



THE ROAD AHEAD

Community First Fund • 2010 Annual Report

DEAR FRIEND:

As Community First Fund moves into its nineteenth year of operation we can look back at the significant impact we have had on the lives of so many people in central Pennsylvania. Each year our financing has increased in order to meet our goal of creating economic opportunities for those who face poverty and injustice, for those who want to improve their economic position and build stronger communities. We believe this goal remains paramount, as the region faces a disturbing increase in poverty and the nation works to rebuild a troubled economy.

We recognize there are still tremendous obstacles to overcome before we can enjoy lasting prosperity in our communities. The Road Ahead for Community First Fund is our promise to provide financing to individuals who face social and economic barriers, a pledge of investing in low-income neighborhoods, and a commitment to the revitalization of the region's downtown corridors.

This past fiscal year we financed 80 loans totaling \$6.8 million, more than half of which went to low to moderate income entrepreneurs, as well as nonprofits and daycare providers serving low income communities. Fifty percent of the



loans were made to African American and Hispanic business owners, and just over a third went to support women-owned businesses. Financing was used to expand businesses, create new jobs, revitalize vacant and deteriorated properties and bring new services to small cities and towns in the region.

Over the last few years we have become more involved in advocacy for economic justice within state and national agencies that influence policies and programs that benefit our clients. This year senior management participated on a panel of financial experts at the Board of Governors of the Federal Reserve in Washington D.C. to promote improved access to capital for small business owners and also spoke about the need to increase investment in distressed communities at a Federal Reserve Bank of Philadelphia conference. Our Women's Business Center made strides in expanding support of women entrepreneurs in 2010 through a new series which provides a venue for knowledge sharing and business development.

We are poised for another year and ready to face the Road Ahead. Rest assured, now and in the future we will continue our pursuit of economic justice for the communities we serve and we encourage you to continue on this journey with us.

Daniel Betancourt
President and Chief Executive Officer

Robert Torres, Esquire
Chair, Board of Directors

Cover picture features Moises Sandoval, owner of La Estrella Grocery Store and his wife Delia. The store is located in Harrisburg, PA.



Brydie Harris

Founder, The Children's Journey Center

Impacting Communities Now and for the Future

Community First Fund creates opportunities for prosperity in neighborhoods that suffer from persistent poverty, have fewer locally-owned properties and have a need for quality, affordable housing. We assist business owners, especially Persons of Color and women, who typically have little access to investor funds when starting or expanding a business, and often have limited collateral. We provide loans, training and business counseling to these entrepreneurs, as well as loans to social service agencies and developers of quality housing in our neighborhoods.

Since 1992 Community First Fund has made 852 loans totaling \$36 million resulting in over 3,000 jobs created or retained for the region. (Loans are represented as dots on the map on the next page). As of 2010 over 80% of the loans are to businesses including daycare facilities, corner and organic grocers, restaurants, retail businesses and manufacturers. Our award winning

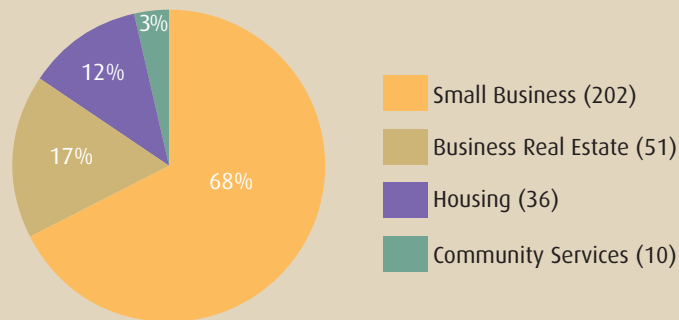
Small Cities Strategy helps prioritize our funds for these communities, especially for owner-occupied business real estate, which fosters local ownership and reduces vacancy and blight in the region. And our commitment to quality housing and nonprofit lending has increased over the past year to 15% of total loans outstanding.

It is clear from the map that our work has been focused in the region's cities – Lancaster, York, Harrisburg and Reading – and we support the distressed small towns and boroughs located throughout our 13-county market that are feeling the effects of the economy.

Throughout this report, you will see examples of how our financing impacts the community and the people who call south central and southeastern Pennsylvania home. We are committed to being a permanent part of the community now and in the future.

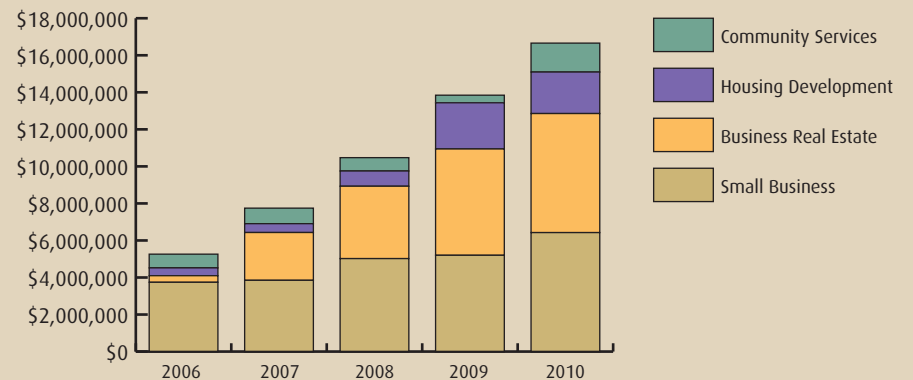
Portfolio of \$16.6 Million by Number of Loans

299 Total Loans Outstanding as of June 30, 2010

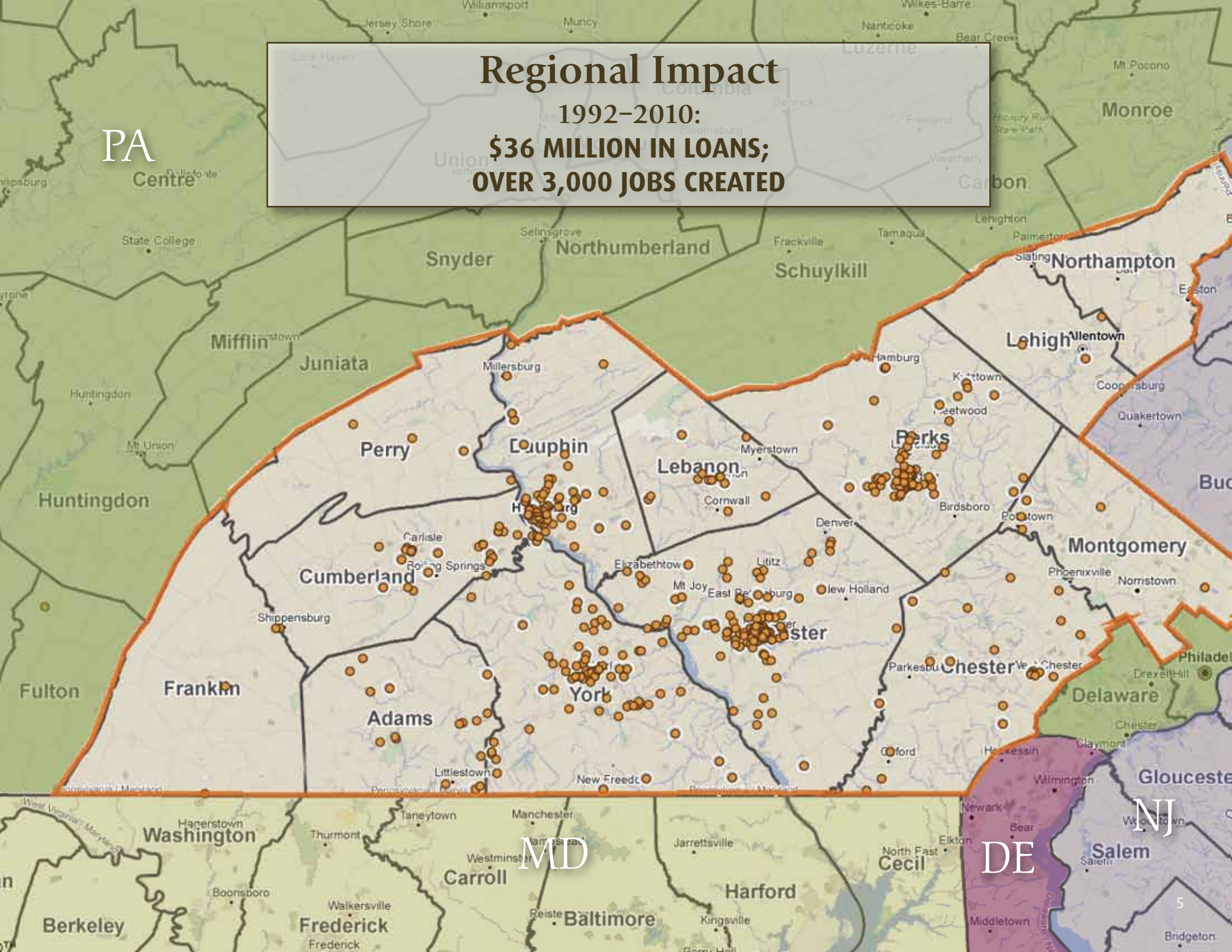


Portfolio by Type of Loan in Dollars

Fiscal Years 2006 to 2010



Regional Impact
1992-2010:
\$36 MILLION IN LOANS;
OVER 3,000 JOBS CREATED



PA

MD

DE

NJ

Building Stronger Communities

Community First Fund is dedicated to promoting economic and social justice in order to improve the quality of life for our communities. We define economic justice as the ability for people of every walk of life to have the opportunity to build wealth and earn a self-sufficient livelihood. Furthermore, we believe that where someone lives should not preclude them from the ability to receive a loan or access services.

The Southeastern section of Lancaster City has the highest concentration of poverty in the city. Over the years Community First has targeted its loans to support families and businesses working to improve conditions in the community. This year alone we invested more than \$1 million in loans to this community, which represents 47% of all loans made in Lancaster City during fiscal year 2010.

We were proud to support the Community Action Program (CAP) with a loan that allowed them to keep programs running during a state budget impasse. CAP runs critical programs designed to build a safer and more economically viable community such as child care, a nutrition program for women and infants and employment training.

We also helped business owners like Mario Asencio, owner of Conquistador Oil, who supplies heating oil to residents throughout Lancaster County, including those who receive financial help from CAP to heat their homes. Mario, who had trouble finding financing, is now doing so well that he is expanding his business into Lebanon County.

At Community First Fund we look for opportunities to assist businesses in lower income communities. In the past year we invested over \$3.4 million – 50% of the \$6.8 million total loans made – in the neighborhoods and downtowns of our core cities. Our loans are made to people such as Moises Sandoval who is featured on the cover of this report.

In 1997, Moises opened La Estrella, a Mexican grocery featuring authentic foods and goods from his native country, and located it on Derry Street in the Allison Hill neighborhood in Harrisburg. Once a thriving neighborhood, the area experienced significant job loss during the 1970s; by 1981, Harrisburg was declared the second most distressed city in the nation and its economic challenges continue today. With the help of Community First, Moises purchased the building which houses his store and contains residential apartments on the upper floors. “Community First Fund showed an interest in us. They gave us a loan when no one would,” said Moises.

Moises’s story is not unusual at Community First. Since we opened in 1992, \$4.3 million has gone toward the purchase of buildings with both commercial and residential spaces available. These mixed-use buildings are the backbone of many downtowns, bringing in higher property tax revenue per acre than “big box” stores and supplying the variety of space needed to make our cities a place where we can successfully live, work and play. Of these mixed-use buildings, 82% are owner-occupied and 81% of the housing was listed at affordable rates.

**Since inception Community First Fund has made 658 loans
to small businesses totaling \$16.8 million.**



“

The money from Community First Fund helped me better serve the community. It came at a time when I needed it the most to keep the business flowing.”

Mario Asencio
Owner, Conquistador Oil, Heating and Air Conditioning

Supporting Entrepreneurship

Community First Fund is committed to helping entrepreneurs, particularly those who have faced barriers in accessing traditional financial services. Reports indicate that Persons of Color and women still suffer from inequity when it comes to salary levels and quality job positions. Persons of Color hold a disproportionate share of low-wage jobs and women still earn 20% less than men for comparable jobs. An important strategy that puts earning and influence in their control is business ownership because it is a path which ultimately leads to long-term wealth creation. During fiscal year 2010 Community First Fund made 44 loans totaling \$2.2 million to women and Persons of Color which represents 62% of loans made this year.

When the former owner of Color Me Mine in Mechanicsburg gave Amanda Sowards Tento the opportunity to purchase the store she had managed for two years, she was thrilled. Faced with limited investor funds for the purchase, she approached Community First Fund for a loan. In Amanda, Community First saw an ambitious, young entrepreneur who needed help in realizing her dream.

Amanda Sowards Tento
Owner, Color Me Mine

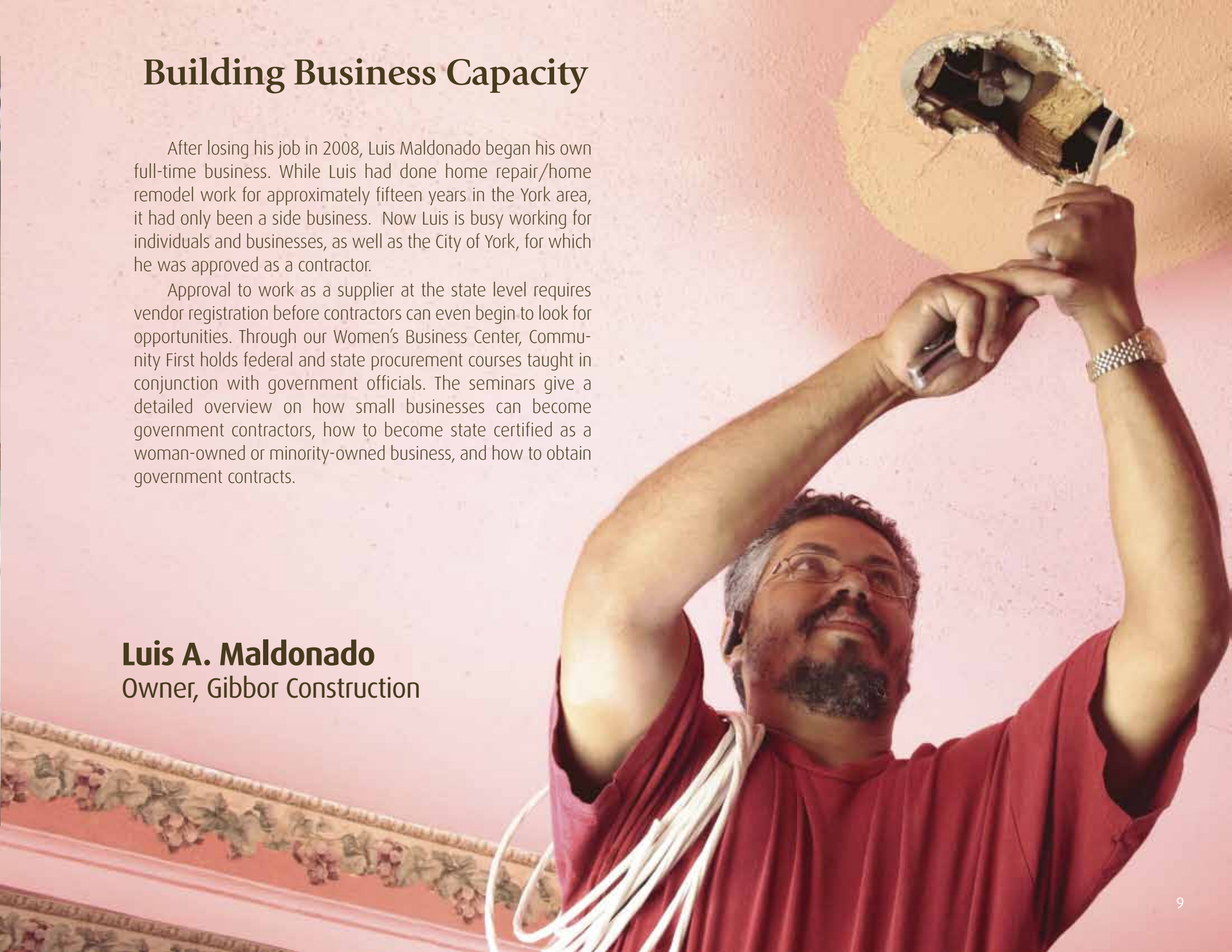


Building Business Capacity

After losing his job in 2008, Luis Maldonado began his own full-time business. While Luis had done home repair/home remodel work for approximately fifteen years in the York area, it had only been a side business. Now Luis is busy working for individuals and businesses, as well as the City of York, for which he was approved as a contractor.

Approval to work as a supplier at the state level requires vendor registration before contractors can even begin to look for opportunities. Through our Women's Business Center, Community First holds federal and state procurement courses taught in conjunction with government officials. The seminars give a detailed overview on how small businesses can become government contractors, how to become state certified as a woman-owned or minority-owned business, and how to obtain government contracts.

Luis A. Maldonado
Owner, Gibbor Construction



Investing Locally, Creating Jobs

Jobs, jobs, jobs...it is the leading topic of discussion these days on Wall Street, Main Street, and everywhere in between. Unemployment is at its highest level in decades; however job loss in the urban areas of south central Pennsylvania has been steady for a number of years, notwithstanding the current recession.

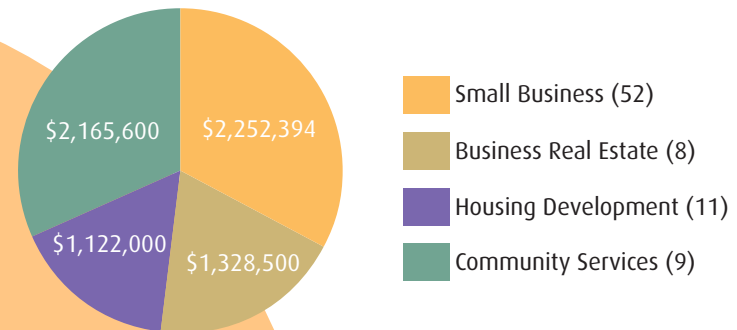
A recent report from the US Census Bureau revealed that the percentage of Americans living below the poverty line in 2009 was the highest it had been in 15 years. In 2007, the Brookings Institute released a study that indicated Pennsylvania has nine economically struggling cities, five of which are in Community First's market: Harrisburg, Allentown, Lancaster, York and Reading. Based on the current economic environment we feel it remains critical to invest in the local economy and impact job creation.

It is well known that small business is a powerful component of job creation in the United States. Community First focuses significant resources on financing new or expanding small businesses, the largest source of jobs in the United States. As part of our commitment to supporting local investment, Community First made 52 loans in fiscal year 2010 totaling nearly \$2.3 million to businesses located in our 13-county footprint. Of these loans, 49% went to entrepreneurs starting businesses. All loans financed in 2010 created or preserved 366 jobs.

First Capital Powder Coating and Fabrication, Inc. is a manufacturing business currently with 23 full-time and 8 part-time employees. Located in a residential neighborhood in York, First Capital is owned by Allan Schmidt and his son Johnathan, who had worked at the company under former ownership. With the help of Community First, the Schmidts purchased the company which had been operating in York for the past 25 years. Since purchasing the company they have grown their business and more than doubled the number of jobs to community residents.

FY 2010 Loans Financed by Type in Dollars

80 Loans Totaling \$6,868,494

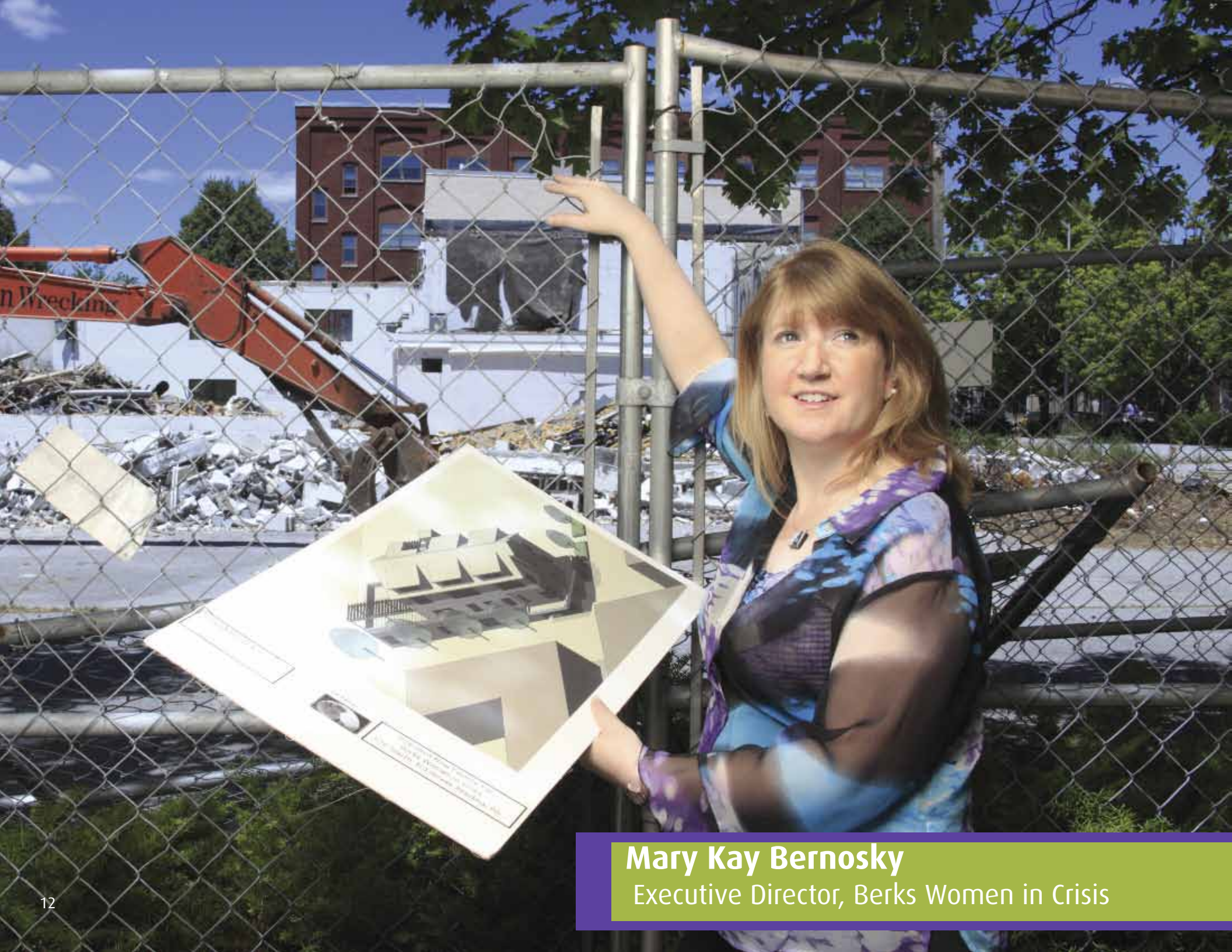


Community First Fund's \$36 million in loans has
resulted in **3,069 jobs** for local community members.



Allan and Johnathan Schmidt,
Owners, First Capital Powder Coating and Fabrication

“ We would like to grow to be a larger firm servicing more of the surrounding area, employing more people, and being recognized as a thriving, valued member of the community. ”



Mary Kay Bernosky

Executive Director, Berks Women in Crisis

Supporting Families

Recent news indicates that one in seven Americans live in poverty, the greatest percentage being children, who are dependent on adults for basic necessities such as food, clothing and housing and rely on the community for education and civic understanding. But what happens to children and families who cannot afford the basics? How does that affect their future? Do they become trapped in a cycle of poverty that perpetuates from generation to generation? The problems and solutions are complex, which is why Community First supports social services organizations that have the expertise to address these issues. For example, Community First provided over \$250,000 in loans this year to Lancaster's Spanish American Civic Association, which provides meals and recreational opportunities to low-income seniors, as well as career development training for youth, vocational education, and bilingual mental health services.

Overall during fiscal year 2010 Community First made \$2.2 million or 35% of total loans to organizations and businesses that provide avenues for change in low-income communities. One such agency, Berks Women in Crisis (BWIC), located in the city of Reading, provides comprehensive services to victims of domestic and sexual violence. They offer emergency shelter for victims of abuse, 24-hour bilingual hotlines, legal representation and advocacy, transitional housing, and child development programs. In order to increase efficiencies, they sought to consolidate their services into one building. Community First facilitated a \$650,000 loan that "made it possible for us to purchase the property for the new home of BWIC and the children and women who seek safety there," said Mary Kay Bernosky, BWIC Executive Director. Affinity Bank of Pennsylvania was also a partner in this project.

The need for quality, affordable, safe child care is key for parents to seek and maintain employment or to attend job training.

Brydie Harris, (featured on page 3), so

staunchly believes in providing this service that he purchased a

facility with his own money

and started a non-profit

organization called The

Journey Fellowship. Its

child care arm, the

Children's Journey Center,

will provide a safe, loving,

faith-based center for

children aged six months to

five-years-old. With his experi-

ence as an associate pastor who

rejuvenated his church's day school,

Brydie had everything but the money needed to fulfill his mission. "The loan

from Community First Fund was a much needed part in our journey. It has

taken us from dreaming to doing," said Brydie.

**Since 1992
Community First
lent \$5.4 million to 24
nonprofit organizations
for sustaining and growing
operations as
well as supporting a host
of social service
programs.**



Dwain London
Owner, London Real Estate

Promoting Quality Housing

In fiscal year 2010 Community First Fund made \$1.5 million in loans, representing 22% of all lending, to affordable housing developers, continuing a long tradition of support for this critical need in our region.

In the early 1930's the Home Owner's Loan Corporation was created to help depression-era homeowners avoid foreclosure and promote homeownership "as a guaranty of social and economic stability." As part of its efforts the agency created a system of rating neighborhoods based on various economic and social factors. As a result, many financial institutions restricted their lending in urban areas, tagged by the government as "hazardous." Hence was born redlining – the practice of denying loans for communities that were deemed to have low-income populations, little home-ownership, and concentrations of Persons of Color and immigrants. This had the effect of further deepening the disparities in economic opportunities for these lower wealth neighborhoods.

The practice of redlining also contributed to the communities having high concentrations of rental properties and a high prevalence of blighted properties. They still have fewer small businesses and amenities such as supermarkets and health care facilities. In addition, a high percentage of commercial properties are not owned by the residents. It is this lack of economic opportunity that is the foundation of Community First's mission. It is people like Dwain London of London Real Estate who make the mission a reality.

Dwain has rehabilitated eleven housing properties in Southeast Lancaster and Chester County. His relationship with Community First started with a small loan for one of his first houses, and he now has provided affordable rental housing for at least 30 families. "I grew up in Southeast Lancaster and saw the need for affordable housing first hand. My uncle was in real estate and I decided that I wanted to follow in his footsteps and help people in my community," said Dwain.

In 18 years, Community First lent \$4.3 million to affordable housing developers which allowed 360 families have a place to call home. Eighty-one percent of our affordable housing developers are Persons of Color.

Financial Summary and Outlook

Economic difficulties nationwide continued throughout our 2010 fiscal year. Although central Pennsylvania does not seem to be as severely affected as other areas of the country, it has been impacted by job losses, business closings, and the decline in the housing markets. Despite those difficulties, Community First Fund was able to maintain its strong performance and financial health.

At the end of the fiscal year, Total Assets had grown over 8%, reaching \$18.7 million. The loan portfolio grew to \$16.6 million, which was an 18% increase over the prior fiscal year end. In

the face of the declining economy, portfolio quality softened, however we were able to maintain loan losses to 4% of the portfolio.

The portfolio growth has come from implementation of our Small Cities Strategy: a focus of lending to business owners, providing loans for non-profit community-based organizations, and developers of affordable and market-rate housing. Community First has been successful in offering business loans, commercial real estate and housing development loans. Most recently, Community First has increased its lending to non-profit community service organizations.

Net Assets of \$4.9 million as of fiscal year were equivalent to the end of fiscal year 2009. Net Assets were 30% of Loans Outstanding, ensuring resources for continued growth and reserves for the protection of investors.

The organization's revenue grew by 5% over the prior year and Community First Fund's Self Sufficiency Ratio was 51%. This self sufficiency helps to ensure that Community First Fund maintains its ability to deliver loan products and other services to its communities.

Fiscal Year 2010 Highlights

- **Small Business Administration awards its 2010 "Eastern Pennsylvania Community/Rural Lender of the Year" to Community First Fund.**
- **President and CEO Dan Betancourt spoke before Chairman Ben Bernanke and the Board of Governors of the Federal Reserve System on a panel entitled the "Next Steps in Addressing the Financing Needs of Small Businesses."**
- **The Women's Business Center at Community First Fund premiered its Entrepreneurial Speaker Series in March. The purpose of the series is to showcase successful female entrepreneurs and women in business who share their experiences, achievements, practical knowledge, and lessons learned.**
- **For the fourth straight year, Community First Fund received an equity award from the US Department of the Treasury's CDFI Fund. This year's \$1 million award is being used to raise additional capital to implement our Small Cities Strategy.**
- **For the tenth straight year, Community First has shown positive financial revenues.**
- **President and CEO Dan Betancourt was selected as one of the Lancaster County Community Foundation's five 2010 John R. Baldwin Fellows. In July 2010, Dan attended Harvard Business School's Strategic Perspectives in Nonprofit Management week-long program.**
- **Senior Vice President and COO Joan M. Brodhead spoke at a Federal Reserve Bank of Philadelphia conference on the challenges of accessing capital in current economic environment.**
- **Community First held its most successful Friends of the Fund event ever with over 300 attendees.**
- **Community First staff created a loan impact rating system to help direct Community First Fund's resources.**
- **With guidance from Community First, the Pennsylvania Treasury Department created a new "Micro-Lending Investment Initiative" which makes available \$10 million in loans to qualified Community Development Financial Institutions (CDFIs) such as Community First Fund.**

FINANCIAL STATEMENTS

2008 - 2010

As of June 30

FINANCIAL POSITION DATA	2010	2009	2008
ASSETS			
Cash	\$2,388,028	\$2,907,603	\$2,402,202
Loans Receivable (Net)	\$15,064,984	\$13,039,859	\$10,046,290
Property and equipment	\$715,535	\$789,101	\$835,678
Other Assets	\$619,253	\$517,156	\$1,462,682
Total Assets	\$18,787,800	\$17,253,719	\$14,746,852
LIABILITIES AND NET ASSETS			
LIABILITIES			
Notes Payable	\$12,705,765	\$11,281,120	\$8,808,692
Other Liabilities and Deferred Revenue	\$1,131,895	\$1,053,319	\$1,336,048
Total Liabilities	\$13,837,660	\$12,334,439	\$10,144,740
NET ASSETS			
Unrestricted	\$4,525,977	\$4,498,547	\$4,177,370
Temporarily Restricted	\$150,000	\$150,000	\$150,000
Permanently Restricted	\$274,163	\$270,733	\$274,742
Total Net Assets	\$4,950,140	\$4,919,280	\$4,602,112
Total Liabilities and Net Assets	\$18,787,800	\$17,253,719	\$14,746,852

ACTIVITIES DATA

REVENUE AND SUPPORT

Contributions and Grants	\$2,132,939	\$2,094,255	\$2,098,443
Interest and Fees	\$1,255,401	\$1,159,458	\$903,890
Other Income	\$44,664	\$26,848	\$49,997
Total Income	\$3,433,004	\$3,280,561	\$3,052,330

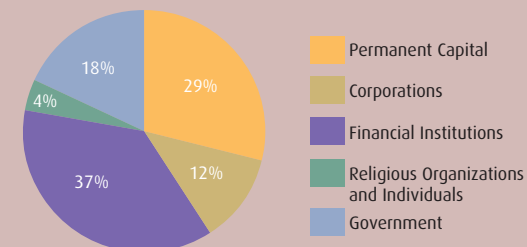
EXPENSES

Program	\$3,039,377	\$2,601,964	\$2,508,352
General and Administrative	\$214,150	\$210,448	\$231,226
Fundraising	\$148,617	\$150,981	\$192,955
Total Expenses	\$3,402,144	\$2,963,393	\$2,932,533

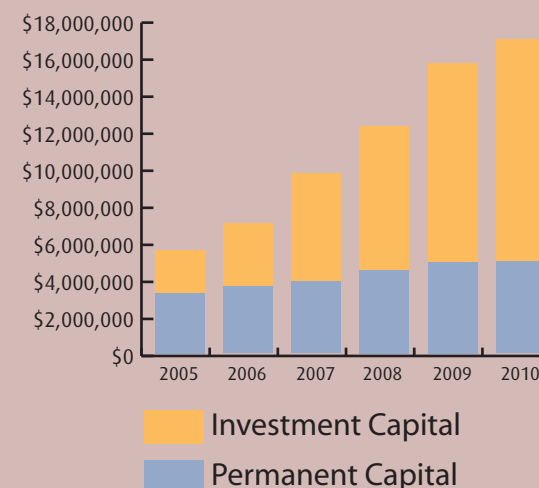
CHANGE IN NET ASSETS	\$30,860	\$317,168	\$119,797
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FY 2010 Financing Capital By Source

Total Financing = \$16.9 Million



Financing Capital Growth



BENEFACTORS (*PERMANENT LOAN CAPITAL*)

CHRIST CHURCH UNITED CHURCH OF CHRIST
CITY OF READING/BERKS MINDCo.
COUNTY OF LANCASTER
REVEREND WILLIAM H. AND JANE DANIELS
FIRST ENERGY FOUNDATION
RICHARD A. AND SANDRA M. FLUCK
FOUNDATION OF THE YORK COUNTY CHAMBER OF COMMERCE
PAUL AND CATHERINE GREGORY
T. JEROME HOLLERAN
JOHN F. HORRIGAN
J.C. EHRLICH Co., INC.
THE JAMES HALE STEINMAN FOUNDATION
THE JOHN FREDERICK STEINMAN FOUNDATION
LESLIE AND JILL JONES
THE LANCASTER ALLIANCE
LANCASTER COUNTY COMMUNITY FOUNDATION
LANCASTER COUNTY HOUSING AND REDEVELOPMENT AUTHORITY
LINDA LESTZ, STEM GAS PUBLISHING Co.
MARLIN MILLER, JR. FAMILY FOUNDATION
RAYMOND NEAG
OPPORTUNITY FINANCE NETWORK
PA COMMISSION ON CRIME AND DELINQUENCY, WEED AND SEED PROGRAM
PA DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT
PNC BANK
DR. CARL S. AND ELLEN L. PIKE
ROTARY CLUB OF LANCASTER
EDMUND AND INGRID RUOFF
SOVEREIGN BANK
SCOTT AND AMANDA SPENCER
SUSQUEHANNA BANK PA
SWEET STREET DESSERTS
TEAM PENNSYLVANIA FOUNDATION
U.S. DEPARTMENT OF AGRICULTURE
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICE, OFFICE OF COMMUNITY SERVICES
U.S. TREASURY DEPARTMENT, COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
SOLOMON AND BARBARA WANK
WYOMISSING FOUNDATION

INVESTORS (*CUMULATIVE*)

BANK OF AMERICA
DAVID AND ANNE BUSHNELL
CALVERT FOUNDATION
CATHOLIC WORKER HOUSE
CITIZENS BANK
CONGREGATION OF THE SISTERS OF CHARITY OF THE INCARNATE WORD
EPISCOPAL DIOCESE OF CENTRAL PA
FAITH UNITED CHURCH OF CHRIST
FRANCISCAN SISTERS OF MARY
FULTON BANK
ALEX AND MOLLY S. HENDERSON
JOHN W. AND CYNTHIA A. IRWIN
EDWARD D. AND CABELL L. KLADKY
LANCASTER NEWSPAPERS, INC.
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M&T BANK
MELLON BANK
MERCY PARTNERSHIP FUND
OPPORTUNITY FINANCE NETWORK
PA DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT:
PENNSYLVANIA COMMUNITY DEVELOPMENT BANK;
PENNSYLVANIA MINORITY BUSINESS DEVELOPMENT AUTHORITY
PNC BANK
PROTESTANT EPISCOPAL CHURCH OF USA
SETON ENABLEMENT FUND, SISTERS OF CHARITY
SISTERS OF ST. FRANCIS OF PHILADELPHIA
SOVEREIGN BANK
SUSQUEHANNA BANK
REVEREND J. KENNETH AND MARILYN J. TRAUGER
JOHN P. TREIER, JR.
U.S. DEPARTMENT OF AGRICULTURE
U.S. SMALL BUSINESS ADMINISTRATION
WACHOVIA REGIONAL COMMUNITY DEVELOPMENT CORPORATION
REVEREND CHARLOTTE WHITING

INDIVIDUAL AND CORPORATE CONTRIBUTORS, OPERATIONAL GRANTORS (*FYE 2010*)

AFFINITY BANK OF PENNSYLVANIA
LOUIS J. APPELL
GRETA H. AUL
AUSTIN LAW FIRM
BANK OF AMERICA/BANK OF AMERICA FOUNDATION**
BARLEY SNYDER*
LOUISE K. BARNETT
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CENTRAL PENN BUSINESS JOURNAL
CITIZENS BANK/CITIZENS BANK FOUNDATION**
CITY OF READING/BERKS MINDCo.
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REVEREND PETER A. AND CAROLINE P. GREENFIELD
BENJAMIN GUTIERREZ, PH.D.
S. DALE HIGH
T. JEROME HOLLERAN
JACK L. HOWELL
THE JAMES HALE STEINMAN FOUNDATION/ THE JOHN FREDERICK STEINMAN FOUNDATION**
EDMUND H. JONES
MARQUITA JONES
NANCY VAL KAMBOUROGLOS*
LANCASTER COUNTY COMMUNITY FOUNDATION**

LANCASTER COUNTY HOUSING AND REDEVELOPMENT AUTHORITY**
 MAX A. AND ERIKA E. LAUFFER**
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 GERALD W. MECK
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 MEEDER DEVELOPMENT CORPORATION
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 REESE, PUGH, SAMLEY, WAGENSELLER & MECUM
 GEORGE M. AND HARRIET M. ROSENSTEIN*
 KENDRA J. SAUNDERS
 ROBERT L. AND SUSAN E. SHOWALTER
 SOVEREIGN BANK**
 SPANISH AMERICAN CIVIC ASSOCIATION
 MACDONALD H. STACKS
 STUART & ASSOCIATES ARCHITECTS
 SUSQUEHANNA BANK**
 SWEET STREET DESSERTS*
 REVEREND J. KENNETH AND MARILYN J. TRAUGER*
 ROBERT TORRES, ESQ.
 SOLOMON AND BARBARA WANK*
 REVEREND CHARLOTTE WHITING
 UNITED DISABILITIES SERVICES
 U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, OFFICE OF
 COMMUNITY SERVICES
 U.S. DEPARTMENT OF THE TREASURY, COMMUNITY DEVELOPMENT
 FINANCIAL INSTITUTIONS (CDFI) FUND**
 U.S. SMALL BUSINESS ADMINISTRATION, MICROLOAN PROGRAM;
 OFFICE OF WOMEN'S BUSINESS OWNERSHIP*
 WACHOVIA WELLS FARGO FOUNDATION**
 YORK COUNTY ECONOMIC DEVELOPMENT CORPORATION

* = FIVE-YEAR CONSECUTIVE DONOR
 ** = TEN-YEAR CONSECUTIVE DONOR

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 JACK HOWELL, SECRETARY
 SARA A. AUSTIN, ESQ.
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 R. ERIC MENZER
 VANESSA E. PHILBERT
 CARL S. PIKE, PH.D.†
 CHRISTOPHER R. ROCKEY
 DAVID SCHANKWEILER
 DEBORAH A. STUART
 †TERMS ENDED 12/31/2009

SENIOR LOAN COMMITTEE

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 JOAN M. BRODHEAD, VICE CHAIR
 RAYMOND A. DAVIS
 STEPHEN D. FLAHERTY, ESQ.
 CHERYL D. HOLLAND-JONES
 CHRISTOPHER R. ROCKEY
 JAMES G. SHULTZ

STAFF

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 JOAN M. BRODHEAD, SENIOR VICE PRESIDENT AND CHIEF
 OPERATING OFFICER
 DANIEL T. BECK, VICE PRESIDENT, COMMUNITY LENDING
 JAMES E. BUERGER, DIRECTOR OF BUSINESS LENDING
 JEFFREY L. DRUCE, CONTROLLER

MARY KAY ECKENRODE, DIRECTOR OF REAL ESTATE LENDING
 FRED S. ENGLE, JR., BUSINESS CONSULTANT
 JAMIE L. FREY, ADMINISTRATIVE ASSISTANT
 LINDA H. GABRIEL, ACCOUNTING MANAGER
 REGINA M. GENDUSA, SENIOR ASSOCIATE, IMPACT AND
 COMPLIANCE
 GARY R. JOHNSON, DIRECTOR OF LOAN ADMINISTRATION
 STEPHANIE N. KESSLER, SENIOR ASSOCIATE, MARKETING
 MICHELLE L. KOWAL, ASSOCIATE, LOAN ADMINISTRATION
 KENNETH J. OLSON, BUSINESS CONSULTANT
 MICHELLE RAMOS, ASSOCIATE, LOAN ADMINISTRATION
 GENNY L. STEIN, SENIOR ASSOCIATE, ACCOUNTING
 MIRIAM SOTO, DIRECTOR OF TRAINING; BUSINESS LENDER AND
 COUNSELOR
 DOUGLAS J. WEISER, DIRECTOR OF BUSINESS LENDING

AMERICORPS VISTA MEMBERS

RYAN P. KASYAN
 MARY KATE McDEVITT
 MACY R. CULLISON
 SAMANTHA M. SHEWMAKER

OFFICE LOCATIONS

LANCASTER/LEBANON REGION

30 WEST ORANGE STREET
 LANCASTER, PA 17603
 717 393-2351

YORK/ADAMS REGION

226 EAST MARKET STREET
 YORK, PA 17403
 717-848-3863

CAPITAL REGION

140 STRAWBERRY SQUARE
 HARRISBURG, PA 17101
 717-920-1520

BERKS/LEHIGH REGION

505 PENN STREET
 READING, PA 19601
 610-685-4940

CHESTER REGION

30 WEST ORANGE STREET
 LANCASTER, PA 17603
 717 393-2351



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