

**SUBJECT: Premier Member Highlight – Hayley Harrison**



Hayley Harrison

Hayley, office manager of the Forest Hills Branch is one of our premier member highlights for this month. Hayley brings to the table a desire to truly know each and every one of my business clients. I visit their businesses. I talk to them about the big picture: their goals, their priorities, their cash flow, and their use of credit. I listen before advising, and I make the success of every client's business a measure of my own success. I view myself as an important partner for my clients and to the communities that I serve. Please be sure to contact Hayley at [HHarrison@fcbanking.com](mailto:HHarrison@fcbanking.com) for all your banking needs.

**Hayley, tell us a little about your business.**

First Commonwealth is a community based bank. We are headquartered in Indiana, Pennsylvania, and all of our decisions are made in Western Pennsylvania. We have over 110 branch locations throughout 15 Pennsylvania counties. I am the office manager of the Forest Hills Branch, which makes me the contact point for all of a small business owners banking and financial needs. Even though I am based in the eastern portion of Pittsburgh, I am willing to travel anywhere in the Pittsburgh area to meet with any business owners.

**How long have you been with this company, or in this business?**

I have been at First Commonwealth for four years, and in Forest Hills for one year.

**What does your company specialize in?**

The core of First Commonwealth's specialty is small business. While we also offer personal and corporate banking, we believe that small businesses are the cornerstone of our economy, and as a community bank, it is important to us to build and foster relationships with small businesses. By helping them achieve their goals, we contribute to the communities that we live and work in everyday.

**What sets your company apart from your competition?**

While many banks and financial services companies have struggled in the last year, First Commonwealth continues to grow. With so many headlines in the news about bank failures, mergers, and government bail outs, we have a great story to tell. We are opening new branches, have money to lend, and we did not take a single dollar from TARP or any government funded bail out program. Because we value our communities, we have always made sound, fair lending decisions, and we are proud that by living up to our company's core values, we managed to have a record year in 2008.

**What products or services does your business provide that can help a WSBA member's business or personal growth?**

First Commonwealth is a full service bank and financial services company. As an office manager, I am the point of contact for any need a business owner might have in any area of First Commonwealth. We make things simple for small businesses by partnering throughout our organization. This makes things simple; for any product or service need you simply need to contact me.

From one phone call, I can assist clients with personal and small business checking and savings products, certificates of deposit, IRAs, consumer loans and home equity lines of credit, small business loans, internet banking and bill pay. I can also facilitate discussions with any of my business partners at First Commonwealth whose areas of expertise include: loans for start up businesses; credit card processing; check verification; cash management services such as direct deposit, direct debit, and sweep accounts; investments; financial planning and advising; employee benefits, including group health and life insurance; personal lines of insurance, including auto, homeowners, and renters; commercial lines of insurance, including workmen's compensation and liability; and trust and estate planning services.

At First Commonwealth, we have everything our large competitors have to offer, but with the convenience of a community bank setting. When you need help with anything, you have one phone number to call – mine. After that, you can get back to your business.

**If a WSBA member were to choose to do business with you, what can they be assured of?**

When a WSBA member or one of their referrals meets with me, they can be assured that I will take the time to really understand what's important to them. I will ask questions to learn about their business' history and their vision for its future. We will discuss the priorities they have for their business, and I will address and assist with those things. During our meeting, we will cover their agenda, not mine. They can also be sure that when I do make a recommendation, I will explain things fully, speak candidly about the pros and cons of the options I provide, and help them honestly evaluate their next course of action.

**A little more about Hayley:**

I am a mother of a five-year-old boy with autism, and my husband and I are involved with autism-related charities and advocacy groups. As a couple, we feel its important to be a resource for other parents who have a child on the autism spectrum, particularly those that are just receiving a new diagnosis. In addition to talking to any WSBA members or people in their network about my business, I am also willing to speak to anyone who has a family member affected by autism.