

**O**ur new brand and the many achievements of 2002 reinforce what First Commonwealth has always been committed to: building our communities. We continue to encourage all First Commonwealth employees to be active and involved in making their communities better places to live and raise their families. In order to recognize extraordinary volunteer activity, we have established a “Golden Tower Award” that is awarded to one exceptional employee each month. There are also two “Spirit of Community Service Awards” presented monthly to further inspire all of our employees to give back to their home communities.

A clock tower was chosen as our logo because it symbolizes the enduring strength of the communities in which we operate. At First Commonwealth we know that we can best build our success by building stronger communities. We are delighted to have reached this moment in our Corporation’s history and to be in a position to share our success with our shareholders.

On a final note, you should know that corporate integrity has been a priority for First Commonwealth long before the onslaught of corporate scandals and the many laws and regulations adopted in response. First Commonwealth will continue to operate in full compliance with all required corporate governance practices. The Board of Directors remains committed to protecting the interests of our shareholders.



The Golden Tower Award, created to reinforce First Commonwealth’s commitment to communities and to celebrate the new brand, will be awarded each month. It will honor a First Commonwealth employee who gives generously of his or her time and talent as a volunteer.