

It all comes back full circle. We are ever aware as well as proud of the fact that First Commonwealth Financial Corporation begins and ends with the communities where a First Commonwealth partner exists. Our goal is to improve our services, the way we deliver those services, and ourselves, so we can continue to improve our communities. We are all shareholders in the First Commonwealth Financial Corporation circle of services and are collectively investing in the strength of the organization and of the communities where we live, we work, we worship, we participate, we play, and we bank. Our future will see us unify our corporate image, perfect our skills as sales people and service providers, and hone our now complete line of client financial services. Employees are the people who link us to those communities.

and we all succeed.



The client is the central focus when First Commonwealth is selling services, or delivering them.



### **Richard R. Applegate**

Nationally recognized financial advisor Rick Applegate, and his financial planning companies, Strategic Capital Concepts, Inc. and Strategic Financial Advisors, Inc. have become partners of First Commonwealth Financial Corporation, capping our ability to offer a comprehensive line of financial services to clients. A Pennsylvania native, Rick Applegate has filed many reports for CNBC's "The Money Club" and comments regularly on CNBC's "PowerLunch." A well-known speaker, educator, commentator, and reporter, Rick has been providing financial planning, investment, insurance, retirement plan, and employee benefit advice and service since 1975. His clients include non-profit organizations, hospitals, Fortune 500 companies, and many affluent individuals. Our new partnership with Rick Applegate means that First Commonwealth clients now have access to superior financial planning services.