

Serving our members. Supporting our communities.





DEAR FELLOW MEMBERS,

First Commonwealth had another good year, delivering solid results in 2022 despite market volatility driven by external forces such as high inflation, the War in Ukraine, and surging energy prices. **With our mission of empowering the pursuit of financial happiness and core values of honesty, innovation, generosity, humility, excellence, and respect, our purpose drives everything we do, including how we serve our membership and how we support our communities.**

Our Board of Directors, our Associate Board, our Supervisory Committee, and our Employees ensure that your credit union continues to operate in a stable and reliable way that benefits our member/owners. We're about people—not profits. That is what sets us apart from other financial services organizations. "People helping people"

is the credit union philosophy, and this is what we continuously strive for. We deliver on this philosophy through daily interactions with our members, businesses, and employer partners, along with the products and services we offer, our corporate social responsibility teams and initiatives, and our strategic imperatives.



WILLIAM EHRTZ
Chairman,
Board of Directors



DONNA LOSTOCCO
President &
Chief Executive Officer

As a member of the financial services industry and the community, we believe that we are stronger together. We can have a much greater impact on our communities and those we serve, together. We achieved continued success in support of YOU—our family of over 77,000 members and 1,950 active employer partners.

We are proud, yet humbled, to share our accomplishments and awards, which you will see throughout this Annual Report. We began 2022 on a high note—with greater than \$1 billion in assets, a significant milestone in our credit union's 60+ year history. With our integration of Baker Federal Credit Union, we welcomed over 4,500 members and the Phillipsburg Financial Center to the First Commonwealth family. We now offer services to our members in Warren County, New Jersey, which is in addition to our eleven other financial centers located across the Lehigh Valley.

As a key player that helps fuel the growth engine in the Lehigh Valley, we supported our members with significantly more loans last year, despite rising interest rates. This remains as important as ever in 2023.

Our dedicated team and the loyalty of our members allowed us to deliver more value to our membership and give back more than ever before to our communities. We launched two new Corporate Social Responsibility initiatives last year that supported charitable organizations, and the small, locally owned businesses that surround our twelve financial centers.

We know that you have many options when it comes to banking and financial services, and we are grateful that you've chosen First Commonwealth to be your trusted financial partner. In return, our commitment to you is for First Commonwealth to remain fiscally strong, devoted to our mission, focused on meeting our members' evolving needs, and continue to be an advocate for diversity, equity, and financial inclusion, while delivering exceptional experiences.

As a not-for-profit financial cooperative, we strive to attain key financial targets to ensure the long-term viability of your credit union. This allows us to deliver more value to our members through our products and services.

As we execute on our strategic imperatives throughout 2023, we will:

- **Develop programs specifically tailored to support our underserved communities.**
- **Offer the right mix of products and services that provide the highest value to our members.**
- **Deliver our NEW Benefit Checking (loyalty banking) Program.**
- **Offer comprehensive, progressive solutions to our business members, and**
- **Continue to align ourselves with community organizations that are important to our members.**

On behalf of our Board of Directors, Associate Board, Supervisory Committee, and Executive Leadership Team, **THANK YOU for your membership, your loyalty, and for choosing to be a part of our family. As always,** we welcome your feedback on how we can help you pursue your financial happiness.

With gratitude,



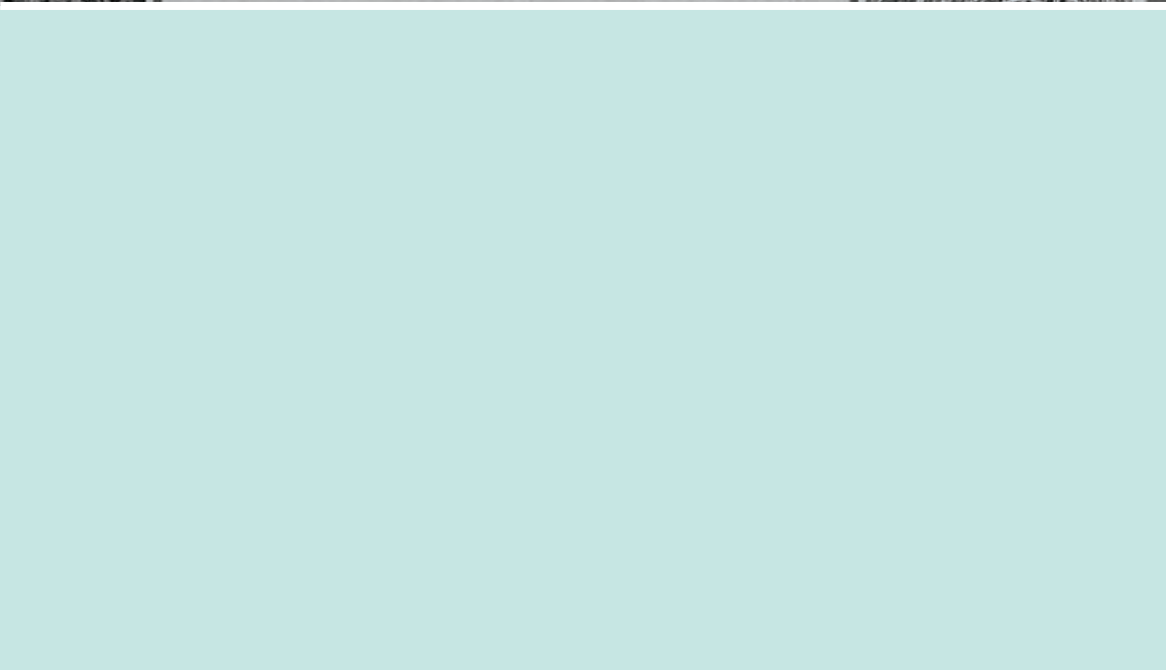
William Ehritz

Chairman, Board of Directors
wehritz@firstcomcu.org



Donna LoStocco

President & Chief Executive Officer
dlostocco@firstcomcu.org



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

These groups of volunteers are responsible for ensuring the implementation of the credit union's long-term strategy and are charged with 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 field of membership and the many communities we are entrusted to serve.

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.

As members themselves, our volunteers work to ensure that we are giving back to our membership in every way possible. After all, it's because of YOU—our family of over 77,000 members and 1,950 active employer partners—that we continue to grow, thrive and make banking more convenient and accessible than ever before.

With the support of our Board of Directors, Associate Board and Supervisory Committee, we invested more than \$100,000 back into our communities last year.

Board of Directors



WILLIAM EHRTZ
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



LIZETTE EPPS
Associate Director



JUAN MARTINEZ
Associate Director



MARILYN MOREL
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 to ensure the best interest of its membership.

**Supervisory
Committee**



STEVEN FARNESI
Chairman



JULIE MOAKLEY



JAMES STEELE



SUNDAR VEDANTHAM



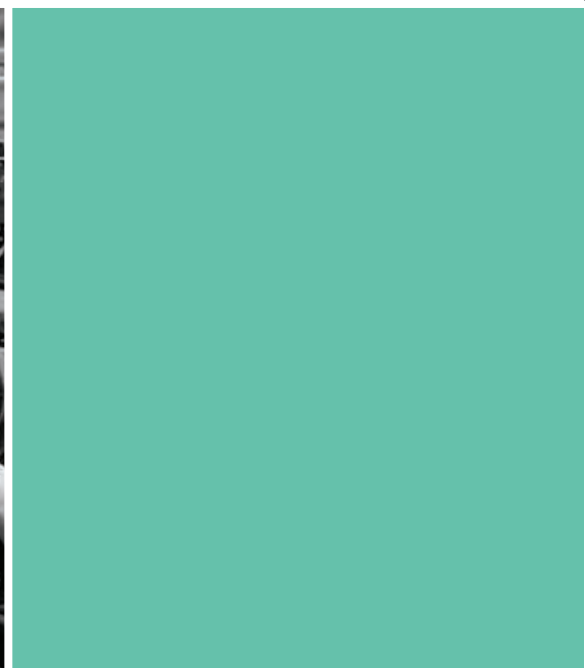
DAVID ZULLO

The Supervisory Committee is a statutorily required committee for all federally chartered credit unions, consisting of members that are appointed by the Board of Directors. Its primary functions are:

- To ensure that First Commonwealth Federal Credit Union’s financial statements accurately represent the condition of the credit union.
- To confirm that all operations comply with all applicable laws and regulations.
- To ensure that internal controls are in place in all departments.
- 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 2022 financial statements. CLA issued an unmodified opinion on the 2022 financial statements. Based on this and the work of the internal audit, the Committee believes the records of the Credit Union accurately reflect the strong financial condition of the Credit Union.

The National Credit Union Administration (NCUA), the credit union’s federal regulator and insurer, also performs regular examinations to assess the credit unions 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 2022, and the report was positive, with no material issues to be addressed.



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

Statements of Income

	2022	2021
Interest Income		
Loans	\$38,741,212	\$33,127,010
Securities, Interest Bearing Deposits, and Cash Equivalents	2,254,174	1,584,072
Total Interest Income	40,995,386	34,711,082
Interest Expense		
Members' Share and Savings Accounts	1,986,789	1,718,135
Interest on Borrowed Funds	415,315	—
Total Interest Expense	2,402,104	1,718,135
Net Interest Income	38,593,282	32,992,947
Provision for Possible Loan Losses	3,393,005	1,854,285
Net Interest Income After Provision for Loan Losses	35,200,277	31,138,662
Non-Interest Income		
Service Charges and Fees	4,939,777	4,287,466
Other Non-Interest Income	9,629,543	9,958,804
Net Gain on Sale of Investments	—	58,230
Net Gain on Sale of Loans	206,879	590,118
Net Gain on Disposition of Assets	(2)	(8)
Total Non-Interest Income	14,776,197	14,894,610
Non-Interest Expenses		
General and Administrative:		
Employee Compensation and Benefits	19,693,774	18,260,830
Office Occupancy and Operations	13,764,225	13,173,686
Other Operating Expenses	7,431,706	5,806,281
Total Non-Interest Expense	40,889,705	37,240,797
Net Income	\$9,086,769	\$8,792,475

Statements of Financial Condition

	2022	2021
Assets		
Cash and Cash Equivalents	\$22,992,273	\$68,200,220
Securities—Available for Sale	139,178,245	152,111,454
Securities—Held to Maturity	—	13
Other Investments	3,037,864	951,930
Loans, Net	881,917,832	719,630,466
Accrued Interest Receivable	2,820,408	2,122,714
Foreclosed and Repossessed Assets	259,825	30,286
Premises and Equipment, Net	35,271,360	36,457,256
NCUSIF Deposit	9,625,797	8,665,398
Credit Union Owned Life Insurance	16,679,570	16,467,658
Other Assets	9,206,844	4,615,567
Total Assets	\$1,120,990,018	\$1,009,252,962
Liabilities and Members' Equity		
Liabilities		
Members' Share and Savings Accounts	\$982,309,593	\$897,004,760
Accrued Expenses and Other Liabilities	17,352,017	12,169,175
Borrowed Funds	28,700,000	—
Total Liabilities	1,028,361,610	909,173,935
Members' Equity		
Regular Reserves	—	6,641,979
Undivided Earnings	112,867,873	95,514,042
Accumulated Other Comprehensive Loss	(20,239,465)	(2,076,994)
Total Members' Equity	\$92,628,408	\$100,079,027
Total Liabilities and Members' Equity	\$1,120,990,018	\$1,009,252,962

- › 10.5% Member Growth
- › 23% Loan Growth
- › 9.5% Share Growth
- › 3.4% Net Income

To celebrate our \$1 billion milestone (achieved at the end of 2021), First Commonwealth invested \$100,000 back into local communities through our “**Year of Giving**” campaign. With our mission of empowering the pursuit of financial happiness and core values of honesty, innovation, generosity, humility, excellence and respect, our purpose drives us in everything we do, including how we serve our membership and support our communities. We are about people, not profits. We knew we wanted to share our success with our members and communities in a special way. As a member-owned financial cooperative, what’s important to our members is important to us.

That’s why we asked our members to provide their input, which helped us determine the charitable organizations we invested in throughout 2022. In total, the First Commonwealth FCU WE Thrive Foundation made generous contributions to the following 13 local charitable organizations within the following areas of focus: Family & Youth Services; Diversity, Equity & Inclusion; Homelessness & Housing; Education & Wellness.

YEAR OF GIVING RECIPIENTS

- Bethlehem Emergency Shelter
- Folds of Honor
- Kellyn Foundation
- Lehigh Valley Center for Independent Living
- Literacy Center
- Norwescap
- Promise Neighborhoods of the Lehigh Valley
- Ripple Community
- Safe Harbor Easton
- Tails of Valor
- The Shanthi Project
- Turning Point of Lehigh Valley
- Valley Youth House

Our biggest goal is to help our members succeed. When we accomplish that, good things happen.

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|--|--|--|
| <ul style="list-style-type: none">• Launched two new Corporate Social Responsibility initiatives investing over \$100,000 into our local communities through contributions to charitable organizations, locally-owned businesses and individuals• Obtained National Bank On Re-Certification for our Fresh Start Checking Account• Announced partnership with Central Credit Audit (CCA) and Statewide Tax Recovery (STR) to provide additional debt resolution options to our members• Enhanced digital banking by launching Zelle® and adding capability to send international wire transfers• Created key positions to better serve and protect our members including Cash Management, Treasury Services and Risk Management• Enhanced our business solutions offerings for small business owners by administering commercial loan option through the SBA 7(a) and SBA 504 programs | <ul style="list-style-type: none">• Implemented multiple operational improvements to streamline member-supporting processes, such as courtesy pay repayment• Acquired Baker Federal Credit Union and successfully completed systems integration, resulting in the grand opening our Phillipsburg Financial Center—First Commonwealth’s 12th retail location and first location in New Jersey• Continued to improve our cyber security capabilities by expanding out testing, monitoring, and training, as well as implementing new technology protections against cyber-attacks• Decreased Non-Sufficient Funds Fee• Donna LoStocco, President & CEO, named to the Lehigh Valley’s Power 100 list by Lehigh Valley Business• Donna LoStocco, President & CEO; Terry Grier, Chief Lending Officer, and John Melcher, Chief Strategy Officer named to the Banking & Finance Power 30 List by Lehigh Valley Business | <ul style="list-style-type: none">• Won a “Diamond Award” from the Credit Union National Association (CUNA) for our “Work First” employer partner program• FCFCU named “Best Credit Union” by The Times News Reader’s Choice• FCFCU named “Best Financial Planner” by The Morning Call Reader’s Choice• FCFCU named as a finalist in 6 categories as part of the 2022 Lehigh Valley Business Reader Rankings, including “Best Bank for Business”, “Best Bank for Personal”, “Best Credit Union”, “Best Mortgage Lender”, “Best Wealth Management Firm” and “Best Employee Recognition”• Won the Volunteer Challenge by the Volunteer Center of the Lehigh Valley for our project in partnership with The Literacy Center to present a series of webinars focusing on financial wellness and other life skills to live a more empowered life |
|--|--|--|

At First Commonwealth we’re all about DOING GOOD and GIVING BACK. We believe we can—and should—have a positive impact on the communities we so proudly serve. We strive to help people who aren’t sufficiently helped today. We want to create a lasting legacy of empowering the pursuit of financial happiness. We are for the Valley, from the Valley.

Through participation on our volunteer teams, First Commonwealth employees are given opportunities to work together in support of our mission to help our communities become stronger, more inclusive and more sustainable. First Commonwealth combines volunteerism with philanthropic support, partnership, education and much more.

These areas of focus not only reflect our purpose but are representative of the credit union philosophy—*people helping people*. Through the impact of our Corporate Social Responsibility initiatives, our volunteer teams and the First Commonwealth FCU WE Thrive Foundation, we can do the most good for the most people.

2022 VOLUNTEER TEAMS

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

Awarded 23 scholarships for graduating high school seniors, continuing adult education and summer camps for at-risk youth members



Participated in and WON the 2022 Volunteer Challenger by partnering with The Literacy Center to present a series of webinars focusing on financial wellness and other life skills to live a more empowered life



Launched a new and FREE financial wellness platform: FCFCUWellness.org



FINANCIAL WELLNESS

#doingGOOD

Worked towards developing a new Courtesy Pay program to provide members with options to help improve their financial well-being



Certified an additional 10 financial wellness counselors



Participated in Financial Wellness Month & America Saves Week to promote healthy spending habits and savings tips to help members achieve their goals



Completed 63 Personal Financial Counseling Sessions + 459 financial health check-ups



Donated \$100,000 to 13 local charities as part of our Year of Giving campaign



Participated in the Toys for Tots collection drive



Participated in a Random Acts of Kindness campaign, paying the bill for 95 people and supporting 20 local businesses



COMMUNITY ENGAGEMENT & CONTRIBUTIONS

#doingGOOD

Contributed \$88,924 supporting 67 community events and charitable organizations



Supported 3 members that suffered tragic personal events providing a monetary donation



Hosted a Member Appreciation Event at the Lehigh Valley Iron Pigs



Donated 35 Holiday Hope Chests to the Volunteer Center of the Lehigh Valley

Made a monetary donation to the Ukraine Credit Union Displacement Fund and ambulance initiative in collaboration with our local and national CU partners



Hosted numerous contests to giving away \$2,550 in gift cards



Collected 2,000 lbs. of food as part of the Boy Scouts of America Scouting for Food drive



Collected 14 backpacks, 20 notebooks and 3 shopping bags full of pencils, crayons and erasers during our School Supply Drive benefiting Feed the Children



Teams of FCFCU employees volunteered for numerous community events and organizations, including the United Way Day of Caring, Boutique at the Rink, Blues, Brews and Barbeque and Musikfest Beer Pour, Tilghman Street Bridge Opening Celebration, and Lehigh Valley Humane Society

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



**Switched all
cards/plastics
to recyclable
materials**



**Celebrated
Pollinator
Week**



**11,493 lbs. of paper shredded
in our three shred events,
saving 98 trees and 40,226
gallons of water**



**Held a “Trash Clean
up” day, collecting 10
bags of trash from the
area around our HQ,
Trexlertown Financial
Center and Movie
Tavern**



SUSTAINABILITY

#doingGOOD

**Participated
in the
#HerStory
campaign to
empower
women’s
leadership**

**Hosted 4 Diversity, Equity, and
inclusion “Open Conversation
and Employee Roundtable”
conversations**



**Participated in
LGBTQ+, Lehigh
Valley Pride
celebrations**



DIVERSITY, EQUITY, & INCLUSION

#doingGOOD

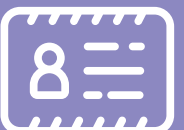
**Participated in the
#ProudToBe campaign
through a partnership with
the African American
Business Leaders Council,
Black Owned Known and
Muhlenberg College**



**Celebrated Black History, Women’s
History, Pride, Hispanic Heritage and
Native American Heritage Months in
partnership with numerous Employer
Partners, FCFCU Associates and
Community Partners**



**Participated in the Pennsylvania
Latino Convention Conference
and began accepting Puerto Rico
Driver’s Licenses as a primary
source of identification for
membership**



“Every time I call or come into one of your facilities, I get nothing less than a smile and friendly attitude from employees. I have been with First Commonwealth for around 25 years and have never thought of going elsewhere. Thank you to a great staff!”

“Since I switched to First Commonwealth, I have gotten out of debt and saved almost \$20,000. Interest rates are so much better than anywhere else. Everyone is great!”

“Compared to dealing with a bank, your employees are always friendly, helpful and patient. Seriously, it’s a breath of fresh air dealing with FCFCU!”

“I have been extremely happy with First Commonwealth since the day I opened an account. It is the only financial institution I will ever do business with based on how pleasant the staff is, how easy it is to work with you and the fact that you remain a private FCU. Absolutely love it!”

“This is our 3rd loan from FCFCU and we have been very happy with the service, response and availability of help for our financial needs. We use the credit union because we believe in them and it being a local business is important to us. Thank you!”

We welcomed 256 new Employer Partners to our family in 2022!

100 PARK AVE LLC
1010 CHESTNUT ST LLC
2221 EAST CLEARFIELD STREET LLC
302 CARLISLE LLC
309-311 ORE STREET LLC
311 TALENT LIMITED LIABILITY COMPANY
345 DETAILING LLC
366 W. ALLEN STREET LLC
4 SEASONS LAWN MAINTENANCE LLC
402 CARLISLE LLC
440 TILGHMAN LLC
51 RACE STREET LLC
600 STATE LLC
613 NORTHAMPTON EASTON LLC
746 LODIA PROPERTY LLC
807 N JORDAN STREET LLC
901 MAIN LLC
942 PSYCHIATRIC SERVICES LLC
A & M TAX & SERVICES LIMITED
LIABILITY COMPANY
A NEW DAY BEGINNING WELLNESS CENTER INC
ACCARDI PROPERTY HOLDINGS, LLC
ADE PROPERTIES LLC
ADVANTOR PERFORMANCE MATERIALS
ALL AROUND PROPERTY SERVICES, LLC
ALL THE HYPE, LLC
ALLOY'S DEVELOPMENT, LLC
ALTUS NEW JERSEY LLC
ARCE TRUCKING INC
ATM TRADES LLC
AYERS GARAGE
B.A. AUTOS INC
BAKER FCFU
BANGIA & SONS LP
BANKON ALLENTOWN
BERNADETTE DESIGNS LLC
BETHLEHEM EBIKE LLC
BIG M HOLDING COMPANY
BIGGER PICTURE REALTY LLC
BLAMOR REALTY GROUP LLC
BLISSFUL CLIPS PET GROOMING
BOY SCOUTS OF AMERICA TROOP 8
BRAKELEY PARK CENTER
BS GAS FOOD MART INC
BUDGET METRO STORAGE, LLC
BUTTERFLY LEARNING CENTER LLC
C + H TRUCKING + PAVING, INC.
C&C ENDEAVORS, LLC DBA FOUR
MONKEYS COFFEE
CARLO ELIAS LLC

CAST & FORGE, LLC
CEDARVILLE INVESTMENT GROUP, LLC
CENTURY 21 - LAPEL REALTY LLC
CHALA TRUCKING LLC
CHESTER COUNTY RUNNING STORE #2 LLC
CHRISTMAS CITY CLEANING LLC
CITYLINK TRANSPORT LLC
CLEAN FROM A-Z, LLC
CLEAVER DIESEL PERFORMANCE LLC
COULIBALY TRUCKING AND LOGISTICS LLC
COUNTY INVESTMENTS, LLC
COUNTY REAL ESTATE SERVICE LLC
CRJ INVESTMENTS LLC
CRUZ COMPLETE CLEANING LLC
CRYSTALLIZE COACH LLC
CSENT2U CREATIONS LLC
CUSTOMERS ALWAYS RECEIVE LOVE LLC
D & B PROPERTY MANAGEMENT LLC
D KODER MARKETING LLC
DDY TRANSPORTATION LLC
DELL'S AUTO CARE L.L.C.
DEVANIRA FOOD MARKET 2 INC
DF BEATS LLC
DILIGENT DETAILING INC
DOCS ON THE MOVE LLC
DOMESTIC ABUSE AND RAPE
CRISIS CENTER, INC.
DOMICILE INSPECTION SERVICES LLC
DSR TRANSPORT LLC
DUCOS XPRESS LOGISTICS LLC
E. J. D. S. MASONRY LLC
EAST COAST HAIR CO. LLC
EASTERN PRODUCE SOLUTIONS LLC
ECKHARTS HAUL AND DUMP SERVICE LLC
ECM, LLC
ESCORPION, LLC
EVA'S HAIR AFFAIR STUDIO LLC
EXPRESS LINE TRUCKING LLC
FEES, GIFTEDHANDS LLC
FEW, LLC
FLUPIT PROPERTY MANAGEMENT LLC
FRIENDLY HOMES REALTY LLC
FUEL ENTERPRISES LLC
FULL ADVANTAGE, LLC
FUTURE VALLEY PROPERTIES LLC
G & G TRUCKING SERVICES LLC
GEO SPECIALTY CHEMICALS, INCORPORATED/
TRIMET PRODUCTS GROUP
GGD CONSULTING LLC
GOR REALTY INC

GREENDOOR PROPERTY MANAGEMENT LLC
H & K AND SONS
HALF MOON PATH STUDIO LLC
HAND TO PAW PEMF THERAPY LLC
HARISONS INDUSTRIAL PRODUCTS, INC
HERBER PROPERTIES LLC
HERTZOG LLC
HEYOBEARD LLC
HIGHTOWER HOOPS LLC
HOMELAND254 LOGISTICS LLC
HONEYSUCKLE HILL, LLC
HUNTERDON TRANSFORMER COMPANY
INNOVATIVE INDUSTRIAL SOLUTIONS LLC
INTERCONNECTION COUNSELING LLC
INVESTMENT PROS LLC
ISBELL'S TRUCKING LLC
ISHIKA REALTY, LLC
J HADEED REAL ESTATE LLC
JENKINS MACHINE, INC.
JERSEY STRAND & CABLE, INC
JIM THORPE BREWING COMPANY
JJC LOGISTICS LLC
JM REAL ESTATE HOLDINGS LP
JOE'S STEAK SHOP
JOHNNY'S AUTO CARE LLC
JOSEPH'S REAL ESTATE HOLDINGS, LLC
JOYCE ESTATES, LLC
JOYCE INVESTMENTS, LLC
JSFG PA ALLENTOWN LIBERTY LLC
JSFG PA ALLENTOWN NORTH NINE LLC
JUPITER CRUSH, LLC
JUS US POPERITIES LLC
JVM GAS, INC
JZA PROPERTIES LLC
KAY'S ELECTRIC
KC POODLES OF PA, LLC
KEEN SIGHT INSPECTIONS LLC
KICKIN' I HOLDINGS II, LLC
KICKIN' I HOLDINGS III, LLC
KILL 'EM DEAD PEST CONTROL, LLC
KING'S LITTLE STONE HOUSE LLC
KINGSLEY METRO SYSTEMS HOLDINGS LLC
LA CABANITA LLC
LANSFORD CAR WASH LLC
LARRY MCCULLION & SON ELECTRICAL
CONSTRUCTION SERVICES LLC
LEHIGH COUNTY, PA
LEHIGH VALLEY AUTO DETAILING LLC
LEIGHTON FUEL & FILL LLC
LEMULA FACILITY MAINTENANCE LLC

LIGHTHOUSE THERAPY AND FORENSIC
SPECIALISTS LLC
LINX ENTERPRISES, INC
LIVING ELECTRIC LLC
LKG LIMITED LIABILITY COMPANY
LONG RANGE FREIGHT LLC
LOPATCONG CENTER
LOPSONZSKI 1717 W BERKS ST, LP
LPM GROUP LLC
LRT PROPERTY SERVICES LLC
LUVKUSH FAMILY LLC
LV ROCKS LLC
MALKE ENTERPRISE CORP
MANE ESSENTIALS LLC
MARRZMADE STUDIOS LLC
MARTINEZ HOSPITALITY LLC
MASSEY LLC
MAWMYS LLC
MENZELS CONSTRUCTION LLC
MERCEDES EXPRESS LOGISTICS INC
MG TRUCKING CORP LLC
MIMAS MULTI SERVICE NOTARY LLC
MJ EXHAUST HOOD & CLEANING SERVICE LLC
MO BETTER BASKETBALL CLUB LLC
MODERN GENTS BARBER & BRAND LLC
MPC ALLENTOWN, LLC
NESTOR SYSTEMS INTERNATIONAL, INC.
NIAGARA BOTTLING
NOBLE BEGINNINGS LLC
NORTHAMPTON COUNTY, PA UNDERSERVED
NYBL LLC
OPTIMUM RALLY LLC
PA 4 TURNER 161 LLC
PA 5 228 N 4TH LLC
PANDA AUTO LLC
PARK AVE HOSPITALITY LLC
PEPIN TOWING & REPAIR LLC
PERRY & CHRIS PROPERTIES LLC
PHI BETA CHAPTER ASSOCIATION
PHILLIBSBURG CENTER
PIP'S ROOFING AND SIDING
PRECAST MANUFACTURING COMPANY, LLC
PRYORITY ONE FITNESS LLC
PURE LIGHT PROPERTIES, LLC
QUEEN CITY LOGISTICS L.L.C.
QUICK STOP ENTERPRISE LLC
R & K PROPERTY INVESTMENTS LLC
RACE SPECIALTIES CORPORATION
RANCHO PICAYUNE LLC

RAPID RESPONSE TRANSPORTAITON LLC
RAVEN FLOORING LLC
RD DUARTE LLC
REBEKAH'S CLEANING SERVICE LLC
REICHARD PROPERTY INVESTMENTS LLC
REVIVAL FIRE MINISTRIES INC
RIDGE RUNNERS RUSTICS LLC
RIVERA DIAZ FAMILY DAYCARE CORP
ROETZ & SONS ELECTRIC LLC
ROMERO REALTY INC.
RORAIMA REALTY LLC
ROYAL MIN-MART LLC
RS GAS & FOOD MART INC
RUBY 313 LLC
RUSTIC HEARTS SALON LLC
S & G APTS. I, LLC
SAAB FARMERS MARKET, INC.
SDS LANDSCAPING LLC
SEAP LLC
SENIOR INSURANCE ADVISORS, LLC
SERVICE PRO AMERICA, LLC
SF LEHIGH VALLEY LLC
SHAH REALTY, LLC
SHERWIN WILLIAMS
SHIONNA LLC
SLACK ELECTRICAL
SML XXII LLC
SOEA TRUCKING & LOGISTICS LLC
SOUTHSIDE HOLDING LLC
STAR CITY BUILDERS LLC
STATE RENTAL SERVICE, LLC
STEHR CYCLING LLC
STEPHEN ESTATES, LLC
STEPHEN HOLDING COMPANY
STEUDLER CONSULTING LLC
STEVEN BENCH ELECTRICAL L.L.C.
STRIPING THE MEADOW LLC
SUNRISE LEIGHTON GROUP LLC
TAJ INVESTMENTS LLC
TECHNICAL SALES & ASSISTANCE, INC.
TEJADA CHILDCARE CORP
THE BATH EXCHANGE LLC
THE BATH SOAP COMPANY
THE CHINA GARDEN
TILGHMAN HOLDINGS LLC
TILL ANOTHER TIME LLC
TRABULSI LLC
TRAVEL HEALTH CARE TRAINING LLC
TRU HOLDING COMPANY
TRUCITY ASSETS LLC
TURNING POINT OF LEHIGH VALLEY, INC.
UMANG CORPORATION
UNDERSERVED FIELD OF MEMBERSHIP
UNITED EMPLOYMENT ASSOCIATES, LLC
VALJA TRUCKING LLC
VANESSA INVESTMENTS, LLC
VIPAN PROPERTIES, LLC
WARREN COUNTY COLLISION
WARREN COUNTY, NJ
WATER BROTHERS PRESSURE WASHING LLC
WHIRLWIND EXPRESS LLC
YAXEL PEREZ TRANSPORT LLC
ZMY SERVICES LLC

We believe education is the key to financial success and we are committed to providing opportunities for our members to learn how to have a healthy relationship with money. **That's why we offer access to free financial wellness programs, financial counseling and partner with community organizations,** such as The Bank On Allentown Coalition, The Literacy Center and Junior Achievement, to provide financial education. But our commitment to education doesn't stop there...

Through the First Commonwealth FCU WE Thrive Foundation, we proudly award scholarships to high school members as they prepare to pursue higher education, as well as offer grants for underprivileged youth and teens to be used toward private education or other learning opportunities and continuing education opportunities for adults.

This year we awarded 10 high school seniors with a scholarship. We asked our applicants to tell us about their school and public service activities, employment and internships, awards and 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 \$1,500 scholarship to be applied directly towards their education expenses.



RESHMA BERAJ

Emmaus High School



JACOB BRUCE

Nazareth Area High School



DANIELLE DOUGHERTY

Northern Lehigh High School



CAITLIN KIRK

Northern Lehigh High School



NATALIE MACK

Emmaus High School

RESHMA BERAJ is a senior attending Emmaus High School. She was born in Pune, India and moved to the United States when she was adopted. Her hobbies are cooking, hiking, and volunteering. For over 10 years, she was involved in the Girl Scouts and started hospital community service at St. Luke's, where she realized she wanted to become an oncologist. Seeing how many people are affected by cancer, including loved ones she's lost, she knew what she wanted to do. Her dream is to spend her life saving other people's lives. She credits and thanks her family for being her biggest supporters.

JACOB BRUCE is a Nazareth Area High School senior and will pursue a degree in chemistry at Penn State University. His commitment to academic excellence has

earned him membership in the National Honor Society, which recognizes students who have excelled in scholarship, leadership, service, and character. Jacob has also been a national finalist for FBLA, the Future Business Leaders of America, and his commitment to leadership and service is exemplified by his achievement of becoming an Eagle Scout.

Throughout high school, **DANIELLE DOUGHERTY** has maintained a 4.72 GPA and has been ranked first in her class since freshman year. Beyond academics, she holds leadership positions of Class President, National Honor Society President, Student Council Vice President, and as a Student School Board Representative. In the future, she plans to major in mechanical engineering, with a goal of pursuing a career in the theme park industry engineering rides and robotics. Her dream job is to work as an Imagineer at Walt Disney World developing dark ride systems and working on the mechanics of animatronics.

CAITLIN KIRK is a senior graduating from Northern Lehigh High School in Slatington, PA. She is a National Honor Society and Rotary Club member and is the senior editor at The Slate, her school newspaper, where she is both photographer and sports writer, covering stories and providing imagery throughout the yearbook. She is a 4-year varsity starter for girl's soccer where she served as captain her senior year, and is a third-degree adult black belt in karate. She will be attending King's College in Wilkes Barre, PA, where she will study a 3+2 program in Chemistry and Chemical Engineering.

NATALIE MACK is a senior at Emmaus High School and is a member of the National Honor Society. As a Hornet Ambassador, she helped students and families volunteer at events for seniors and other school functions. Her athletic achievements span cross country, swim and dive, and track and field, as well as volunteering as a junior coach for Girls on the Run at Wescosville Elementary. After high school, she will be attending Lehigh University, where she plans to obtain a BS in Environmental Science and a Masters degree in Education, with ambition to become an elementary school teacher.



CATHLENE MOATZ
Kutztown Area High School



JACK NEMSHICK
Weatherly Area High School



CHANTALL PEREIRA-ERAS
Dieruff High School



ALYSSA RACHWAL
Liberty High School



SOPHIE STEIRER
Northampton Area High School

CATHLENE MOATZ is a senior at Kutztown Area High School. Her extracurricular activities include raising cattle and swine for 4-H and FFA projects. This fall she will be attending Delaware Valley University, majoring in Animal Science and Livestock Management with a focus in Animal Nutrition and minor in Agribusiness. Additionally, she was the Berks County Fair Queen during the 2021-2022 year, enabling her to advocate for agriculturalists to fair-goers. In the future, her goal is to develop her own herd of registered beef cattle in order to breed quality calves to sell to 4-H and FFA youth.

JACK NEMSHICK attends Weatherly Area High School and has a passion for physics, which is leading him to pursue a BS in Mechanical Engineering at Penn State University. Jack's extracurricular activities include the National Honor Society, Teens Against Tobacco Use (T.A.T.U.), varsity golf as captain, and throwing shot put on the track and field team. In the community, he serves as a student-member on the Hazleton CANDO Board of Directors, is a member of the Hazleton Area CANDO Student Action Committee, and is an assistant volunteer coach for the US Golf Little League (USGLL).

CHANTALL PEREIRA-ERAS is a high school senior who will attend Lafayette College in the Fall of 2023. She is a National and Spanish Honor Society, Key Club, and Choir member, and is a four year Junior ROTC cadet. She is a varsity athlete in both field hockey and softball, is active in debate club and science fairs, and has a passion for creative writing. In addition to academics, Chantall has committed many community service hours with the Salvation Army, in events such as being a Red Kettle bell ringer volunteer and a school supply/backpack distributor.

ALYSSA RACHWAL is a senior at Liberty High School and will be attending Drew University in Fall of 2023. She will graduate in the top 6% of her class and will be awarded the Lamp of Knowledge for earning A's in all of her courses. Alyssa has led the Liberty volleyball team as a captain and made a difference with her team on and off the court by guiding programs to help others. Additionally, Drew University

rewarded Alyssa with an Action Scholars program that will allow her to donate 100 hours to community, innovation, and global impact, through solutions-based results-oriented action.

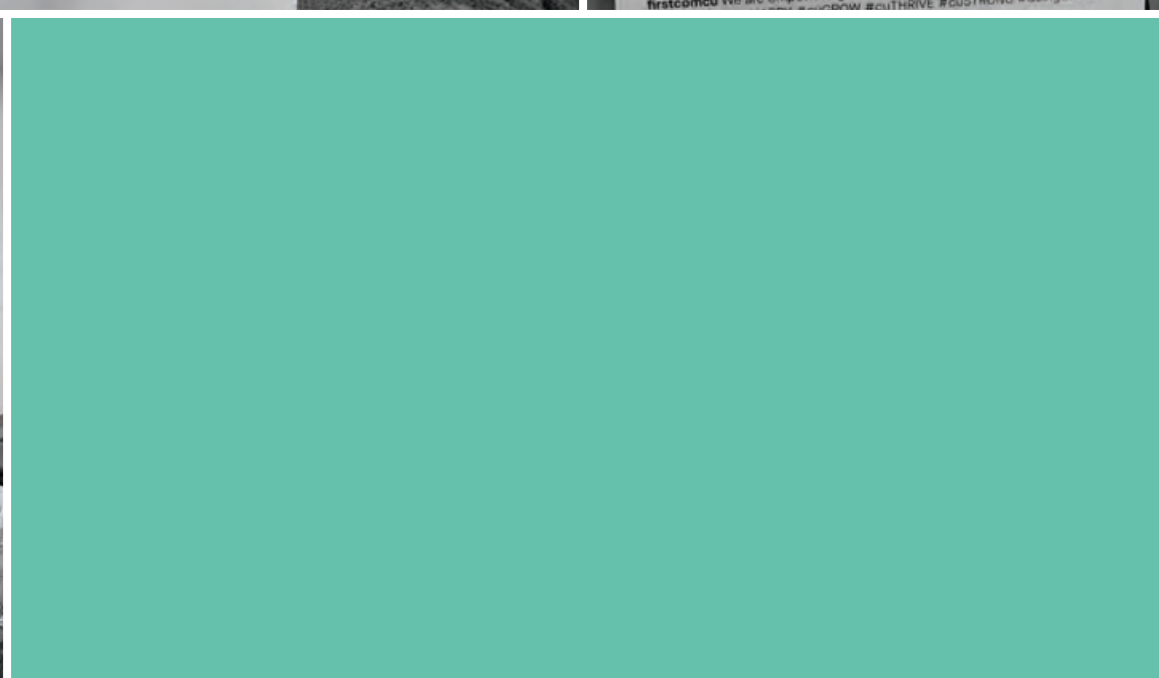
SOPHIE STEIRER is a senior at Northampton Area High School and is a member of the Girls Varsity Basketball, Varsity Softball, Student Council, National Honors Society, Envirothon Club, and Bio Club. In Student Council, she held the position of Class Treasurer in eighth and ninth grade and class Class Secretary for the last three years. Additionally, she participates in youth activities and is currently one of two youth serving as an elder on the session of FPCA. After high school, she plans to attend either the University of Delaware or Penn State University and will major in Environmental Science.





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 **Lehighton:** 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.





610.821.2403
888.821.2400
ithrive@firstcomcu.org
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