Promise Neighborhoods of the Lehigh Valley
Property Point, LLC
Protecht Skin, LLC
Pure Realty LLC
Puritan Products, Inc.
Pursel Hill Civic Association
Pysher Land Surveying Company

Pyton Properties, LLC
Q-Lytics Consulting, Inc.
QPSI
Quality Abode Holdings LLC
Quality Construction & Renovations, LLC
Quality Personal Care, Inc.
Queen City Realty, LLC
QuestMark
QuestOne Decision Sciences Corporation
Quince Technology, LLC
R & S Expedite, LLC
R I K A Properties LLC
R&M Tax Solutions, LLC
R&W Investors, LLC
R. H. Kressley's Garage, Inc.
R. H. Werkheiser & Associates
R. Leslie Daniels, LLC
R.I. Investments Group, LLC
R.L.P. 2, LLC
Raceseng, Inc.
Radical Wine Company
Rafael Lovera, LLC
Ran Food Inc.
RCM Capital Holdings, LLC
RCN Telecom Services
Rea.deeming Beauty, Inc. dba Beauty Blender
Reciprocity
Reconstructing History LLC
Records Management & Archiving
Red Letter Properties, LLC
Red Maple Properties, LLC
RedHeadz & Company, LLC
Redwood Investment Group, LLC
Regavil Home Services LLC
Regional EMS & Critical Care, Inc.
Rego Precision Machine LLC
Reinhardt Awning Company
Remaly Transfer, Inc.
Remmey, The Pallet Company
Ressler Mechanical, LLC
Retro Fitness
RETTEW Associates, Inc.
Reynolds & Reynolds Electronics Inc.
RGW Architecture, LLC
Rhetech, Inc.
Rhett Remodeling, LLC
Rich-Mar Florist
Ridgeline Rental Properties LLC
Ripper's Pub
Rite Aid
Rivera's Trucking, Inc.
RJ Holding, Inc.
RJN, LLC d/b/a Bob's Valley Wide Carpet Care
RoadLink USA
Robbins Rehabilitation West, LLC
Robert Schechter, CPA
Rockwood Pigments
Rodale Inc.



MAKAYLA Y. > GRADE 7
FLEETWOOD AREA SCHOOL DISTRICT

HWS Properties, LLC
HX Labs, LLC
Hybris Property Holdings, LLC
Hydac Technology Corporation
Hydrocon Services, Inc.
I & Z Auto Star, LLC
IGT Pro Services, LLC

J&K Cleaning Solutions LLC
J. Benjamin General Contracting
J. R. Peters
J.D. Byrider
J.M. Cristo, LLC
J.P. Kent Consulting, LLC
J.T.A. LLC
Jaboa Enterprises, Inc.

Kistler's Service Station LLC
KLK, LLC
KNAFO Entertainment Group, LLC
Knopf Automotive, Inc.
Knott Necessarily, LLC
Knox Law Offices
Krause Toyota
KRS Premier Realty LLC
Kunkle Road, LLC

Kistler's Service Station LLC
KLK, LLC
KNAFO Entertainment Group, LLC
Knopf Automotive, Inc.
Knott Necessarily, LLC
Knox Law Offices
Krause Toyota
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Knopf Automotive, Inc.
Knott Necessarily, LLC
Knox Law Offices
Krause Toyota
KRS Premier Realty LLC
Kunkle Road, LLC

Bold = New for 2019

HDW Electronics, Inc.
Healing Hands for Horses & Hounds, LLC
Health Network Laboratories
Heatwaves NG LLC
Helping Seniors of the Valley, LLC
Herring Enterprises, LLC
Hightower & Gunn Trucking Inc.
Hire Painting, Inc.
Hirshland Optical Company
Historic Hotel Bethlehem
HKelly Designs LTD
Hodges Technologies Inc
Hokendauqua Park & Playground Association
Holbrook Partners, LLC
Holiday Inn Conference Center
Home Comfort Solutions, LLC
Honeywell
horang, LLC
Hord Rentals, LLC
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Integra Business Center
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La Casa Del Pollo Restaurant, LLC
LA Fitness
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Lafayette College
Lamar D. Gilbert Excavating
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Legacy Christian Church
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Moyer Mooney Investments, LP
Moyer Mooney West End, LP
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Multi Concept, Inc.
Mussleman Jewelers
MZM Digital Design, LLC
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Nacho Car, LLC
NAI Summit
Nancy Run Fire Company
Nandy Trucking LLC
Narendra V. Ambani, MD
NASD, Inc.
Nassau Broadcasting
National Assn. of Colleges and Employers
National Management Strategies, Inc.
National Scenic Visitors Center
National Tattoo Supply, Inc.
NaturalLawn of America
Nature's Healing Center
Nazareth Area School District
Nazareth Veterinary Center
Nestle Distribution
Nestle Purina PetCare Company
Nestle Waters North America
NEVA Rental Property One, LLC
New Directions Treatment Services
New Horizons Computer Learning Center
New Labs Distributing, LLC
New Promise Farms, LLC dba Any Pet Groomed
New Temple Lodge #720
New Vitae Wellness and Recovery
New World Aviation, Inc.
Niemet Transportation LLC
Night Owl Public Relations, LLC
Noble Artifacts LLC
Norris, McLaughlin and Marcus, PA
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Northampton Chiropractic Center
Northampton Community College
Northampton County Bar Association of Pennsylvania
Northampton County Government Center
Northampton County, Pennsylvania, Non-Professional Court-Appointed, Court-Related, Juvenile Justice and Residual Employees Local 1265
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OCS Transport Inc.
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Olde School Remodeling & Renovation Spec. LLC
Ole Laundromat, LLC
Olympus Corporation of the Americas
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Omnicare Pharmacy Services
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OneSource P.E.O. Solutions
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Orlando Diefenderfer Electrical Contractors, Inc.
Orono Products, LLC
Orthopedic Physical Therapy Specialist, Inc.
O's Trucking Service, Inc.
Osram Sylvania, Inc.
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Overhaul Property Management
Owens & Minor
PA Building Officials Conference, Region 2
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PAHLA, LLC
Painting & Decorating by Shane
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Papi's Auto
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Penn State Lehigh Valley
Penn Truck Line, LLC
PennCap Properties
Penn-Mahoning Ambulance Association
Pennsylvania Association of Retirees - Region 2
Pensinger Auto & Truck Repair
Peoplelink Staffing Solutions
Perry's Excavating, LLC
PESA, LLC
Petite Scholars Learning Center, LLC
Phillipsburg Board of Education
Phoebe Ministries
Pickel's Garage, Inc.
Piece a Cake, LLC
Piece a Cake Properties, LLC
Pierce General Contracting, LLC
Pileatus Consulting LLC
Pinebrook Family Answers
Pioneer Drive Realty, LLC
Piramal Critical Care
RJ Stofanak, Inc.
Plainfield Township Volunteer Fire Company
Planet Games
Platano Xpress Transportation, Inc.
Ploumi LLC
Plumber Man Dan Co.
PMC Sierra
PMOS Technologies
Pocono Community Theater, Inc.
Pocono RV Sales & Service
Polish National Association
PolyOne Corporation
Polytek Development Corp.
Portland Train Depot, LLC
Power & Industrial Air Systems
PPL Center
Precision Dealer Services
Primary Product Solutions, LLC
Priya Holdings, Inc.
Procold Refrigerated Services, Inc.
Professional Construction Contractors, Inc.
Professional Grade Detailing, LLC
Promethean Investments, LLC
Promise Enterprises, LLC
Promise Neighborhoods of the Lehigh Valley
Property Point, LLC
Protecht Skin, LLC
Pure Realty LLC
Puritan Products, Inc.
Pursel Hill Civic Association
Pysher Land Surveying Company

Pyton Properties, LLC
Q-Lytics Consulting, Inc.
QPSI
Quality Abode Holdings LLC
Quality Construction & Renovations, LLC
Quality Personal Care, Inc.
Queen City Realty, LLC
QuestMark
QuestOne Decision Sciences Corporation
Quince Technology, LLC
R & S Expedite, LLC
R I K A Properties LLC
R&M Tax Solutions, LLC
R&W Investors, LLC
R. H. Kressley's Garage, Inc.
R. H. Werkheiser & Associates
R. Leslie Daniels, LLC
R.I. Investments Group, LLC
R.L.P. 2, LLC
Raceseng, Inc.
Radical Wine Company
Rafael Lovera, LLC
Ran Food Inc.
RCM Capital Holdings, LLC
RCN Telecom Services
Rea.deeming Beauty, Inc. dba Beauty Blender
Reciprocity
Reconstructing History LLC
Records Management & Archiving
Red Letter Properties, LLC
Red Maple Properties, LLC
RedHeadz & Company, LLC
Redwood Investment Group, LLC
Regavil Home Services LLC
Regional EMS & Critical Care, Inc.
Rego Precision Machine LLC
Reinhardt Awning Company
Remaly Transfer, Inc.
Remmey, The Pallet Company
Ressler Mechanical, LLC
Retro Fitness
RETTEW Associates, Inc.
Reynolds & Reynolds Electronics Inc.
RGW Architecture, LLC
Rhetech, Inc.
Rhett Remodeling, LLC
Rich-Mar Florist
Ridgeline Rental Properties LLC
Ripper's Pub
Rite Aid
Rivera's Trucking, Inc.
RJ Holding, Inc.
RJN, LLC d/b/a Bob's Valley Wide Carpet Care
RoadLink USA
Robbins Rehabilitation West, LLC
Robert Schechter, CPA
Rockwood Pigments
Rodale Inc.



MAKAYLA Y. > GRADE 7
FLEETWOOD AREA SCHOOL DISTRICT

HWS Properties, LLC
HX Labs, LLC
Hybris Property Holdings, LLC
Hydac Technology Corporation
Hydrocon Services, Inc.
I & Z Auto Star, LLC
IGT Pro Services, LLC

J&K Cleaning Solutions LLC
J. Benjamin General Contracting
J. R. Peters
J.D. Byrider
J.M. Cristo, LLC
J.P. Kent Consulting, LLC
J.T.A. LLC
Jaboa Enterprises, Inc.

Bold = New for 2019

Rodale Institute
Rogue Audio, Inc.
Rolling Realty, LLC
Ronald P. Weber, LLC
Route 512 Auto Sales, Inc.
Royal Auto Center, LLC
Royal Truck and Equipment Inc.
Rudolph G Smoko Company, LLC
Ruth Inc. dba Molly's Irish Grille and Sports Bar
S & B & P 248 LLC
S&K Lawn Care LLC
S. D. Warren Company
Saber Business Services, LLC
Sabroso Restaurant, Inc.
Salem Bible Fellowship Church of Lehighton, Pennsylvania
Sam's Club of Allentown
Sam's Club of Easton
Samuel Adams Brewery Co.
Sanchez & Daughters, LLC
Sands Casino Resort Bethlehem
SAP Enterprises, LLC dba Steffie's & Co.
Sartorius BBI Systems, Inc.
Saucon Valley School District
Schleicher's Inc.
Scott Chevrolet, Inc.
Scott Mertz Hauling, Inc.
Seafoods International, Inc.
Second Nature Health Food Store
SELF-Pride Cleaning Services, LLC
Senior Helpers
Sequential Technology International
Serfass Construction Co. Inc.
Serratelli Financial Group
Service America Courier Corp.
Service Pro of Lehigh Valley
ServiceMaster by Round the Clock Cleaning Service
Shafer Holdings, LLC
Shark Investments 1, LLC
Sharp Packaging Solutions
Shiloh Realty, LLC
Shine Hill Properties, LLC
Shut Up Store
Signature Shine Auto, LLC
Silver Maple Veterinary Clinic
Singh Auto World, LLC
Sklodowsky & Son Manufacturing, LLC
SLS Properties, LLC
Smart Property Management LLC
SMS Properties
SMT Technical Services, LLC
Snax Box, LLC
SNC, LLC
SNC2, LLC
Society of Exploration
Sodexo
Solo Laboratories

Soul Winners Community Services, Inc
Sparkle Events by Alejandro, LLC
Specialty Minerals, Inc.
Spectrum of Floors, LLC
Spiva Trucking, LLC
Split Rock Resort/Aston Hotels and Resorts
Spring Garden Children's Center
Spring Rain Inc.
SSPD Properties, LLC
St. Andrew's Nursery School
St. Anthony Roman Catholic Parish
St. Francis Retreat House
St. John's United Church of Christ
St. Joseph Holding Company, LLC
St. Luke's Hospital – Gnaden Huetten Campus
St. Peter's Union Church
Stained Glass, LLC
Standard Farms, LLC
Standard Farms Ohio, LLC
Stanglein Veterinary Clinic, P.C.
Star Buick GMC Cadillac
Star Buick GMC, Inc.
Star Hospitality Extended, Inc.
Star Hospitality Group, Inc. dba Sleep Inn
Star Investment Properties LLC
Star Pontiac/GMC Truck
Star Pre-Owned
Star Pre-Owned of Bethlehem, LLC
Star Trio, LLC
SteelTown, LLC
Steve's Carpet Service, Inc.
STM Trucking, LLC
Stone Endeavors Inc.
Stony Run Inn Properties LLC
Straight Arrow Products Inc.
Straight Line Electric, LLC
Strohl Chevrolet
Stone General Construction, LLC
SUBA Property Mgmt/Gilly's Mobile Home Community
Subjin Insulation Services, LLC
Sugar'n Spice Originals, LLC
Sunderland Machine, LLC
Sunrise Energy Support, LLC
Sunrise Landscaping and Lawnmowing, LLC
Superior Quartz Products Inc.
Sure Fit Inc.
SY-MGH, LLC
Synchronoss Technologies, Inc.
Szar Management Group, LLC
T & C Consulting Firm LLC
T & E Rentals
Taggart Associates
Tawny Ventures, LLC
Team J.M.B., Inc. dba Domino's Pizza
TechniCom Audio & Visual, Inc.
Technology Fits, LLC

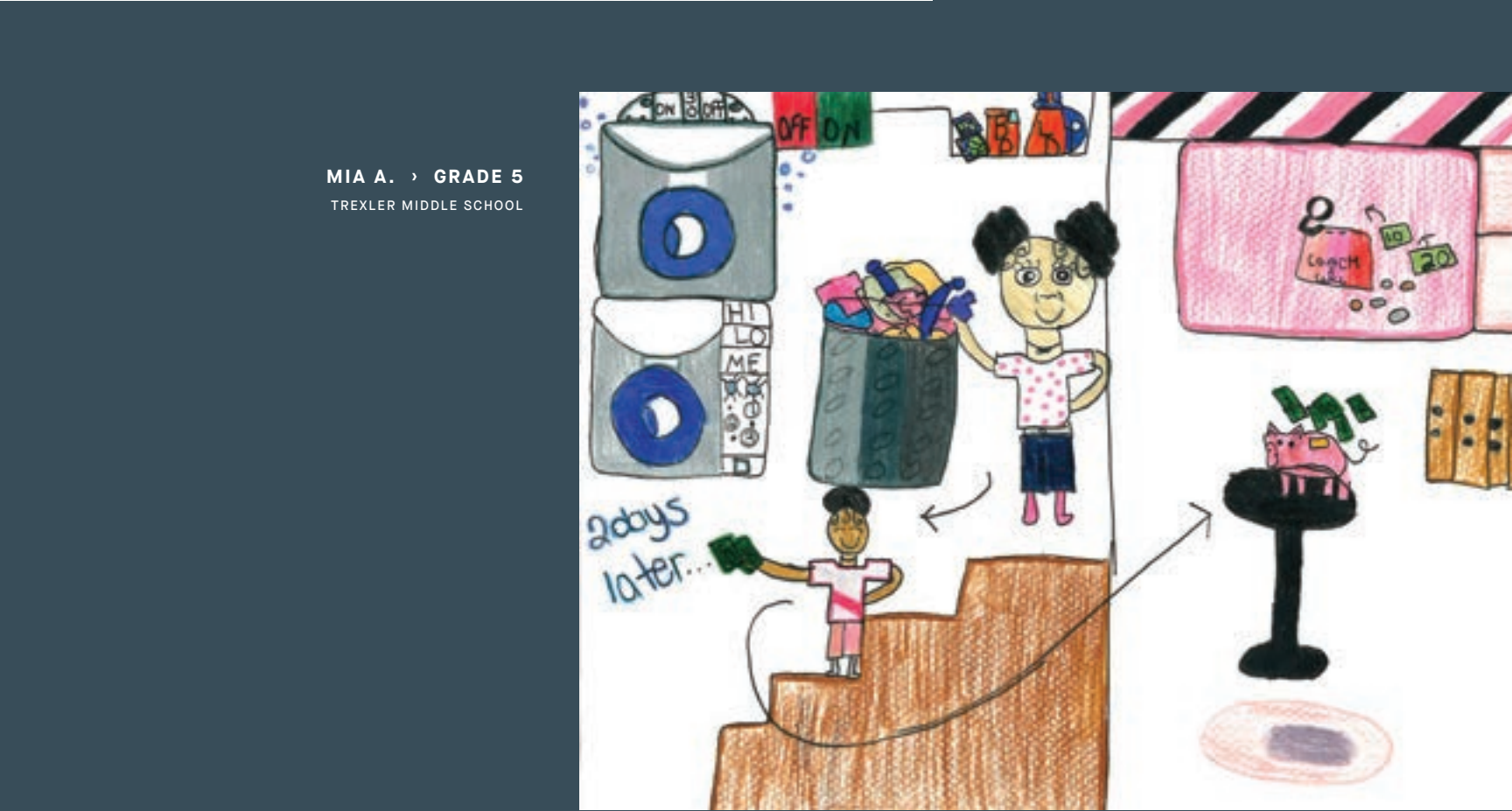
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Temp Poole, Inc.
Tenth Street Tire Inc.
Terry Hartman Roofing Contractor
Test of Time Landscape Design, Inc.
Texas Instruments
TG2 HOMES, LLC
The Arc of Lehigh & Northampton Counties, Inc.
The Bayou, Grain & Queen City BBQ
The Beauty Bar Specialty Shop
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The Carriage House at Pocono Manor
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The Diamond II, LLC t/a Pagan's Place
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The Fashion District
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The Gardens at Easton
The Gardens for Memory Care at Easton
The Greater Lehigh Valley Chamber of Commerce
The Gulotta Group
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The Morning Call
The MRK Group Inc.
The National Slovak Society
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The Semanov Group, LLC
The Shyft Shop, LLC
The Third and Fourth Generation, LLC
The Traffic Club of the Lehigh Valley, Inc.
The Village at Willow Lane
The Zoo Health Club
THIND PROPERTIES, LLC
Third Horizon Foods, Inc.
Thomas J. Krause, Property Management
Thomas Makhoul Scholarship Fund
Thorne MPAYA Black Enterprise, LLC
Tiel, LLC
TierPoint Two LLC
TLW Care Solutions, LLC
TLW Real Estate Holdings, LLC
TnT Home & Business Cleaning Services, LLC

Tobacco & More, Inc.
Top Job Building Services
Top Star, Inc.
Trainor Law Offices, P.C.
Travel Impressions, Ltd.
Trexler Industries, Inc.
Trexler-Haines, Inc.
Trishna Mini Market Inc.
Trishul Holding, LLC
True Innovative Properties, LLC
TS Brown, LLC
Twin Pines Transportation, LLC
Two Brothers Auto Service Inc.
U.S. Foodservice
U.S. Specialty Formulations, LLC
Ultratech Stepper
Unclaimed Freight / JRNA Inc.
Uneek Screenprinting
Ungerer & Company
UnikeU Enterprises, LLC
UNIMOVE, LLC
United Way of the Greater Lehigh Valley
Upper Macungie Township
US 68 Nation Freight LLC
US Specialty Properties, LLC
USA Realty, LLC
V K Bridal Couture, Inc.
V3Biz Corporation
Valley Ambulatory Surgical Center, LLC
Valley Extrusions
Valley Housing Development Corporation
Valley Hydraulics & Air, Inc.
Valley Personal Care, Inc.
Val's Hair Salon
Vanessa Estates, LLC
Vast Data Concepts, LLC
Velocity Traffic, LLC
Versalift East, Inc.
Versorium Consulting, LLC
Via of the Lehigh Valley
Viamedia, LLC
V.I.B.E. Visualize Initiate Believe Exceed, LLC
Vic's Time
Vinyl Press, LLC
Vision Masters - Charo, Inc.
Vital Assets Waterproofing Solutions, LLC
Volunteer Center of the Lehigh Valley
Vortex Cycling Inc.
VVVC Properties, LLC
W2A Design Group
Wake Up Permanently Beautiful, LLC
WakeFern Food Corporation
Warner Stained Glass
Washington Township
WaterCoolerBoy
Wayne Stump Contracting Inc.

WDIY 88.1 FM Lehigh Valley Community Public Radio
We3chefs.com
Weatherly Area School District
Weaver Cleaning, Inc.
WeedMaster, LLC
Wehbey Properties, Inc.
Weinperl Signs
Weldship Corporation
Wentz Canine
West Coplay Maennerchor
West End Salon & Day Spa
Westen Painting, LLC
WFMZ TV/MBC Communications, Inc.
White Badger Security, Inc.
White Eagle Logistics, Inc.
White Haven Capital, LLC
White Haven RE, LLC
Whitehall Medical Transport Services
Whitehall Township Volunteer Fire & Police Assn.
wHoly Chipotle
Why-Lee Associates, Inc.
Wiersch Agengy, LLC
Wiersch Assets, LLC
William G. Lund, CPA
William G. Schwab & Assoc.
William J. Posavek Sr., Inc.
Wilson Borough
Wilson School District
With Love Mary, LLC
Wizard of Wire, LLC
WMH Real Estate, LLC
Wolverton Realty, LLC
Wood Industrial Health Associates, LLC
Woron Enterprises, LLC
Wrappabowls, LLC
WTW Broadway, LLC
WTW Glendale, LLC
Wyndham Fee-Only Advisors, LLC
Yardsickle, LLC
YC Transport Corporation
Young Guns Lawn Care, LLC
Young Plumbing, LLC
Young Volkswagen Mazda
Your First Class Transportation, LLC
Youth for Christ Lehigh Valley
YWCA of Bethlehem
Zanette's Nazareth Grill LLC
Zanite LLC
Zanzibar Kababs & Grill LLC
Z-Best Lawn Service, LLC
Zema I, LLC
Ziggy Construction Services Corp.



LILY H. › GRADE 1
LEHIGHTON AREA SCHOOL DISTRICT



MIA A. › GRADE 5
TREXLER MIDDLE SCHOOL

Bold = New for 2019

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Royal Truck and Equipment Inc.
Rudolph G Smoko Company, LLC
Ruth Inc. dba Molly's Irish Grille and Sports Bar
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Scott Mertz Hauling, Inc.
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Senior Helpers
Sequential Technology International
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Serratelli Financial Group
Service America Courier Corp.
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Sharp Packaging Solutions
Shiloh Realty, LLC
Shine Hill Properties, LLC
Shut Up Store
Signature Shine Auto, LLC
Silver Maple Veterinary Clinic
Singh Auto World, LLC
Sklodowsky & Son Manufacturing, LLC
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Smart Property Management LLC
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SNC, LLC
SNC2, LLC
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Sodexo
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St. John's United Church of Christ
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St. Peter's Union Church
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Standard Farms Ohio, LLC
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Star Buick GMC, Inc.
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Star Hospitality Group, Inc. dba Sleep Inn
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Star Pontiac/GMC Truck
Star Pre-Owned
Star Pre-Owned of Bethlehem, LLC
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STM Trucking, LLC
Stone Endeavors Inc.
Stony Run Inn Properties LLC
Straight Arrow Products Inc.
Straight Line Electric, LLC
Strohl Chevrolet
Stone General Construction, LLC
SUBA Property Mgmt/Gilly's Mobile Home Community
Subjin Insulation Services, LLC
Sugar'n Spice Originals, LLC
Sunderland Machine, LLC
Sunrise Energy Support, LLC
Sunrise Landscaping and Lawnmowing, LLC
Superior Quartz Products Inc.
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Taggart Associates
Tawny Ventures, LLC
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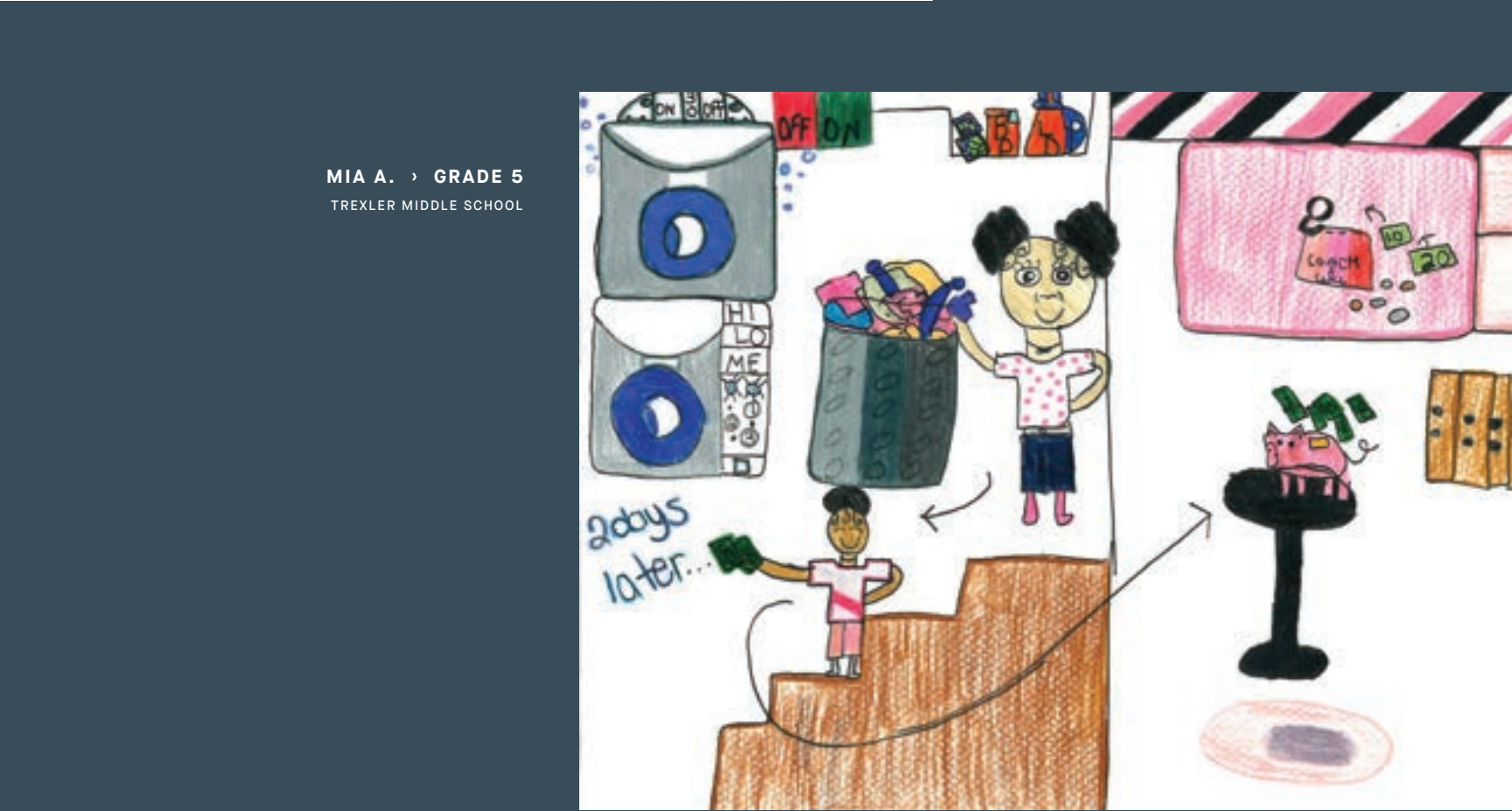
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U.S. Specialty Formulations, LLC
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Uneek Screenprinting
Ungerer & Company
UnikeU Enterprises, LLC
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US Specialty Properties, LLC
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William G. Lund, CPA
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Wilson Borough
Wilson School District
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Woron Enterprises, LLC
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WTW Glendale, LLC
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Yardsickle, LLC
YC Transport Corporation
Young Guns Lawn Care, LLC
Young Plumbing, LLC
Young Volkswagen Mazda
Your First Class Transportation, LLC
Youth for Christ Lehigh Valley
YWCA of Bethlehem
Zanette's Nazareth Grill LLC
Zanite LLC
Zanzibar Kababs & Grill LLC
Z-Best Lawn Service, LLC
Zema I, LLC
Ziggy Construction Services Corp.



LILY H. › GRADE 1
LEHIGHTON AREA SCHOOL DISTRICT



MIA A. › GRADE 5
TREXLER MIDDLE SCHOOL

SCHOLARSHIP WINNERS

We believe successful communities are comprised of individuals who are engaged, hard-working, perseverant and committed to making a positive difference in the lives of others.

With that in mind, we asked our scholarship applicants about their school and public service activities, employment/internships, awards/recognitions, challenges, leadership skills, future career plans and how their career will impact the community and/or society as a whole. Each winner received a \$1,000 scholarship to be applied toward college education expenses.



MARY SCHUTT
LEHIGH VALLEY CHARTER HIGH SCHOOL
FOR THE ARTS

Neurological disorders are often misunderstood in today's society—and Mary wants to change that. That's why she plans to study neuroscience in college, with the goal to research alternative methods and spread awareness about neurological conditions. Already, Mary has demonstrated her ability to lead and make an impact by planning The Haiti Concert at her church, serving as president for Youth for Christ and treasurer for the National Honor Society, and participating in numerous music activities.



KATHERINE AARON
LEHIGHTON AREA HIGH SCHOOL

Katherine loves the outdoors, and it has inspired her to pursue a degree in environmental science or environmental engineering. Her interest in the environment is evident through her involvement with 4H. She has served as a camp intern at a 4H camp and has also participated in numerous 4H-related public service activities. What's more, Katherine is a talented soccer player, a member of the National Honor Society, a Science Olympiad participant and active in many other school programs.



BROOKE SEISLOVE
EMMAUS HIGH SCHOOL

With her passion for helping people live happier, healthier and more successful lives, Brooke intends to pursue a career either in special education, medicine or psychology. Her enthusiasm for helping others has been displayed during her school years through her involvement with the Girl Scouts, in which she has led projects for online safety, food donations and toy donations. Brooke also teaches Sunday school and is a member of numerous music ensembles, including marching band and concert choir.



JUAN ALEXANDER FAURA
EMMAUS HIGH SCHOOL

Juan Alexander believes his mission is to make a difference in the community, and he has already made great strides in accomplishing this goal. He has volunteered for Camelot for Children, served as a buddy to a special needs student, assisted with the Special Olympics and more. He is also a dedicated student—achieving the honor roll every quarter while in high school. In college, Juan Alexander plans to study business administration and economics.



JULIA SNYDER
EASTON AREA HIGH SCHOOL

After experiencing firsthand the powerful impact nurses can have on a patient, Julia recently came away from a frightening healthcare experience with a new goal in life—to pursue a career in nursing. But she isn't wasting any time making a difference for patients. In fact, this past December, Julia organized her own toy drive to lift the spirits of children spending the holidays in the hospital. A hardworking student, Julia is active in her school and is a member of the National Honor Society.

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EASTON AREA HIGH SCHOOL

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KIDS ART CONTEST

At First Commonwealth, we're always looking for ways to showcase the unique talents of our members.

That's why we're proud to feature the art of local students in grades K through 12 in this year's annual report. This art was submitted for our First Annual Kids Calendar Art contest. They were asked to create artwork for our 2020 calendar, which was inspired by the 2019 Youth Month theme: "The future is yours. Picture it! Save for it! Share it!" Our vision for this special keepsake calendar is to celebrate financial wellness through the eyes of children.

We welcome you to invite your friends, family, and any students you know to participate in this year's contest. We appreciate your help and look forward to the entries!

Learn more at › firstcomcu.org/calendar



KELVIN L. › GRADE 4
BETHLEHEM AREA SCHOOL DISTRICT

#doingGOOD

2019 Giving Back

Volunteered

United Way's Day of Caring in Lehigh and Carbon counties, PennDOT's Adopt-A-Highway Program, Semper Fi Fest, the Emmaus and Tortoise & Hare 5Ks, Allentown Rescue Mission and the Volunteer Center of the Lehigh Valley.

Collected

2 drums of toys for Toys for Tots.

Over 100 items for The Chemo Bag.

43 units of blood through Miller Keystone's "Bleed Local" campaign.

Sustainability

Held 2 Shred Events shredding a total of 3,253 pounds of paper.

150 Red Maple Seedlings were given out in honor of Earth Day.

Diversity & Inclusion

Held 2nd Annual Diversity, Equity & Inclusion Summit.

Contributions & Partnerships

Hosted a SEG Appreciation Event at the LV IronPigs and raised \$1,485.

\$62,390 contributed in support of 85 community events and charitable organizations.

\$1,775 raised towards initiatives fighting childhood hunger.

Community Events & Engagement

Won the Volunteer Challenge and raised \$875 for 5 charities.

139 hours of VTO taken by FCFCU employees.

Collected 152 pounds of school supplies for the benefit of Feed the Children.

Collected 510 pounds of food for Greater Berks Food Bank and Second Harvest Food Bank of the LV and Northeast PA.

Donated

50 Holiday Hope Chests to the Volunteer Center of the LV.

25 Easter Baskets to Pinebrook Family Answers.

8 carloads of supplies and \$780 in gift cards to ReciproCITY of Allentown for families displaced by the Allentown Explosion.

Hosted

50 Kids Club sessions and 26 Member Engagement events.

Gave Away

\$30,000 to members and conducted 60 Random Acts of Kindness in celebration of our 60th Anniversary.

Sponsored

Military Appreciation Night for the Allentown VA Clinic at the LV Phantoms.

Financial Wellness

Closed on \$195,500 in First Front Door Grants.

Held Breakfast with Benefits event for our Select Employer Groups.

Taught budgeting and credit-building seminars at the 6th Street Shelter.

Offered 223 FREE Financial Wellness, Small Business Seminars.

Joined the Bank On Coalition in partnership with the City of Allentown and United Way.

Partnered with the PCUA to host a Reality Fair with over 200 participating students.

Launched Lehigh Valley Saves Coalition.

Scholarships

38 individuals awarded with continuing education and summer camp scholarships.

Miscellaneous

Received the America Saves Designation of Savings Excellence award.

26 members registered for the FCFCU America Saves Challenge and saved \$22,000.

Partnered with LVHN's Building 21 Summer Work Experience, Easton Employability Experience, Nazareth Area Intermediate School, and the LV Chapter of the PCUA to teach financial wellness programs to students.

KIDS ART CONTEST

At First Commonwealth, we're always looking for ways to showcase the unique talents of our members.

That's why we're proud to feature the art of local students in grades K through 12 in this year's annual report. This art was submitted for our First Annual Kids Calendar Art contest. They were asked to create artwork for our 2020 calendar, which was inspired by the 2019 Youth Month theme: "The future is yours. Picture it! Save for it! Share it!" Our vision for this special keepsake calendar is to celebrate financial wellness through the eyes of children.

We welcome you to invite your friends, family, and any students you know to participate in this year's contest. We appreciate your help and look forward to the entries!

Learn more at › firstcomcu.org/calendar



KELVIN L. › GRADE 4
BETHLEHEM AREA SCHOOL DISTRICT

#doingGOOD

2019 Giving Back

Volunteered

United Way's Day of Caring in Lehigh and Carbon counties, PennDOT's Adopt-A-Highway Program, Semper Fi Fest, the Emmaus and Tortoise & Hare 5Ks, Allentown Rescue Mission and the Volunteer Center of the Lehigh Valley.

Collected

2 drums of toys for Toys for Tots.

Over 100 items for The Chemo Bag.

43 units of blood through Miller Keystone's "Bleed Local" campaign.

Sustainability

Held 2 Shred Events shredding a total of 3,253 pounds of paper.

150 Red Maple Seedlings were given out in honor of Earth Day.

Diversity & Inclusion

Held 2nd Annual Diversity, Equity & Inclusion Summit.

Contributions & Partnerships

Hosted a SEG Appreciation Event at the LV IronPigs and raised \$1,485.

\$62,390 contributed in support of 85 community events and charitable organizations.

\$1,775 raised towards initiatives fighting childhood hunger.

Community Events & Engagement

Won the Volunteer Challenge and raised \$875 for 5 charities.

139 hours of VTO taken by FCFCU employees.

Collected 152 pounds of school supplies for the benefit of Feed the Children.

Collected 510 pounds of food for Greater Berks Food Bank and Second Harvest Food Bank of the LV and Northeast PA.

Donated

50 Holiday Hope Chests to the Volunteer Center of the LV.

25 Easter Baskets to Pinebrook Family Answers.

8 carloads of supplies and \$780 in gift cards to ReciproCITY of Allentown for families displaced by the Allentown Explosion.

Hosted

50 Kids Club sessions and 26 Member Engagement events.

Gave Away

\$30,000 to members and conducted 60 Random Acts of Kindness in celebration of our 60th Anniversary.

Sponsored

Military Appreciation Night for the Allentown VA Clinic at the LV Phantoms.

Financial Wellness

Closed on \$195,500 in First Front Door Grants.

Held Breakfast with Benefits event for our Select Employer Groups.

Taught budgeting and credit-building seminars at the 6th Street Shelter.

Offered 223 FREE Financial Wellness, Small Business Seminars.

Joined the Bank On Coalition in partnership with the City of Allentown and United Way.

Partnered with the PCUA to host a Reality Fair with over 200 participating students.

Launched Lehigh Valley Saves Coalition.

Scholarships

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2019 was not only our 60th anniversary, but also a year in which we experienced numerous milestones that positioned our credit union for continued success—both in 2020 and beyond.

 <div>#1 Launched New Mission, Vision and Core Values</div>	 <div>#4 Held the First Annual Kids Calendar Art Contest</div>
 <div>#2 Broke Ground on Our Future Headquarters</div>	 <div>#5 Implemented Enhancements in Technology & Efficiency</div>
 <div>#3 Named the 2019 No. 1 CREDIT UNION in PA by Forbes!</div>	 <div>#6 Introduced the First Commonwealth Savings Challenge</div>
	 <div>#7 Gave Away \$500 Every Week as Part of Our Anniversary Special</div>



#8
Continued to Grow and Expand with New Financial Centers:

Whitehall and Emmaus Opened

Trexlerstown and Downtown Allentown Opening Soon






Financial Center Map & Key

- 1 Allentown: 450 Union Blvd.
- 2 Bethlehem: 5500 Crawford Dr.
- 3 Easton: 300 William Penn Highway
- 4 Fogelsville: 7627 Tilghman St.
- 5 Kutztown: 15093 Kutztown Rd.
- 6 Lehigh: Carbon Plaza Mall
- 7 Northwood: 3515 Nazareth Rd.
- 8 Corporate HQ, Bethlehem: 257 Brodhead Rd.

- 9 Emmaus: 1080 Chestnut St.
- 10 Whitehall: 2752 MacArthur Rd.
- 11 Trexlerstown: 6084 Hamilton Blvd.
- Coming Soon:
- 12 Downtown Allentown: 840 W Hamilton St.
- 13 New Corporate HQ: 6126 Hamilton Blvd.

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