





Robert Torres, Esquire
Chair, Board of Directors

Daniel Betancourt
President and Chief Executive Officer

Dear Friend:

This has been an unexpected year for us all. Who could have foreseen the economic crisis that has gripped our nation? Yet it is said that within every crisis lies opportunity. For Community First

Fund that opportunity was the chance to strengthen our own systems and to better articulate what has always been part of our core values: to decrease the concentration of poverty in small cities and urbanized towns in our market area. Our goal, therefore, is to increase affordable housing, life enhancing community services, opportunities to build wealth and the ability to earn a self-sustaining livelihood for all people, especially Persons of Color and women.

By adopting this language and theory, we have been able to look at all loans with an eye towards impact. Will this loan ultimately result in a stronger city, borough or community? Will a person be able to better his or her life through entrepreneurship? Asking these and like questions has made us more selective in the loans that we approve. Even though Community First saw an increase in the number of people applying for

financing this year, difficult decisions sometimes had to be made.

It was also a year of national recognition for Community First Fund's work. In December 2008, we were named a finalist for the prestigious Wachovia NEXT Awards for Opportunity Finance. In April 2009, we were featured in *USA Today*. Pretty impressive for an organization with a dozen board members and staff of 28.

We will come out of this recession better and stronger than in the past. It is what we do as Americans: we pull ourselves up by the bootstraps and support our neighbors. In 17 years we have invested \$30.5 million through more than 790 loans impacting countless people. Read ahead to see what we have accomplished this past fiscal year—a testament to our board, staff and clients. It is the story of a renaissance, and we all know how every good story begins...



Chestnut Hill Café/ Lancaster, PA/ \$316,000



Once upon a time...

When Community First Fund was established in 1992, small cities in Pennsylvania had been challenged for decades—economic investment was limited and downtown centers were dying. Other elements of urban decline were evident: poverty rates were high, business vacancies were significant, lack of homeownership

was greater than ever, all while many basic goods and services were unavailable in city neighborhoods.

Community First Fund saw a need to develop a strategy to change the tide and contribute to the region's revitalization through entrepreneurship, business investment, better housing opportunities and

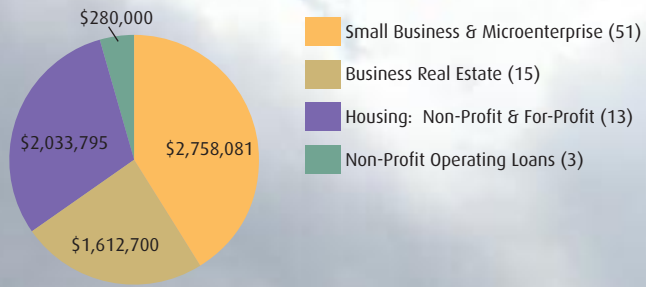
more availability of services to neighborhood residents. The past year has offered no fewer challenges, but the momentum of change is growing as our Small Cities Strategy allowed us to provide over \$6.5 million in loans to businesses and communities striving to sustain that change.

Palm Street/ SACA Development Corporation/ Lancaster, PA/ \$250,000



FY 2009 Loans by Type in Dollars

82 Loans Totaling \$6,684,576



...a region with a rich entrepreneurial history...

The towns and cities in our thirteen county region—from south-central PA to the Lehigh Valley—have long been places of leadership and innovation. Lancaster and York can both claim to have been the nation’s capitol. The first paved road in the US, now known as the Lincoln Highway, connects the two cities. Our entrepreneurial ancestors gave us many famous companies such as the Reading Railroad, Hershey’s Chocolate and the Pfaltzgraff Company, to name a few. We have fought and won battles, been home to founding fathers

and to pioneering abolitionists.

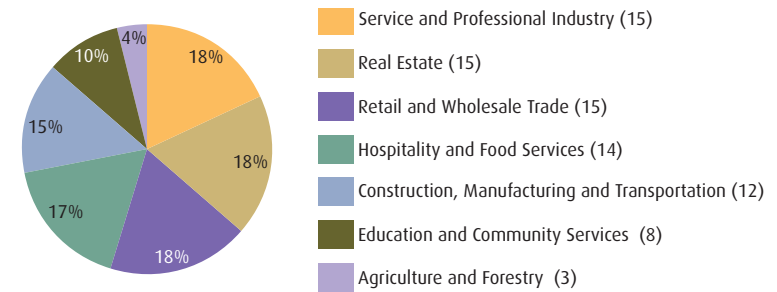
This spirit of leadership and vision is still thriving in our region. In support of this era’s innovators, during fiscal year 2009 Community First Fund made 82 loans, 51 of which were to small businesses owners who create jobs and invest in the sustainability of these historical communities. More than 280 jobs were created or retained by the companies who received financing and of the 51 loans, 14 were borrowers that had received funding in the past.

A good example of how the Small Cities Strategy works is The Organic Mechanic Soil Company.

Community First Fund has supported Mark Highland since 2007 when he was starting out, and assisted him again this year as he moved the company to a former foundry location in Chester County, which had been vacant for 18 years. Reducing blight and creating jobs helps to restore communities. The Organic Mechanic’s hallmark is instituting sustainable business practices: vehicles and equipment run on bio-diesel fuel made from waste oil from a neighboring company and two of Mark’s four employees are able to walk to work.

FY 2009 Loans by Industry

Total number of loans: 82



York City Redevelopment



...came together once again...

As urban decline dominated the end of the 20th century, community revitalization became an important focus of local leaders. As a leader in the region, Community First Fund believes that economic prosperity for all residents is the key vision that drives such improvement. Over the past decade, there have been signs of new investment and progressive redevelopment in many of the downtowns

which is why it was imperative that during a year of economic turmoil, Community First reaffirmed its commitment to economic development. We did so by financing more than \$4 million in loans supporting business ownership and more than \$2 million in loans improving or expanding affordable and mixed-income housing opportunities for city residents.



While cities had ups and downs, some things stayed constant

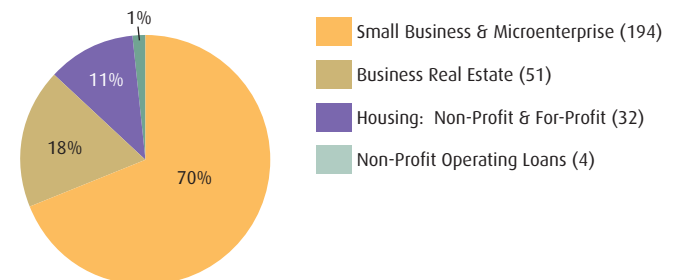
such as the need for community organizations that aid the less fortunate. Since inception, Community First has worked to support local non-profit organizations, often the glue that holds neighborhoods together. These groups were significantly challenged in the past year, as funding declined. Nonetheless, in fiscal year 2009 we provided more than \$711,500 to non-profit community service organizations so they could continue providing services and advancing redevelopment efforts.

One such recipient is Crispus Attucks. Founded in 1927 as a recreation center for African Americans in Southeast Lancaster, Crispus Attucks Community Center is an advocate for equality and a provider of programs that help people from all cultural backgrounds achieve self-sufficiency. Community First Fund supported the organization with a working capital loan so services could continue.



Total Portfolio by Percentage and Loan Type

Total loans outstanding: 281





Cheryl D. Holland-Jones, Executive Director/ Crispus Attucks/ Lancaster, PA/ \$117,000 (cumulative)



Ramon Metz, Juana Collado and Diana Paparez/ La Antillana 2 Deli/ Reading, PA/ \$130,000

...to reinvent itself...

Community First Fund's Small Cities Strategy relies on the premise that it takes simultaneous actions to revitalize a city. There needs to be affordable and market rate housing, access to goods and services – from pharmacies to mechanics, child care to social services, strong business improvement districts, and varied food and entertainment venues to draw people to a city. Vibrant cities are those that provide opportunities to live, work, and play.

The fabric of small cities includes local business ownership and locally-based real estate developers who are reconstructing older buildings for new uses. For example, corner groceries are critical to neighborhoods where people do not have access to reliable public or private transportation. Community First Fund also works with developers throughout the region to expand mixed income housing in downtowns.



In FY2009 Community First supported more than 19 entrepreneurs with the acquisition of property for their businesses. Sixty percent of these loans went to women and 33% to Persons of Color. Community First Fund's financing allowed Ramon Metz and Juana Collado to purchase the featured property, which resulted in an upgrade to a corner grocery store and provided affordable rental units on the upper floors.

In FY2009, Community First helped create 204 units of housing for community residents. The projects we support are always unique. For example, The Lofts @ 909 had been a vacant school in Harrisburg. While converting a school building into apartments takes some doing, Mayur Patel still chose to develop this property because of the need for housing close to the Capitol and state office buildings.





Mayur and Tina Patel, TKP Schoolhouse/ Harrisburg, PA/ \$325,000



...for tomorrow's pioneers.

The ultimate problem that Community First Fund strives to solve is the concentrated poverty in small cities and urbanized towns in our market area. Without a doubt, poverty reduces opportunities for children who are our collective future. Supporting young people now is a way to ensure that they have the tools needed to overcome the problems that we face today and that the renaissance being enjoyed in the region can be sustainable in the future. Community First Fund has always supported child care providers and community organizations that address the needs of children, as well as entrepreneurs that offer

services enriching the lives of families. For those living in lower-income communities, these opportunities are not always near at hand.

As we look into the next year and beyond, we know that Community First Fund will continue to play a critical role in the development of the small cities we support. As challenging as the year has been, Community First Fund continues to be a strong, lasting organization which allows for a world with opportunities for persons to develop their own stories of success.

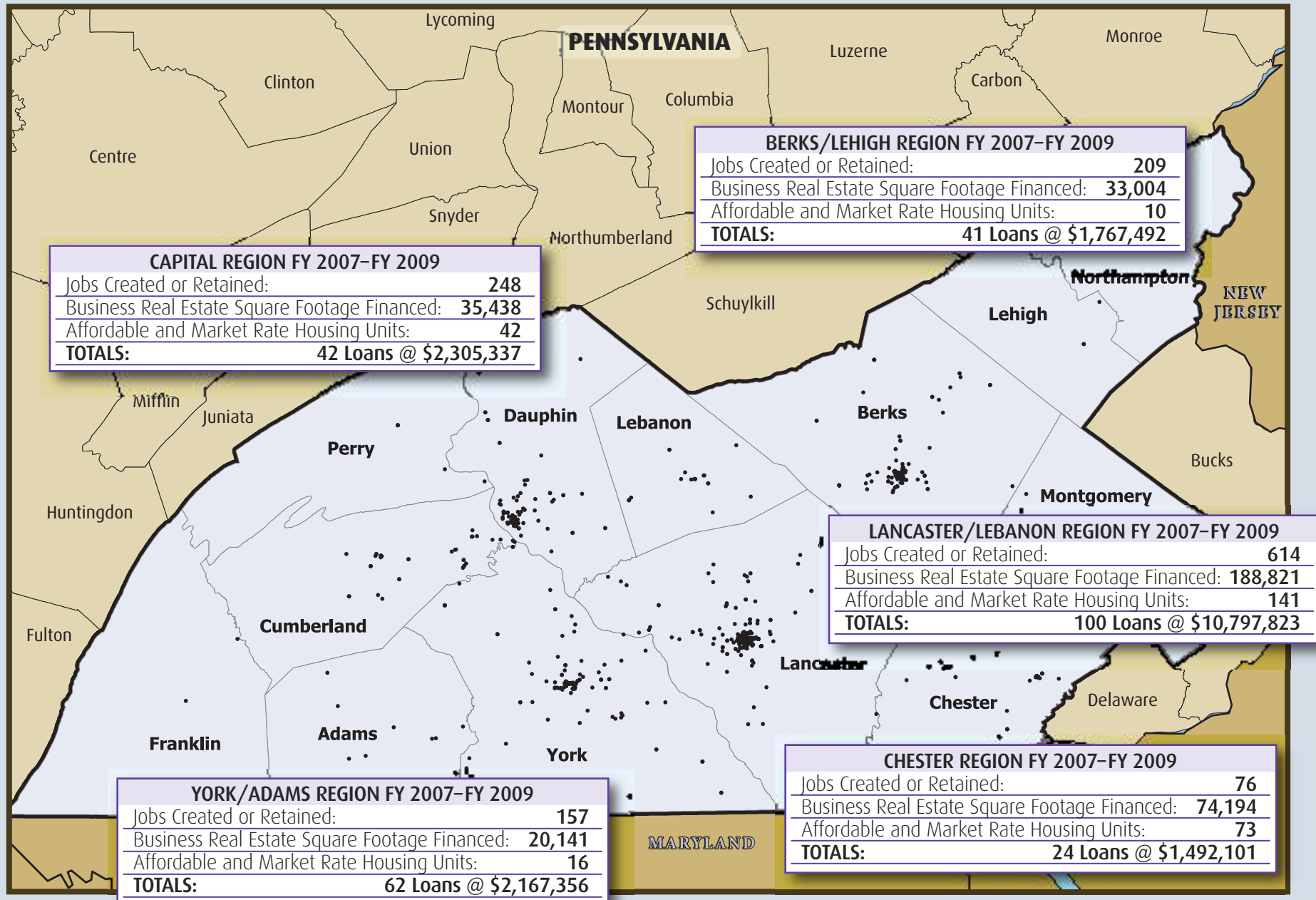
← **Entrepreneurship has many faces** and impacts lives in many ways. In 2009 Community First was happy to support Marguita Jones, a dedicated educator and advocate for children: she started Heaven Sent Academy for 46 children, half of whom come from low-income families. With Community First Fund's help, Marguita was able to purchase and renovate her school facility. Denise Jackson too is a champion of children, especially those who have faced life-changing obstacles. Through her publishing business Masterpiece Creations, she has been able to print her own story, *Grace in the Shadows*, a journey from childhood abuse to hope, healing, and peace of mind. →



Denise Jackson/ Masterpiece Creations Graphics & Publishing/ Gettysburg, PA/ \$30,000

The Effect of Our Commitment to Regional and Local Revitalization

Data points (dots) on map represent 792 loans totaling \$30.5 million financed by Community First Fund since 1992.



Organizational investment for fiscal years 2007-2009 totals 269 loans at over \$18.5 million. Boxes represent breakout of these loans and related statistics by region during the same time frame.

Impact Summary

- The majority of residents in our region's cities rent their homes. Of those who rent, nearly half are considered to be "housing burdened" because 30% or more of household income is spent on rent. Community First Fund understands the reality of this struggle. *In fiscal year 2009, we financed 153 housing units for low- and moderate-income persons in our 13-county footprint.*
- Everyone is affected by the consequences of neighborhood blight. Property values go down, crime goes up, and the general health of the community suffers. Filling these vacant building with vibrant businesses brings richness back to our small cities. Strategies that include creating housing for diverse incomes in many city neighborhoods also support sustainability. *In fiscal year 2009, we financed 124,948 square feet of business real estate and 51 market rate housing units.*
- Local ownership of buildings and other properties is essential in strengthening our economy by enabling money to be reinvested into our cities. *Since inception, 73% of our business real estate loans were to entrepreneurs who purchased their buildings.* Sixty one percent of these loans were to low- or moderate- income individuals. Through these efforts we have helped to decrease absentee ownership, strengthen our local tax base, and promote a sense of pride in our communities.
- Joblessness touches everyone—from children and families to local entrepreneurs and the wider population. Unemployment rates in our region's smaller cities are consistently higher than the counties in which they are located and they remain higher than the national average. Providing a job to one person causes a positive ripple effect that touches us all. *Through our financing efforts, Community First Fund created or retained 287 jobs in fiscal year 2009.*

Maps courtesy of Lancaster County GIS Department

Small Cities Strategy at Work

Map depicts the 67 loans totaling \$7.5 million that Community First Fund financed in Lancaster City during fiscal years 2007-2009. The snapshot details the purposes of those loans as well as the percentage of people living below the poverty level in each area.



Financial Summary and Outlook

During fiscal 2009 (July 1, 2008–June 30, 2009) the nation experienced some of the most challenging economic events it had faced in more than eighty years. 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 17%, reaching \$17.2 million. The loan portfolio grew to \$13.8 million, which was a 30% increase over the prior fiscal year end. Even with a decline in the economy, portfolio quality remained steady, and net write offs remained under 3% for the year.

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 mixed-income housing. Community First has been successful in expanding product offerings to include SBA guaranteed loans, larger 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 FYE were 7% greater than the end of FY 2008. Net

Assets were 38% of Loans Outstanding, ensuring resources for continued growth and reserves for the protection of investors.

The organization's revenue grew by 7% over the prior year with earned income (Interest Income and Fees) exceeding \$1 million for the first time in our history. Community First Fund's Self Sufficiency Ratio (Earned Income +Contract Income/Operating Expenses) was 66% despite an increase to Loan Loss Reserves. This increase in self sufficiency helps ensure that Community First Fund maintains its ability to deliver loan products and other services to its communities.

2009 Highlights

- Named a finalist for the 2008 Wachovia NEXT Award for Opportunity Finance which is administered by The Wachovia Foundation, The John D. and Catherine T. MacArthur Foundation, and Opportunity Finance Network.
- Named a semi-finalist for the third consecutive year for the Wachovia NEXT Award.
- Miriam Soto, Director of Training and Business Lender and Counselor at Community First Fund was named 2009 Eastern Pennsylvania SBA Minority Business Champion of the Year.
- Featured in USA Today as an example of an exceptional Community Development Financial Institution (CDFI).
- Community First expanded its Americorps VISTA program as part of the national economic recovery effort to include placement of volunteers in other non-profit community organizations with economic development programs.

These included Housing Development Corporation, Crispus Attucks in York, the Spanish American Civic Association, and the Philadelphia Development Partnership.

- Received AA3 rating by the CDFI Assessment Ratings Systems or CARS® which indicates that the organization "exhibits solid financial strength, performance, and management practices."
- Received several large investments including those from Bank of America, and the PA Department of Community and Economic Development Business Opportunity Fund.
- Community First Fund staff and Board honored Daniel Betancourt for his 10 years of service to the organization.
- Surpassed \$1,000,000 in earned income for the first time in our history.

FINANCIAL POSITION DATA

2009

As of June 30

2008

2007

ASSETS

Cash	\$2,907,603	\$2,402,202	\$2,487,456
Loans Receivable (Net)	\$13,039,859	\$10,046,290	\$7,446,143
Property and equipment	\$789,101	\$835,678	\$862,752
Other Assets	\$517,156	\$1,462,682	\$1,317,508
Total Assets	\$17,253,719	\$14,746,852	\$12,113,859

LIABILITIES AND NET ASSETS

LIABILITIES			
Notes Payable	\$11,281,120	\$8,808,692	\$6,349,666
Other Liabilities and Deferred Revenue	\$1,053,319	\$1,336,048	\$1,281,878
Total Liabilities	\$12,334,439	\$10,144,740	\$7,631,544
NET ASSETS			
Unrestricted	\$4,498,547	\$4,177,370	\$4,070,857
Temporarily Restricted	\$150,000	\$150,000	\$150,000
Permanently Restricted	\$270,733	\$274,742	\$261,458
Total Net Assets	\$4,919,280	\$4,602,112	\$4,482,315
Total Liabilities and Net Assets	\$17,253,719	\$14,746,852	\$12,113,859

ACTIVITIES DATA

REVENUE AND SUPPORT

Contributions and Grants	\$2,094,255	\$2,098,443	\$1,684,541
Interest and Fees	\$1,159,458	\$903,890	\$743,026
Other Income	\$26,848	\$49,997	\$24,703
Total Income	\$3,280,561	\$3,052,330	\$2,452,27

EXPENSES

Program	\$2,601,964	\$2,508,352	\$1,950,669
General and Administrative	\$210,448	\$231,226	\$198,221
Fundraising	\$150,981	\$192,955	\$139,151
Total Expenses	\$2,963,393	\$2,932,533	\$2,288,041

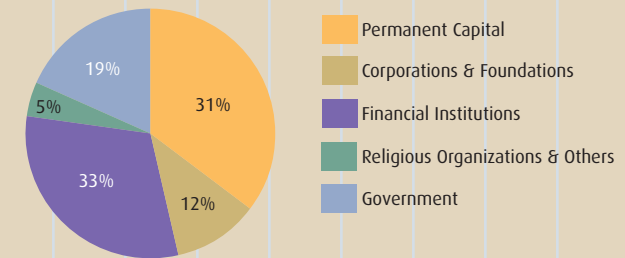
CHANGE IN NET ASSETS

\$317,168

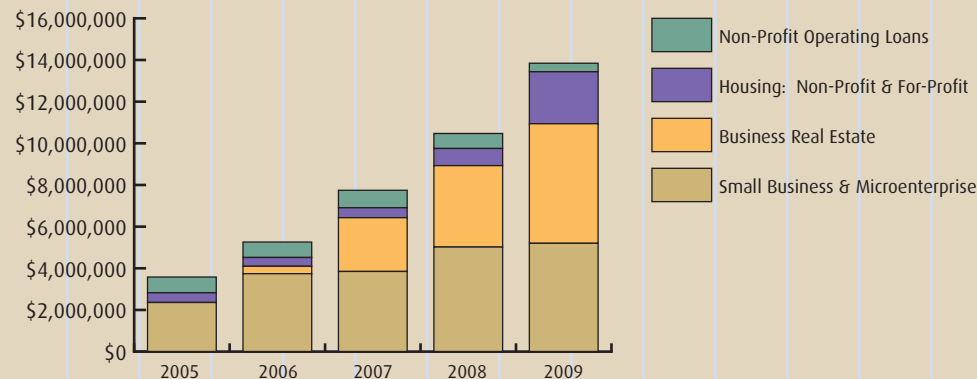
\$119,797

\$164,229

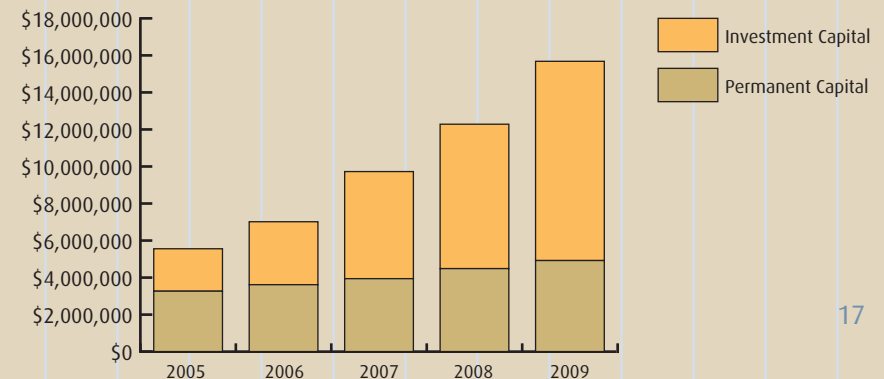
Financing Capital by Source (Cumulative)



Total Portfolio by Loan Type in Dollars



Financing Capital Growth



BENEFACTORS— PERMANENT LOAN CAPITAL

CHRIST CHURCH UNITED CHURCH OF CHRIST
COUNTY OF LANCASTER
REVEREND WILLIAM H. AND JANE DANIELS
FIRST ENERGY FOUNDATION
SANDRA M. AND RICHARD A. FLUCK
FOUNDATION OF THE YORK COUNTY CHAMBER OF COMMERCE
CATHERINE AND PAUL GREGORY
T. JEROME HOLLERAN
JOHN F. HERRIGAN
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
ELLEN L. AND CARL S. PIKE, PH.D.
ROTARY CLUB OF LANCASTER
INGRID AND EDMUND RUOFF
SOVEREIGN BANK
AMANDA AND SCOTT 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
BARBARA AND SOLOMON WANK
WYOMISSING FOUNDATION

INVESTORS (CUMULATIVE)

BANK OF AMERICA
ANNE AND DAVID 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
MOLLY S. AND ALEX HENDERSON
CYNTHIA A. AND JOHN W. IRWIN
CABELL L. AND EDWARD D. KLADKY
LANCASTER NEWSPAPERS, INC.
ERIKA E. AND MAX A. LAUFFER
M&T BANK
MELLON BANK
OPPORTUNITY FINANCE NETWORK
PA DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT
PNC BANK
PROTESTANT EPISCOPAL CHURCH OF USA
SETON ENABLEMENT FUND, SISTERS OF CHARITY
SISTERS OF ST. FRANCIS OF PHILADELPHIA
SOVEREIGN BANK
SUSQUEHANNA BANK
MARILYN J. TRAUGER AND REVEREND J. KENNETH
JOHN P. TREIER, JR.
U.S. DEPARTMENT OF AGRICULTURE
U.S. SMALL BUSINESS ADMINISTRATION
WACHOVIA REGIONAL COMMUNITY DEVELOPMENT CORPORATION
REVEREND CHARLOTTE WHITING

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AUSTIN LAW FIRM
BANK OF AMERICA
BANK OF AMERICA CHARITABLE FOUNDATION
BARLEY SNYDER

LESLIE H. BENOLIEL
BERTZ & COMPANY
DANIEL BETANCOURT
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CORPORATION FOR NATIONAL AND COMMUNITY SERVICE/AMERICORPS[®]VISTA PROGRAM
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LANCASTER COUNTY HOUSING AND REDEVELOPMENT AUTHORITY
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MEEDER DEVELOPMENT CORPORATION
METRO BANK
NATIONAL PENN BANK
RAYMOND NEAG
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* TERMS ENDED 12/31/2009

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MICHELLE RAMOS, ASSOCIATE, LOAN ADMINISTRATION
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COUNSELING, CAPITAL REGION

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LAUREN J. CAPORIZO
MEREDITH A. HUSBAND
ASHLEY L. GILGORE
DANIEL S. SAMARTINO
LAURA E. SYLVESTER

OFFICE LOCATIONS

LANCASTER/LEBANON REGION

30 WEST ORANGE STREET
LANCASTER, PA 17603

YORK/ADAMS REGION

226 EAST MARKET STREET
YORK, PA 17403

CAPITAL REGION

140 STRAWBERRY SQUARE
HARRISBURG, PA 17101

BERKS/LEHIGH REGION

505 PENN STREET
READING, PA 19601

CHESTER REGION

EAGLEVIEW CORPORATE CENTER
737 CONSTITUTION DRIVE
EXTON, PA 19341

www.commfirstfund.org



Community First Fund