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## Message from our Board Chairman & President / CEO



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*Chairman,  
Board of Directors*



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*President &  
Chief Executive Officer*

DEAR FELLOW MEMBERS,

**For the last sixty-three years, we've put people and purpose first. We're proud to continue making investments in the Lehigh Valley, enhancing our presence in the communities we serve, striving to be the leader in inclusive banking and being a catalyst for lasting and positive change.**

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It's our mission to empower the pursuit of financial happiness, which is at the core of why we do everything we do. We offer our members an unmatched level of personalized and concierge banking solutions. We are advocates for more access to financial services and financial education for every individual, family and business in the Greater Lehigh Valley.

We're passionate about our culture built on trust, generosity, innovation and championing diversity, equity and inclusion in every aspect of our business. We're removing barriers and paving the way for a higher standard of *more accessible, more affordable, more inclusive, more personalized* financial services and we're leveraging the power of *corporate social responsibility* and *partnerships* to build stronger, more sustainable communities. We believe we are all more successful when we lead with purpose.

And that's exactly what we've done. Despite all of the uncertainty, hardships and challenges so many of us faced throughout the last two years and navigating how to maintain operations as an essential business during an unprecedented global pandemic,

**First Commonwealth has continued to grow, expand its physical footprint, enhance its products and services and digital capabilities and bring a new level of personalized banking for its members, businesses and employer partners.**

We've built seven new Financial Centers in the Lehigh Valley in the last four years, invested in industry-best digital banking technologies and are focused on continued investments in growth and technology. While other financial institutions are closing their physical locations, we're looking for opportunities to grow and better serve our diverse membership. As we continue to focus on smart growth and doing better for more people, we announced our intent to merge with Baker Federal Credit Union, expanding our services into Warren County, New Jersey. This partnership demonstrates our commitment to working with other credit unions to find optimal pathways to continue to serve their members' current and future financial needs while advocating for the credit union movement and its mission of people helping people. We're excited to welcome the Baker Federal Credit Union members, businesses and employees into our family and offer an enhanced experience, convenience and capabilities and a full diversification of consumer and business products and services.

As an Executive Leadership Team and Board of Directors, we are responsible for ensuring that YOUR credit union is operating in a solid, stable, and reliable way that benefits our member/owners (YOU). Our success in 2021 shows that we are on the right path. We're offering the products, services, and programs that our members need, our associates are caring and generous, and our leadership team is committed to leading with purpose. We take great pride in knowing that our family of over 70,000 members and 1,800 employer partners trust First Commonwealth as their financial partner.

**Our growth is a direct result of our credit union leadership and associates who are dedicated to advancing our mission, and it's because of the loyalty of our members that we can do more good things for more people in more communities.**

As we continue to execute on our strategic imperatives, we remain focused on leveraging our new financial centers, enhanced technology, and account accessibility to grow our business and make banking more convenient and more personalized. We remain invested in process improvements, continuously seeking ways we can become more efficient while continuously improving our member and employee experience.

We're proud to not only bring the best banking experience to the communities we serve but also to bring awareness to many important social and economic causes that help unify and strengthen our communities. As a not-for-profit financial cooperative, it's our privilege

and responsibility to serve the needs of the underserved and to do the right thing to help individuals, families and businesses grow stronger with us. Working with the City of Allentown and the United Way of the Lehigh Valley, First Commonwealth was a founding partner of the Bank On Allentown Coalition, which works to ensure that everyone has access to safe and affordable financial services. Bank On Allentown, which launched in the Fall of 2021, is only 1 of 4 coalitions in Pennsylvania and 1 of 85 across the country. Additionally, we continue to pave the way for inclusive banking by being the first credit union in the Lehigh Valley to accept the Matrícula Consular de Mexico card as a form of acceptable identification to open new member accounts. Collectively, our goal is to bridge gaps by building financial stability, more sustainable communities, and connecting individuals with a trusted financial partner and inclusive and affordable banking products and services. And these two initiatives are a testament to our commitment to our communities and empowering positive change.

On behalf of our entire Executive Leadership Team, Board of Directors, Associate Board, and Supervisory Committee, *THANK YOU for your membership, your loyalty, and for choosing to be a part of our family.* We welcome your feedback on ways we can help YOU thrive.

With Gratitude,



**William Ehritz**

Chairman, Board of Directors  
[wehritz@firstcomcu.org](mailto:wehritz@firstcomcu.org)



**Donna LoStocco**

President / CEO  
[dlostocco@firstcomcu.org](mailto:dlostocco@firstcomcu.org)





**Kutztown,  
Pennsylvania**



**Whitehall,  
Pennsylvania**



**Bethlehem,  
Pennsylvania**

# As a thriving not-for-profit cooperative, First Commonwealth has a volunteer Board of Directors, Associate Board and Supervisory Committee.

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They are responsible for ensuring the implementation of the credit union's long-term strategy, charged with the governance of the organization, specifically ensuring we are financially sound, safe and secure, and that we are living our mission, vision and values and operating in a way that benefits our more than 70,000 members, 1,800 employer partners, and communities we are entrusted to serve throughout the Greater Lehigh Valley and beyond.

Each year our dedicated volunteers graciously give thousands of hours of their personal time in guiding our organization, working with our Executive Leadership Team to set strategic direction, participating in conferences and governmental affairs and staying abreast of industry trends.

# Board of Directors



**William Ehritz**  
*Chairman*



**Vincent Gorman**  
*Vice Chairman*



**Eric Schantzenbach**  
*Treasurer*



**Peter Hance**  
*Secretary*



**Gene Auman**  
*Director*



**Ngozi Bell**  
*Director*



**Gary Matika**  
*Director*



**Ritchey Ricci**  
*Director*



**Amanda Seddon**  
*Director*



**Stephen Besz**  
*Director, Emeritus*

# Associate Board of Directors



**Qiana Cressman**  
*Associate Director*



**Juan Martinez**  
*Associate Director*



**First Commonwealth continues to operate in a safe and sound manner, in compliance with all laws and regulations and with appropriate controls and processes in place and in the best interest of its membership.**

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**Supervisory  
Committee**



**Steven Farnesi**  
*Chairman*



**Julie Moakley**



**James Steele**



**Sundar Vedantham**



**David Zullo**



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:

1) To ensure that First Commonwealth Federal Credit Union's financial statements accurately represent the condition of the credit union.

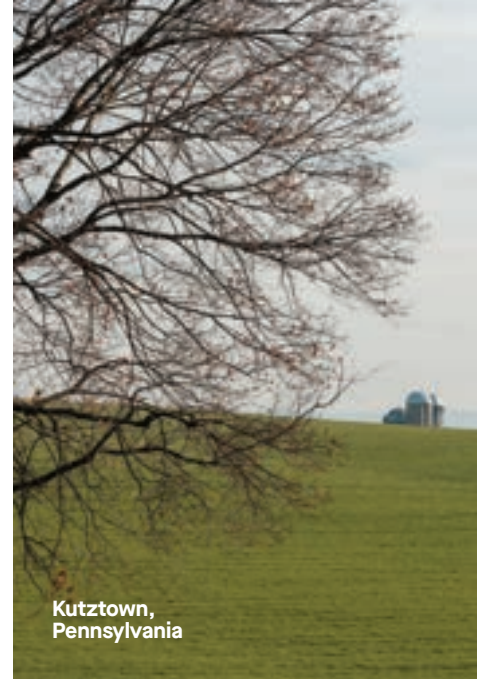
2) To confirm that operations are in compliance with all applicable laws and regulations.

3) To ensure that internal controls are in place in all departments.

4) To verify that members' accounts match the credit union's records.

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 LLP (CLA) was contracted to perform the annual audit of First Commonwealth's 2021 financial statements. CLA rendered a clean, unqualified opinion on the 2021 statements, meaning the records accurately reflect the condition of the credit union.

The National Credit Union Association (NCUA), the credit union's federal regulator and insurer, also performs regular examinations to assess the credit union's financial condition, management and operations to ensure that the risks associated with operating the financial institution are properly measured, monitored and mitigated. An examination was conducted in 2021, and the report was positive, with no material issues to be addressed.

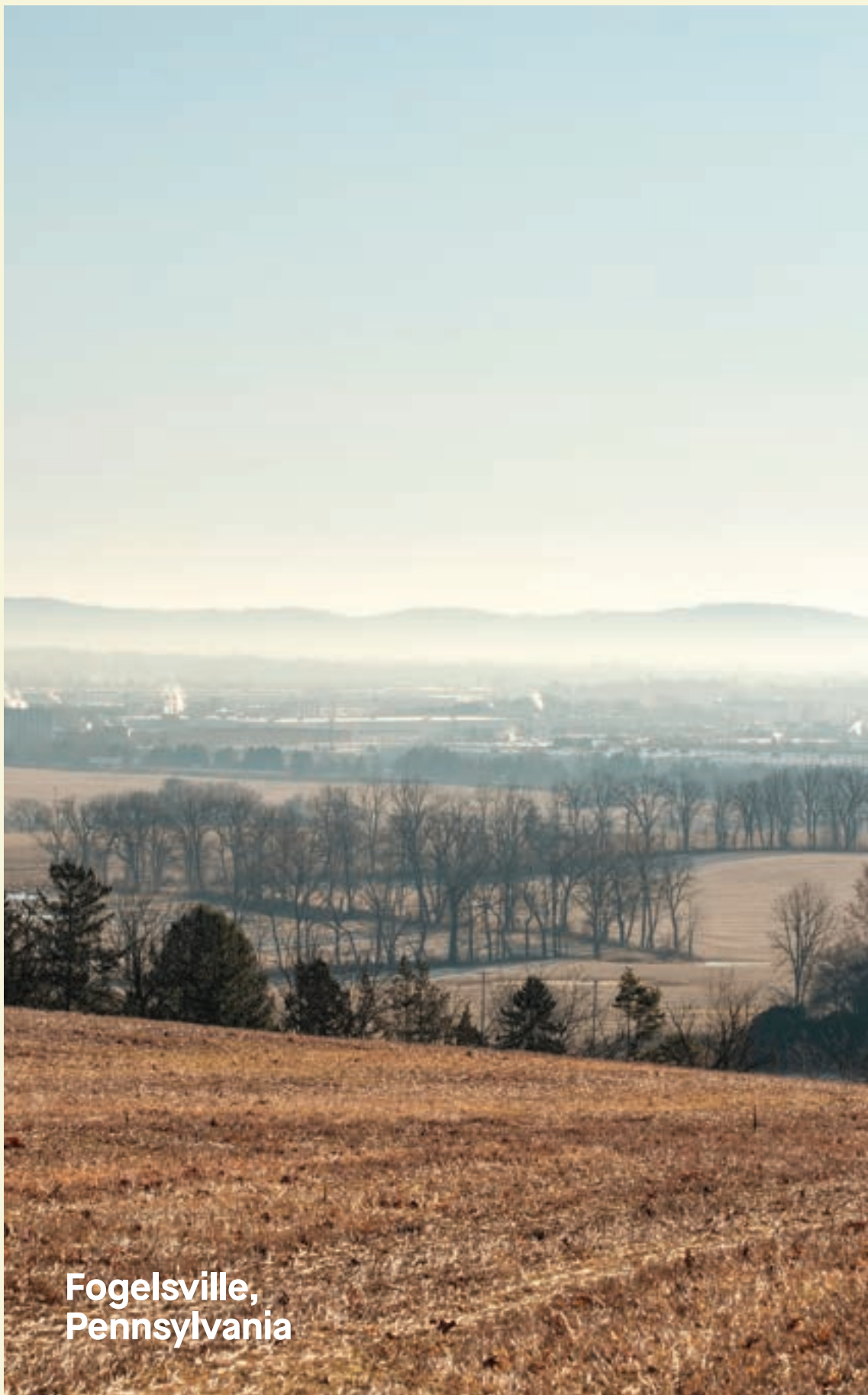




Allentown,  
Pennsylvania



Emmaus,  
Pennsylvania



Fogelsville,  
Pennsylvania



# Executive Leadership Team



**Donna LoStocco**

*President &  
Chief Executive Officer*



**James Gagliano**

*Chief Experience Officer*



**Terry Grier**

*Chief Lending Officer*



**John Melcher**

*Chief Strategy Officer*



**Kim Duhamel-Murray**

*Chief Financial Officer*



**Karla Trumbauer**

*Chief Information Officer*

*\* We'd like to recognize the following individuals for their leadership and contributions to our success in 2021: Tricia Szurgot, Chief Operating Officer; and Kevin Brown, Chief Lending Officer (retired)*



December 31, 2021

# Statements of Income

	2021	2020
<b>Interest Income</b>		
Loans	\$33,127,010	\$31,992,132
Securities, Interest Bearing Deposits, and Cash Equivalents	1,584,072	1,014,908
<b>Total Interest Income</b>	<b>34,711,082</b>	<b>33,007,040</b>
<b>Interest Expense</b>		
Members' Share and Savings Accounts	1,718,135	3,118,888
Interest on Borrowed Funds	—	—
<b>Total Interest Expense</b>	<b>1,718,135</b>	<b>3,118,888</b>
<b>Net Interest Income</b>	<b>32,992,947</b>	<b>29,888,152</b>
Provision for Possible Loan Losses	1,854,285	4,574,492
<b>Net Interest Income After Provision for Loan Losses</b>	<b>31,138,662</b>	<b>25,313,660</b>
<b>Non-Interest Income</b>		
Service Charges and Fees	4,287,466	4,022,847
Other Non-Interest Income	9,958,804	6,397,727
Gain on Sale of Investments	58,230	31,835
Gain on Sale of Loans	590,118	506,653
Net Gain on Disposition of Assets	(8)	434,987
<b>Total Non-Interest Income</b>	<b>14,894,610</b>	<b>11,394,049</b>
<b>Non-Interest Expenses</b>		
General and Administrative:		
Employee Compensation and Benefits	18,260,830	16,209,031
Office Occupancy and Operations	13,173,686	10,952,033
Other Operating Expenses	5,806,281	4,295,849
<b>Total Non-Interest Expense</b>	<b>37,240,797</b>	<b>31,456,913</b>
<b>Net Income</b>	<b>\$8,792,475</b>	<b>\$5,250,796</b>

December 31, 2021

# Statements of Financial Condition

	-	-
<b>Assets</b>		
Cash and Cash Equivalents	\$68,200,220	\$110,481,040
Securities—Available for Sale	152,111,454	82,467,789
Securities—Held to Maturity	13	106
Other Investments	951,930	840,426
Loans, Net	719,630,466	660,339,621
Accrued Interest Receivable	2,122,714	2,006,457
Foreclosed and Repossessed Assets	30,286	53,487
Premises and Equipment, Net	36,457,256	38,957,382
NCUSIF Deposit	8,665,398	7,617,183
Credit Union Owned Life Insurance	16,467,658	13,284,657
Other Assets	4,615,567	3,076,556
<b>Total Assets</b>	<b>\$1,009,252,962</b>	<b>\$919,124,704</b>
<b>Liabilities and Members' Equity</b>		
<b>Liabilities</b>		
Members' Share and Savings Accounts	\$897,004,760	\$814,790,580
Accrued Expenses and Other Liabilities	12,169,175	10,176,285
<b>Total Liabilities</b>	<b>909,173,935</b>	<b>824,966,865</b>
<b>Members' Equity</b>		
Regular Reserves	6,641,979	6,641,979
Undivided Earnings	95,514,042	86,721,567
Accumulated Other Comprehensive Loss	(2,076,994)	794,293
<b>Total Members' Equity</b>	<b>\$100,079,027</b>	<b>\$94,157,839</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$1,009,252,962</b>	<b>\$919,124,704</b>

# 4% Member Growth

# 9.08% Loan Growth

# .88% Return on Assets

# Surpassed \$1B in Assets!

As a credit union, we are about people, not profits. And at First Commonwealth, we're on a mission to empower the pursuit of financial happiness for our members, friends, neighbors and communities in the Greater Lehigh Valley. GIVING BACK and DOING GOOD has come naturally to us since 1959, but this year we are taking our giving to new heights.

To celebrate our BILLION DOLLAR milestone, First Commonwealth has launched a “Year of Giving” campaign and will **invest \$100,000** back into local communities through generous donations to charities throughout the Greater Lehigh Valley throughout 2022.



# The nice thing about great results is they tend to speak for themselves.

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› FCFCU named “Best Credit Union” by Times News

› **Partnered with the City of Allentown and the United Way to establish the Bank On Allentown Coalition—1 of 4 coalitions in PA; 1 of 85 across the country**

› Launched workFIRST, an employer partner program that brings access to full-service concierge banking and financial health services directly to the workforce

› Launched businessFIRST, bringing a new level of personalized business solutions to the Lehigh Valley

› **Announced intent to merge with Baker Federal Credit Union, which will bring First Commonwealth’s first New Jersey Financial Center and 12th retail location with the addition of the Phillipsburg Financial Center in 2022**

› Implemented additional security monitoring and alerting capabilities, better positioning us to defend against cybersecurity events

› Continued enterprise focus on process improvement and efficiency, with 4 team members earning Lean Six Sigma Certifications bringing total to 91 FCFCU associates certified

› Enhanced the support structure for our Interactive Transaction Machines (ITM) to improve uptime and availability for members

› **Became the first credit union in the Lehigh Valley to proudly accept the Matrícula Consular de Mexico card as a form of acceptable identification to open new member accounts**

› **Continued enhancements of digital banking platform to provide Spanish language banking, secure chat, enhanced fraud detection and Skip-a-Pay**

› Won two “Diamond Awards” from the Credit Union National Association (CUNA) for marketing initiatives

› Obtained National Bank On Certification for its Fresh Start Checking Account

› Appointed Karla Trumbauer as the first female Chief Information Officer

› Donna LoStocco, President & CEO, named to the Lehigh Valley’s Power 100 list by Lehigh Valley Business

› Kevin Brown, CLO (Retired) & Donna LoStocco, President & CEO, named to the Banking & Finance Power 30 List by Lehigh Valley Business

› **Implemented virtual appointments and financial health check-ups**

› FCFCU named as a finalist for Best Credit Union and Best Mortgage Lender as part of the 2021 Lehigh Valley Business Reader Rankings

› **Administered Paycheck Protection Program (PPP) loans to 225 businesses**

› Won 3rd place in the Volunteer Challenge by the Volunteer Center of the Lehigh Valley for our project in partnership with Building 21 (creating a program for Building 21 Allentown students that focused on how to write an effective resume, budgeting for real-life situations, and exposed students to additional career options.)

# Our Corporate Social Responsibility teams exist to give all associates opportunities to work together in support of our purpose, mission and vision...by DOING GOOD, GIVING BACK and PROMOTING FINANCIAL WELLNESS.

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We aim to not only benefit our members, but to also have a positive impact on the communities in which we serve. Our areas of focus not only reflect our mission but is representative of the credit union philosophy—people helping people. It is through our individual and collective efforts we can help our communities become stronger, more inclusive and more sustainable through volunteerism, philanthropic support, partnerships, education and much more.

### 2021 VOLUNTEER TEAMS:

#### Corporate Social Responsibility

- › Community Engagement & Partnerships
- › Diversity, Equity & Inclusion
- › Financial Wellness
- › Sustainability

#### Wellness & Engagement

- › Recognition & Engagement

FINANCIAL WELLNESS



Granted **5** scholarships to high school seniors for their continuing education and **17** scholarships for continuing adult education and summer camps for at-risk youth.



Proudly partnered with the **City of Allentown** and **United Way of the Lehigh Valley** to launch the **Bank On Allentown Coalition**.



Closed on **\$45,000** in **First Front Door Grants**.



Obtained **National Account Certification** for **Fresh Start Checking** through the **Bank On Coalition** and **Cities for Financial Empowerment**



Kicked off our annual **America Saves Challenge** to help participating members reach their savings goals



Launched initiative providing inclusive access to affordable financial services and free access to financial education to communities throughout the greater Lehigh Valley.

COMMUNITY ENGAGEMENT & PARTNERSHIPS

CONTRIBUTED

\$44,945

in support of **50** charitable organizations and community events throughout the Greater Lehigh Valley.



Celebrated the unsung heroes as part of Mother's Day, National Teachers Day, and Nurses Day initiatives with social media spotlights, giveaways and deliveries of sweet treats.



Collected **11,937** pencils, **82** backpacks and additional supplies including erasers, glue sticks, markers and colored pencils during our **School Supply Drive** which benefitted **Feed the Children**.



FCFCU representative served as the Chair for the **American Heart Association's Go Red for Women** campaign.



Donated **45** Holiday Hope Chests to the **Volunteer Center of the Lehigh Valley**.



Generated awareness and raised money for the **Allentown Rescue Mission, Turning Point of the Lehigh Valley, SHE, and Team Rubicon** through a social media campaign.



Participated in **Red Nose Day** to help bring awareness to global poverty and end childhood hunger.



Participated in the **2021 Volunteer Challenge** by creating a program for **Building 21 Allentown** students that focused on how to write an effective resume, budgeting for real-life situations, and exposed students to additional career options.



Granted a **"wish"** for one of our young members bravely battling pediatric cancer.



Provided **23** backpacks filled with food, art and school supplies for students enrolled in the **Salvation Army's After-school Program**.



Through our COVID-19 Relief Programs, we were able provide **99** Paycheck Protection Program loans totaling **\$6 million** and protecting **625** jobs for our valued members and businesses.



Hosted surprise Santa visits to all of our centers for our young members, during the holiday season.



Collected **313 lbs** of non-perishable items for the **Second Harvest Food Bank of the Lehigh Valley**.



Provided a team of volunteers during **Blues, Brews and Barbecue** and to the **Easton Urban Farm**.



Donated **32** Easter baskets to the children of **Pinebrook Family Answers**.



DIVERSITY, EQUITY, & INCLUSION



Celebrated Black History, Women’s History, and Hispanic Heritage Months.

Hosted  
**5**

**Diversity, Equity, and Inclusion**  
“Open Conversation and Employee Roundtable” conversations.



Participated in LGBTQ+, **Lehigh Valley Pride** and Juneteenth celebrations.



Participated in the **Pennsylvania Latino Convention Conference**, leading a discussion on “**Advancing Inclusive Financial Literacy, Capabilities & Access Among Unbanked & Underbanked Latinos**”.



Became the first credit union in the Lehigh Valley to accept the **Matrícula Consular de Mexico Card** as a form of acceptable identification to open new member accounts, making affordable financial services more available and accessible.



Continued to advocate for greater equality and access to financial services by participating in a panel with **House Speaker Nancy Pelosi** and **HFSC Chairman Maxine Waters**.



Empowered women by proudly partnering with the **United Way of the Greater Lehigh Valley** for their **Women United** event and participating in a **Women’s Leadership Panel** in partnership with **Lehigh Valley Business**.

SUSTAINABILITY



Celebrated Earth Day and Pollinator Week by giving away **200** seed packets, hosting a virtual scavenger hunt and planting a pollinator garden at our new headquarters.



Implemented new, environmentally-friendly instant issue debit and credit cards made from recycled ocean waste.



Partnered with **BSI Corporate Benefits** and volunteered time to harvest vegetables, from the **Easton Urban Farm**, to be donated to the community.

Shredded  
**16,208 lbs.**  
of paper at our free  
Shred Events, saving:



**138**  
Trees



**56,729**  
Gallons of Water



**16**  
Barrels of Oil



**23**  
Cubic Yards of Landfill

#beWELL



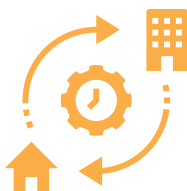
Held **Employee Appreciation Week**—  
June 2021



Offered MD Live—  
Providing **timely virtual medical care** to employees  
while optimizing costs



Offered incentive for **preventive care initiatives**



Launched our **New Flexible Workforce Plan**



Delivered **Employee Assistance Program (EAP)** support



Hosted two **mental wellness sessions**



STRENGTHENED CULTURE OF  
RECOGNITION BY ISSUING 1,462  
EMPLOYEE RECOGNITION AWARDS

## What Our Members are Saying About Us

I was banking at another bank and I just felt like I was yet another number. When I switched to First Commonwealth, it was totally different! Everyone was so friendly and very willing to help me in any way they could. It was one of the best moves that I ever made.

There really [are] no words to describe your professional associates and assistant through out all the process of buying our home, you guys were great in all aspects, there was not one question answered with so many details, patience and kindness, I can say this with confidence you guys are the best!! Thank you for making our dream come true.

From day one, when I opened an account at First Commonwealth, I was treated as a real person and not just another number, like [I] was at my previous bank. It has been an all around wonderful experience ever since I walked through the doors of your facility. I have been helped in so many ways unlike my other bank. Thank you everyone!



Customer service across the board and since Day One has been consistently professional AND very friendly and informative—so that's my idea of AWESOME. :)

I've been a member for over 35 years. The FCFCU helped me thru some trying times during my lifetime. Example, car loans, home improvement loans, etc. they are the greatest!

I've been a Member for a long time. I have NEVER had a negative experience. I especially like that FC Associates practice FRIENDLY, HELPFUL and KNOWLEDGEABLE BEHAVIOR... every day! And I want to thank them ALL for that.

Thank you to our Employer Partners

# We welcomed 266 new Employer Partners to our family in 2021!

1 SOLUTIONS LLC  
1006 HANOVER CONDOMINIUM ASSOCIATION  
2020 VISION TATTOO STUDIOS LIMITED LIABILITY COMPANY  
26 S APPLE ST L.L.C.  
3920 JONESTOWN RD LLC  
420 CATTELL ST., LLC  
5 STAR PROPERTY MANAGEMENT LLC  
5TH AND 6TH GENERATION LLC  
60NEO WOODCRAFT CO.  
701 S LLC  
8 NORTH DELAWARE DRIVE LLC  
926 CHESTNUT ST., LLC  
95 E. BROAD ST, LLC  
A & B MIX LLC  
A & K PROPERTY GROUP LLC  
A HELPING HAND RESOURCE CENTER  
A J TOWING LLC  
A TOUCH OF BEAUTY LV LLC  
A1 HOME IMPROVEMENT SERVICES LLC  
ABOVE ALL MAINTENANCE & IMPROVEMENT LLC  
ABUC L.L.C.  
ACC  
ACELA ARCHITECTS + ENGINEERS, P.C.  
ACOSTA WORLDWIDE LLC  
ACQUI TRANSPORT LIMITED LIABILITY COMPANY  
ADIRA PROPERTIES LLC  
ALBURTIS EXXON LLC  
AMAZING GRACE TRANSPORT LLC  
ANASTASI PAINTING LLC  
AQUASTYLE CREATIONS LLC  
AS GRESS, LLC  
A TOWN SMOKE SHOP LLC  
AUGUST BELL GENERAL CONSTRUCTION L.L.C.  
AUTOBOTS OF EASTON LLC  
AUTOMOTIVE DIAGNOSTIC SERVICES LLC  
A-Z AUTO REPAIR CENTER LLC  
BAAMA4 NOTARY LLC  
BARBERSHOP LA SAGRA LLC  
BASSA BODY LLC  
BEYOND THE STAY LLC  
BIG POPPA TRANSPORT LLC  
BIG VOICES RESIDENTIAL FACILITY LLC  
BLACKSTONE APPRAISAL LLC  
BOLTON CHEMICAL SERVICES LLC  
BOROUGH OF CATASAUQUA  
BRIANHOFFNERVOICE, LLC  
BRICK AND STONE APARTMENTS LLC  
CANELA TRUCKING LLC  
CAR MART AUTO CENTER III, LIMITED LIABILITY COMPANY  
CARING & SHARING LEARNING CENTER LLC

CCUETO TRUCKING LLC  
CEBRICON LLC  
CEBRICON LLC  
CEDAR VALLEY POST-FRAME LLC  
CHAMPION HAND WASH INC.  
CHAR-LEE'S BODYCARE AND COMFORTS LLC  
CHEVALIER GENERAL CONSTRUCTION LLC  
CHRISTMAN LANDSCAPE AND CONTRACTING LLC  
CINDER PROPERTIES, LLC  
CJB HEALTHY LIVING LLC  
COALDALE TIGERS BASEBALL CLUB LLC  
COLDEN CRE LLC  
COLLAZO GROUP LLC  
COMPLETE CLEANING LLC  
COUNSELING SOLUTIONS OF THE LEHIGH VALLEY  
CR TOUCH IMPRESSIONS BEAUTY SALOON LLC  
CRUZ BROTHER'S AUTO SALES L.L.C.  
D & S CARIBBEAN KITCHEN LLC  
D & W COURIER SERVICES LLC  
D&C GROCERY LIMITED LIABILITY COMPANY  
DA JUDAH'S KITCHEN LLC  
DAMA TRANSPORT LLC  
DDS TRANSPORTATION INC.  
DELGADO CLEANING SERVICE CO  
DHO-NI GROUP LLC  
DJROME0G BW&M LLC  
DL ELECTRIC LLC  
D'LUIS BARBERSHOP LLC  
DOLIFEMED REAL ESTATE LLC  
DOLLAR & UP MINI MARKET LLC  
DOMINICAN FESTIVAL  
DOMINION FREIGHT LLC  
DON QUINO INVESTMENT PROPERTIES LLC  
DREAM TEAM TREE SERVICE LLC  
DVC LANDSCAPING LLC  
EAST SIDE SMOKE SHOP LLC  
ECJ REAL ESTATE INVESTMENTS, LLC  
ELITE PRODUCT SOURCE LLC  
ERICKSON R CONSTRUCTION CORP  
EUROTEAM PERFORMANCE MOTORWORKS, LLC  
EXISTING MEMBER-NEW RELATIONSHIP  
FAIRYTALE PUMPKINS, LLC  
FANTASTIC TWINS TRANSPORT INC  
FAR FROM BASIC LLC  
FAST ARRIVING FREIGHT LLC  
FENNELL LLC  
FIT FOOD PREP LLC  
FREEDOM ELECTRICAL GROUP LLC  
FULL CIRCLE REALTY & MANAGEMENT, LLC  
GAVLEY HOMES LLC  
GET DESIRED GRADES LLC

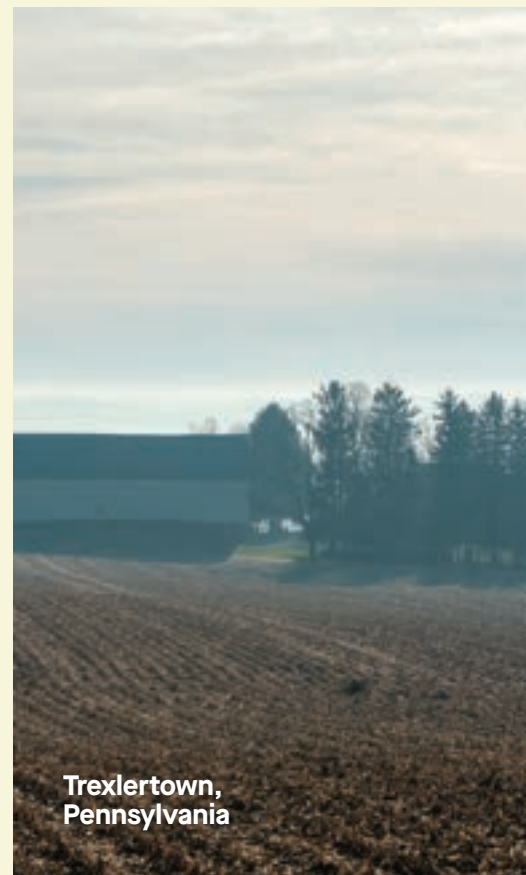
GOODWILL KEYSTONE AREA  
G-RATE DESIGNS LLC  
GREISS HAULING LLC  
H & J RENOVATIONS CORP  
H.F.ASHI L.L.C.  
HADLEY PERFORMANCE LLC  
HANOVER TOWNSHIP  
HANOVER TOWNSHIP COMMUNITY CENTER  
HARDSCAPING PLUS, LLC  
HOEM KITCHEN LLC  
HOLZMAN BOOKKEEPING SERVICES LLC  
HOMESWEET HOMEGROWN, LLC  
HUNTER SPEED MOTORS LLC  
I AM RECIPROCITY LLC  
I-78 EXIT 3 FUEL STOP, INC.  
ID TRUCKING LLC  
INDIGO HEALTHCARE LLC  
INJUSTICE BRAND LLC  
IVANNA'S TRANSPORT L.L.C.  
JAG ROAD TRANSPORT LLC  
JASON TRANSPORTATION INC  
JAY&DEE'S TRANSPORTATION LLC  
JC COMPUTER CONSULTING LIMITED LIABILITY COMPANY  
JIM THORPE SITE LLC  
JMC CLEANING LLC  
JMI LLC  
JOSH REICHARD'S HOME IMPROVEMENTS LLC  
JOSH'S CONTRACTING LLC  
JOSIAH'S TRANSPORTATION LLC  
JOYCE HOLDING COMPANY  
JSS REALTY HOLDINGS, LLC  
JUST IN 2 PROPERTIES, LLC  
JUVAL CORP  
KARAFAM CUSTOMS LLC  
KARANJA EXPRESS, INC  
KB PERFORMANCE LLC  
KIDS' LEARNING KINGDOM CHILD CARE CENTER II, LLC  
KKCR PROPERTY MANAGEMENT, INC  
KR DAYCARE CORP  
L & G TRUCKING INC  
LA TIA FAMILY RESTAURANT LLC  
LAKESIDE CAPPUCCINO, LLC  
LAKESIDE GAS PLAZA, LLC  
LAKESIDE INVESTMENT GROUP DDSK, LLC  
LAKESIDE STORAGE, LLC  
LAMP LIGHT ACRES, LLC  
LAVISH HAUS DESIGN & EVENT CO  
LEHIGH WHOLESALE INC  
LILY BEAUTY LLC  
LORD OF THE GRILLS LLC  
LOVING ANGELS HOMECARE LLC

LOYAL2MONEY LLC  
LUGAN TRUCKING INC.  
M.C. EXPERIENCE COMPANY  
MADE ME MILK L.L.C.  
MAGR ENTERPRISES LLC  
MAKHOUL PRODUCTIONS LLC  
MALKE GROUP III LIMITED LIABILITY COMPANY  
MALLOUHI & MALLOUHI CONSTRUCTION LLC  
MAR AND RAY TRUCKING LLC  
MARTINEZ CLEANING SERVICES LLC  
MASSAGE UNICORN LLC  
MIA BELLA HAIR STUDIO LLC  
MICHAEL FEYRER JR PRODUCTION LLC  
MITZEL LAWN & LANDSCAPE LLC  
ML SENECA LLC  
ML311 SENECA LLC  
ML532 SENECA LLC  
ML536 SENECA LLC  
MLB FAMILY HOLDING LLC  
MOUNTAIN WARRIOR, LLC  
MULTIFOODS WHOLESALE LLC  
NB EXPORT IMPORT LLC  
NCN TRANSPORT LLC  
NEW 930 HENDERSON BLVD LLC  
NEW IMAGE ENTERPRISES, LLC  
NEW JOY CONSULTING LLC  
NIGHT MOVES TRANSPORT L.L.C.  
NORAGS RACING LLC  
NORTHAMPTON LAND HOLDINGS LLC  
OCHUKO DUKE CORPORATION  
OFF THE CHARTS MEDIA COMMUNICATIONS LLC  
ORIENTAL'S TRUCKING COMPANY (OTC) LLC  
PA 2 BROAD 301 LLC  
PA I HAMILTON 1129 LLC  
PADMENZ GENERAL LLC  
PAINTO INC.  
PAUL D AMENTA CPA, LLC  
PBG IP LLC  
PEACEFUL MANOR AGENCY DBA  
PEACEFUL MANOR HOME CARE, LLC  
PFMS CAPITAL LLC  
PHOENIX PRACTICE MANAGEMENT, LLC  
PILLAR PROPERTY VENTURES, LLC  
PINE TOP CREATIVE INC.  
PIPA TOWING LLC  
PMP1 LLC  
PMP2 LLC  
PMP3 LLC  
PMP4 INC.  
PRIMEMERALD LLC  
PROPERTY FOUR LLC  
PROPERTYEXPLORERS LLC  
QUEEN CITY LIMITED

QUEEN CITY MUSHROOMS LLC  
QUEENS OF SHOPPING LLC  
RDY TRANSPORT LLC  
REALTESS APPAREL LLC  
REDBIRD LOGISTICS LLC  
RESURGENT TECHNOLOGY SERVICES, LLC  
D/B/A LANTEK  
REVESTIDOS EN CRISTO INC  
RH TRANS LLC  
RIGHT MIND INVESTMENTS, LLC  
RIVERA ADVISORY SERVICES LLC  
RJC TACTICAL LLC  
RK SHAW, INC  
RMG HOME PROJECTS INC  
RODETIME HAULERS LLC  
ROLLING ROADS EXPRESS INC  
ROYAL INVESTMENT GROUP DDSK, LLC  
RUIZ TRANSPORT LLC  
RUSH STREET PARTNERS OF PENNSYLVANIA LLC  
S&K PHOENIX ENTERPRISES LLC  
SAKIRA II LLC  
SALWAK INVESTMENT GROUP, LLC  
SAMARIA IGLESIA EVANGELICA, INC.- ALLENTOWN  
SANKOFA HOLDINGS INC DBA  
CONSCIOUS BEAUTIFUL MEDSPA  
SAVOR 511 LLC  
SEIDEL MEDIA MANAGEMENT LLC  
SHOP 610 LLC  
SINHOMES LLC  
SK PREMIUM LOGISTICS INC  
SMB PROPERTIES LLC  
SOSA & DIAZ LOGISTICS, INC.  
SOUTH AUSTIN STREET PROPERTIES LLC  
SR MY DREAM INC  
STARLINE STRIPING LLC  
STEEL CITTI LLC  
STEPHEN INVESTMENTS, LLC  
STEPPS & SONS AUTO RECYCLING LLC  
SYRUS LLC  
TACO REVOLUTION LLC  
TAYCAM LLC  
TCB EXPRESS LLC  
TEDDYKIDS BILINGUAL HOME DAYCARE LLC  
THE ROSE CARE GROUP LLC  
THE SANTISE CORPORATION  
THEHAIRBOSS LLC  
THOREYA AUDIOLOGY LLC  
TIBO, LLC  
TIME FOR A CHANGE INDUSTRIES LLC  
TJ HOME IMPROVEMENTS LLC  
TKS VENTURES LLC  
TM AND MM LLC  
TOP CHOICE EXPRESS LLC  
TRINH AUTO DETAIL LLC  
UNIDOS INC.  
VALLEYCREST HOMES LLC  
VERA'S ALLEGIANCE LLC  
VOLK MEDICAL SOLUTIONS LLC  
VYBZ EXPRESS TRANSPORT LLC  
W & R CONTRACTORS LLC  
WAREHOUSE LABOR SOLUTIONS INC  
WIND CREEK  
YIN YIN LOGISTICS INC  
Z & E TRUCKING INC.



**Easton,  
Pennsylvania**



**Trexlertown,  
Pennsylvania**



**Lehigh,  
Pennsylvania**

We believe education is the key to financial confidence. By empowering the pursuit of financial wellness, we can have a far greater impact on our members lives. That's why we offer access to free education resources, financial wellness programs and numerous scholarships.

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Each year, we offer scholarships to members to pursue educational opportunities to help them grow, thrive and discover their passion. Our scholarship program not only helps graduating high school senior members with the costs of higher education, but also provides grants for underprivileged youth and teens to be used toward private education or other learning opportunities and continuing education opportunities for adults.

We asked our high school scholarship applicants to tell us about their school and public service activities, employment/internships, awards/recognition, challenges, leadership skills, future career plans and how their career will impact their community and/or society as a whole. **Each winner received a \$1,000 scholarship to be applied towards their education expenses.**





**Megan Aaron**  
*Lehigh Area High School*



**Jillian Brandis**  
*Parkland High School*



**Vaishnavi Joshi**  
*Parkland High School*



**Sara Soch**  
*Hamburg Area High School*



**Ryan Toth**  
*Freedom High School*

**MEGAN AARON** is actively involved in many extracurricular activities, which include: President of Student Council, Treasurer of the National Honors Society, Captain of the Varsity Volleyball team, member of the Track and Field team, and choir member. Megan currently serves as a classroom helper at the Lehigh Area Elementary Center as a way to give back to the community and has been a volunteer at the Carbon County Fair, served as a 4-H Ambassador, participated in various Lions Club events, and was an altar server at Immaculate Conception church in Jim Thorpe. Most importantly, Megan has successfully maintained her academic rank in the top ten percent of her graduating class. After graduation, Megan will be attending Misericordia University to major in the 5-year Speech Language Pathology master's program while continuing her track and field career.

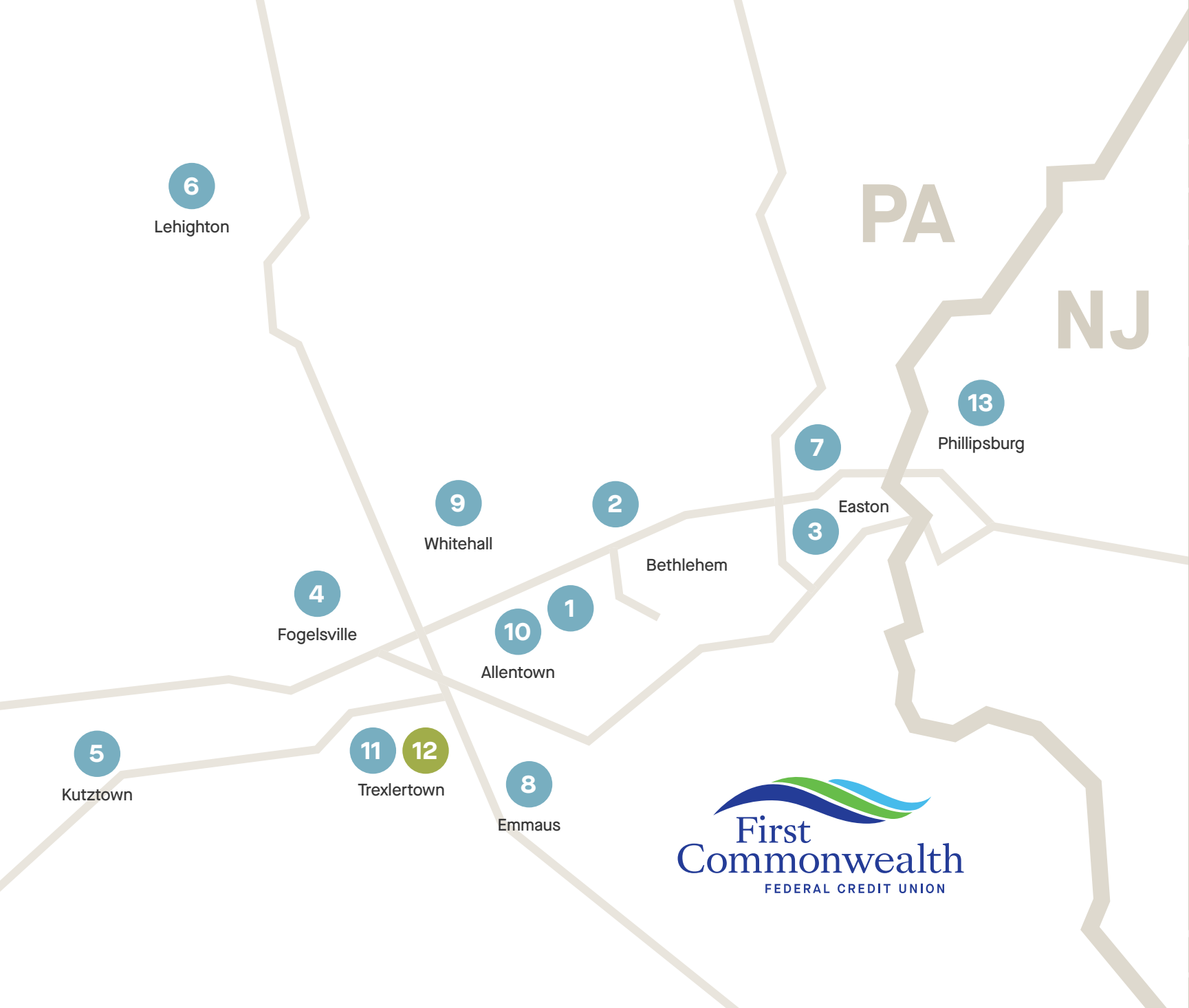
Growing up, **JILLIAN BRANDIS** has always had a passion for animals. Upon graduation, Jillian will pursue an education to become a veterinary technician. Throughout high school, Jillian has been a member of the Leo Club as well as Stage Crew. Jillian also works as a part time Dining Associate at Country Meadows Retirement Communities.

**VAISHNAVI JOSHI** is passionate about the sciences, specifically medicine, and plans to study neurology and pre-med. As education is priority to her, Vaishnavi spends a lot of time tutoring and started a mentorship program to benefit underprivileged children during the pandemic. Vaishnavi also serves as a leader in her school's National Org. for Women, and her community's Indian American Youth Group. In both clubs, she brings attention to issues affecting underrepresented groups among her student body. Outside of school, she enjoys playing the piano and guitar, along with other creative activities like drawing, painting, and ceramics.

Throughout her high school tenure, **SARAH SOCH** has been a member of the soccer team, dance team and life skills club. She has also served as Junior Counselor for Camp Cadet Troop. Upon graduation, Sara intends to utilize her passion for helping people in the field of Cosmetology. She feels this field will help people to feel more confident and develop a stronger sense of self love.

**RYAN TOTH** is an active member of the National Honor Society, in addition, he is the Captain of the Chess Team and President of the German Club. He has obtained the rank of Eagle Scout and is an active member of the community working with the America Red Cross. Model making and sketching have always been passions of his and he plans on studying Architecture at Marywood University. Upon graduation, Ryan is looking to specialize in historic preservation and construction management. He then wishes to use his knowledge to open his own firm in the field of architecture that focuses on using existing space to provide affordable housing for the less fortunate.





# 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 **Emmaus:** 1080 Chestnut St.
- 9 **Whitehall:** 2752 MacArthur Rd.
- 10 **Downtown Allentown:** 840 W Hamilton St.
- 11 **Trexlerstown:** 6084 Hamilton Blvd.
- 12 **Corporate HQ:** 6126 Hamilton Blvd.
- 13 **Phillipsburg, NJ:** 501 Baltimore St.





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