Employee Benefits



As an employee, you have access to credit union membership! Get the information you need, financial counseling, and special offers made available only to our Employer Partners.

Value Checking Account

- No Monthly Fee
- No Minimum Balance
- Free VISA Debit Card
- Free Digital Banking
- Free Bill Pay
- Free 1st Order of Checks

Loans

- Auto
- Credit Cards
- Home Equity
- Mortgages
- Personal

Other Products/Services

- Share Certificates
- Money Market Accounts
- IRA/HSA Accounts
- Holiday/Vacation Accounts
- Investment Services
- Financial Wellness

Convenience



First Commonwealth Federal Credit Union has 12 Financial Centers located in **Allentown**, **Bethlehem**, **Downtown Allentown**, **Easton**, **Emmaus**, **Fogelsville**, **Kutztown**, **Lehighton**, **Northwood**, **Phillipsburg**, **Trexlertown**, and **Whitehall**. Need more account access? We've got you covered with over 6,000 shared branch locations and surcharge-free ATMs through the **CU\$ Network**.



The constant demands of your daily life keep you on your toes. Good thing First Commonwealth offers free **Digital Banking** to keep your finances at your fingertips 24/7! Quickly and securely deposit checks, make a loan payment, and more right from you phone!



Connect with a LIVE Video Associate at one of our **ITMs** featuring extended hours! Available at most financial centers, ITM's allow you to make loan payments, cash a check, and more - all without stepping out of your vehicle!

Preferential

Being a credit union member gives you exclusive discounts and unique benefits! Get access to special offers, preferred seating, and discounted tickets to top attractions, through our *Tickets at Work Program*. To learn more, go to *firstcommonwealth.org/work-first*

Who We Are

First Commonwealth Federal Credit Union has been serving individuals and families in the Lehigh Valley area since 1959. We are a consumer-friendly alternative to banking. Offering all the services you're accustomed to but at better rates and lower fees.

That's because First Commonwealth is structured differently than banks. We are a not-for-profit financial cooperative. First Commonwealth returns its' profits to members by giving higher dividends on savings, lower rates on loans, and fewer fees. We also offer a variety of financial services with helpful, money-saving features to meet your financial needs.

Financial Wellness



Our *Financial Wellness Program* gives you access to *FREE* online financial resources, courses, videos, and even includes a wellness check-up so you can assess your financial health.



Our team of **Certified Credit Union Financial Counselors (CCUFC)** are certified financial wellness coaches that counsel members in how to reach their financial goals. You can schedule a **FREE**, personalized counseling session in-person or virtually (phone, chat, or video).



GreenPath is a national nonprofit that equips people with knowledge and tools to lead financially healthy lives. For over 60 years, GreenPath has offered personalized assistance with financial crises: overwhelming debt, foreclosure, bankruptcy, or credit challenges.

Your Dedicated Banking Concierge

To help set up and personalize your First Commonwealth account, contact your dedicated banking concierge to answer questions and get you up and running.



Heidi Kerstetter

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