



Before
1966-2019



Before
2001-2024



After 2019



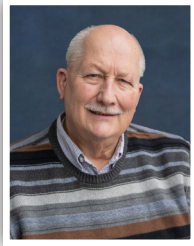
After 2024



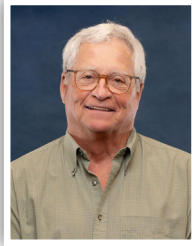
Reflecting On Our Journey
As We Support Our Community

2024 Annual Report

BOARD OF DIRECTORS



Ed Zipay
Chair



Bob Lucas
Vice Chair



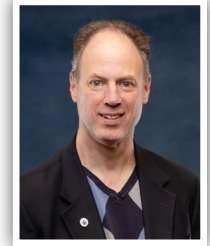
Laura Kubyako
Treasurer



Donna Oliver
Secretary



Rick Titus
Director



Mark Longietti
Director

SUPERVISORY COMMITTEE

**Rick Titus,
Reneda Eakman,
Karen Davis and
Sylvester Enos, Chair**



ADMINISTRATIVE STAFF



August 2024

**Missing from photo: Ally Garland, Madison Ridgeway,
Jessica Joy and Beverly Eiden*

PROGRAM

Welcome..... Ed Zipay

ADOPTION OF REPORTS

Report of the Chairman of the Board and CEOEd Zipay and Sandi Carangi

Report of the Secretary.....Donna Oliver

Report of the Treasurer Laura Kubyako

Report of the Supervisory Chair..... Sylvester Enos

Election Results.....Ed Zipay and Sylvester Enos

25th Annual Continuing Education Awards..... Sandi Carangi

Final Remarks Ed Zipay

2025 ADMINISTRATIVE STAFF

OPERATIONS

Sandi Carangi - CEO

Elaine Patton - VP HR & Operations

Suzanne Taylor - Lending Audit & Compliance Manager

Cheryl Deschand - Lending Manager/

CUDL Indirect Lending

Cheri Rosa - Branch Operations Manager/

Assistant HR & Training

Tammy Calderwood - Marketing & Business

Development Manager

Michele Buell - Branch Supervisor/

Assistant BSA Compliance & Security Officer

ThomAnn Kiser - Back Office Processing/BSA Compliance

Robin Haun - Teller Supervisor

Alexandria Garland - Assistant Teller Supervisor/IRAs

Tessica Campbell - Assistant Teller Supervisor

MEMBER SERVICES

Colleen Alfredo - Member Service Representative

Ann Sever - Member Service Representative

Melissa Gill - Member Service Representative

Roxanne Bobby - Member Service Representative

Crimson Runyan - Member Service Representative

Madison Ridgeway - Member Service Representative

Jessica Joy - MSR/Assistant BSA Compliance

Beverly Eiden - Member Service Representative

LOAN DEPARTMENT

Tammy Knox - Loan Officer/

Visa Card Coordinator

Kelly Palmer - Loan Officer

Sandra Davis - Loan Officer

Nancy Leo - Loan Assistant

Debbie Hanahan - Loan Assistant

Samantha O'Rourke - Collections &

Loan Assistant

Leah Beckert - Loan/Admin. Assistant

ACCOUNTING

Sandy Fleck – VP Accounting &

Visa Card Processing

Rob Gordon – Accounting Specialist

Rebekah Reynolds - Accounts Payable/

Admin. Assistant

CUSTODIANS

Barbara Jones

Robert Jones

Phil Jones

68 YEARS OF SUCCESS

1957-2025

BOARD CHAIRS

Thomas Lally 1957 - 1960
Albert Bigenho 1961
John Frank 1961 - 1963
Esther Ebert 1963
Wallace Heiges 1964

Stanley Schubel 1965
Frances Sloan 1966 - 1968
Nell Bobish 1969 - 1977
Richard Fischer 1978 - 1979
Ed Zorek 1980 - 1984

Joan Walker 1984 - 1986
Angelo Piccirilli 1987 - 2002
Ed Zipay 2002 - 2014
Connie George 2014 - 2018
Ed Zipay 2018 - Present

MANAGERS/CEOS

Phyllis Magargee 1957 - 1959
Roger Lewis 1960 - 1965

Ronald Simkins 1965 - 1969
Charles Black 1969 - 1988

David Killa 1988 - 2015
Sandi Carangi 2015 - Present

68 YEARS OF SHENANGO VALLEY TEACHERS FCU & MERCER COUNTY COMMUNITY FCU DIRECTORS

Thomas Lally
John Cunningham
Phyllis Magargee
Gerald Tallarico
Ruth Robins
Scott Lewis
Al Bigenho
John Frank
Alex Krotenak
Marie Anderson
Annabelle Mitchell
Dolores Toth
Blair Stewart
Wallace Heiges
Ed Bortner
Eunice Adams
Pauline Lombardi
Emma Young

Esther Ebert
Al White
Nell Bobish
Frances Sloan
Ron Simkins
James Marcolivio
Harold Hogue
Christ Hodges
John Young
George DeMark
Ronald Snyder
Jack Hudson
Stanley Schubel
Richard Fischer
Richard Boyles
Gary Jones
William Dunsmore
Angelo Piccirilli

Winnie Eichelberger
Joan Walker
Ed Zorek
Lorraine Kudelko Amos
John Pelsh
David Moses
Larry Perna
Frank Gargiulo
Michael Gonsalves
Connie George
Ed Zipay
Bob Lucas
David Burich
Laura Kubyako
Donna Oliver
Cliff Toth
Richard Titus
Mark Longietti



CHAIRMAN OF THE BOARD & CEO REPORT

Reflecting on our journey as we support our community.



Ed Zipay
Chairman of the Board



Sandi Carangi
CEO

2024 was a year filled with growth, celebration, and dedication to financial wellness in our community.

At the heart of our credit union's mission lies a continued commitment to supporting not only our members, but also the communities we serve across the counties of Mercer, Crawford, Lawrence and Venango in Pennsylvania, and Columbiana, Mahoning and Trumbull in Ohio.

In 2024, our credit union moved into our new Hermitage headquarters poised with state-of-the-art technology to support financial services for our growing membership. We extend our heartfelt gratitude to the many local businesses, organizations and individuals who helped throughout the construction process.

Dedication and support for financial literacy initiatives will remain strong in 2025 with credit union staff volunteering to teach financial lessons in schools and at local non-profit organizations. In our new training center, dedicated to our founding members and educators, we have partnered with local police to host fraud prevention seminars. Additional workshops are planned on topics such as budgeting, guiding members through the process of buying their first home, and taking steps to learn how to improve their credit score.

Other plans for 2025 include expanding services to improve member benefits, enhancing technology not only for efficiency but with additional security features. In addition, we're developing new programs specifically to help our members become more financially savvy, including the expansion of youth services with student accounts and young adult financial education programs.

Your board of directors, supervisory committee and staff will continue to support initiatives that make a difference in the communities we serve, staying true to the credit union philosophy of "people helping people."

Our exceptional board of directors, Ed Zipay, Bob Lucas, Donna Oliver, Laura Kubyako, Richard Titus, Mark Longiotti, and Dave Burich* worked hard in 2024 to ensure the credit union operated in the best interest of our members. Our supervisory committee, consisting of Sylvester Enos, Karen Davis, Richard Titus, Reneda Eakman, and Ruth Leone (who retired in 2024), are responsible for overseeing the credit union's financial audit review in accordance with regulatory requirements. We're thankful to our volunteer members of the board and supervisory committee for their countless volunteer hours and unwavering commitment to our credit union.

We are truly grateful for the confidence and loyalty you place in us. Thank you for being a part of our journey. We look forward to 2025!

Respectfully submitted,

A handwritten signature of Ed Zipay in black ink.

Ed Zipay, *Chairman of the Board*

A handwritten signature of Sandi Carangi in black ink.

Sandi Carangi, *CEO*

**Dave Burich sadly passed away in January 2025*

SECRETARY'S REPORT

2024 Annual Meeting Minutes

The 67th annual meeting of the Mercer County Community Federal Credit Union was held on April 13, 2024, at 11:30 am at the Avalon at Buhl Country Club.



Donna Oliver
Board Secretary

Mr. Ed Zipay, Board Chairperson, called the meeting to order and welcomed all in attendance. The pledge of allegiance was led by Laura Kubyako and invocation was led by Karen Davis. Mr. Zipay then introduced the members of the Board of Directors, Supervisory Committee and Ms. Sandi Carangi, MCCFCU CEO.

Ms. Donna Oliver, Board Secretary, announced there was a quorum with 65 members and guests in attendance.

On behalf of the Board of Directors and Supervisory Committee, Mr. Zipay thanked Ms. Carangi and MCCFCU employees for their leadership, professionalism and dedication that continues to make the credit union an on-going success story. Mr. Zipay referenced reports and financial statements located in the Annual Report. He also spoke about the upcoming completion of the new Hermitage office building.

Ms. Carangi then spoke about the progress of events that have occurred since the last Annual Meeting. Construction of a new Hermitage credit union office building officially began which will provide much needed office space and technology upgrades. Employees and all credit union services were moved to a temporary space in the Kohl's plaza area. Construction is nearing completion and occupancy will begin at the end of April. A ribbon cutting for the new Hermitage building is expected at the end of May 2024.

Ms. Carangi continued by describing the growth that our credit union has experienced. Membership has increased to over 12,000 members, the credit union now services 7 counties (4 in PA and 3 in OH) and technology has been implemented that connects our credit union with iPay, Samsung Pay and Google Pay. The credit union is also connected to Visa, Mastercard and Discover so that members can make loan payments using a debit or credit card. Also, a website assistant called Poshie was added, and our mobile banking app logins have gone from 30,000 to nearly 60,000 per month over the past year.

In 2024, the credit union is working to implement a teen account and a young adult savings program. In the past year, the credit union received two financial literacy grants (\$5,000 and \$10,000) which allowed us to partner with Junior Achievement. This partnership helped to send students from local school districts to JA BizTown.



Ribbon Cutting at New Hermitage Office



**2024 MCCFCU
Scholarship Awards**

Ms. Carangi proceeded with introductions of all credit union staff in attendance. She thanked them for their unwavering dedication and perseverance through the office relocation and building construction. She also expressed her gratitude to the Board of Directors and Supervisory Committee.

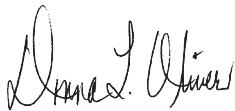
Ms. Carangi continued with a description of the credit union's Continuing Education Awards. All award recipients in attendance were then introduced. Each of the six recipients will receive a \$1,000 award check. An additional \$1,000 award is being given this year in memory of Cliff Toth, board director, who sadly passed away in 2023. This special award is given to a student who excels in music and the performing arts. Appreciation was extended to those who read/evaluated the Continuing Education Award applications and Tammy Calderwood for coordinating the scholarship application process.

Mr. Zipay referred all to pages 3-10 of the Annual Report where the Chairperson and CEO report, Secretary report, Treasurer report, Supervisory Chair report and Financials are found. A motion was made by Jim Leone, and seconded by Sarah Enos, to adopt the reports. The motion was approved.

The nominating committee, led by Ruth Leone, presented the slate of officers for the board – the nominees are Laura Kubyako and Ed Zipay. Both Ms. Kubyako and Mr. Zipay currently serve on the Board and have agreed to serve for another 3-year term. Mr. Mark Longietti was also nominated by the nominating committee to fill an unexpired one year term. There being no other nominees, Mr. Zipay declared Laura Kubyako, Ed Zipay and Mark Longietti elected by general consent to the credit union Board of Directors.

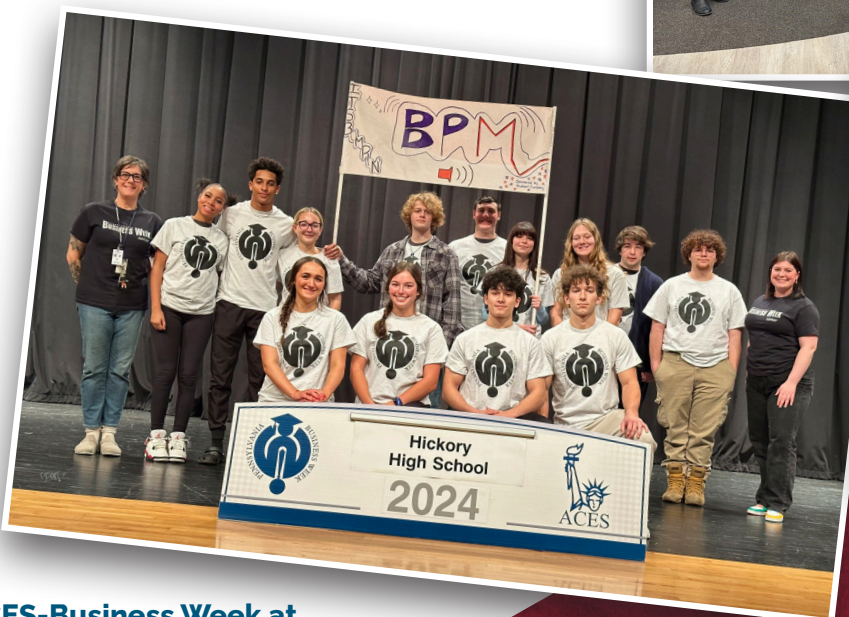
Mr. Zipay thanked everyone for attending the annual meeting and called for a motion to adjourn. A motion was made by Bob Lucas and seconded by Karen Davis. The annual meeting was adjourned at 1:10 pm.

Respectfully submitted



Donna Oliver, Board Secretary

Donation to Hermitage Fire Department



ACES-Business Week at Hickory High School



Community Shred Day

TREASURER'S REPORT



Laura Kubyako
Board Treasurer

Our credit union has maintained a healthy financial position throughout 2024.

I am proud to report that our credit union had another financially strong year. Mercer County Community FCU remains well-capitalized with a net worth to total assets ratio of 10.63% at the end of 2024. Membership increased to 12,217 members and our assets increased to \$106,553,936.20. These statistics reflect the confidence and continued support of our members.

For the year ending December 31, 2024, we report the following:

- Overall net income of \$896,250.18.
- Dividends to members amounted to \$587,643.73.
- Total gross revenue for the year was \$5,390,743.50 and operating expenses were \$4,009,534.32.
- Our assets have grown from \$500.00 in 1957 to \$106,553,936.20 as of year-end 2024.
- Our membership has grown to 12,217.

Many thanks go out to our CEO, the Board of Directors, Supervisory Committee, and the entire staff who manage and operate the credit union by ensuring safety and soundness, while achieving growth and success. We've accomplished a lot in 2024 and we look forward to what's to come in 2025.

Respectfully submitted,

Laura Kubyako

Laura Kubyako, *Board Treasurer*

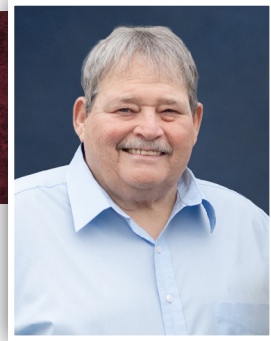
**Financial Literacy
Class at Buhl Park
Summer Camp**



**Mercer County Business &
Industry Career Fair**



SUPERVISORY COMMITTEE REPORT



Sylvester Enos
*Chair
Supervisory Committee*

Mercer County Community Federal Credit Union is required by law to have a Supervisory Committee appointed by your Board of Directors.

The Supervisory Committee's primary responsibility is to ensure that the Credit Union is soundly managed and that members' assets are safeguarded. We monitor Board actions, examine financial performance, and perform and report results of internal audits. In addition, an annual external audit is done by the CrossState Credit Union Association, and NCUA federal examiners make detailed reports on their periodic examinations.

Based on these various reports, the Supervisory Committee is pleased to report that our Credit Union is financially strong and managed in accordance with all rules and regulations established by the NCUA.

At the end of 2024, verification of members' accounts was completed. All member accounts were found to be in balance. Your prompt response to verification requests was greatly appreciated.

We truly appreciate the support and cooperation from the Board of Directors, CEO Sandi Carangi, and the dedicated staff who assist us in the performance of our duties. Special thanks to our volunteers who serve on our Supervisory Committee - Sylvester Enos, Karen Davis, Richard Titus, and Reneda Eakman. It has been a privilege to serve our members, and we look forward to another successful year in 2025.

Respectfully submitted,

A handwritten signature in black ink that reads "Sylvester Enos".

Sylvester Enos, Chair
Supervisory Committee



**New Hermitage Office
Opened May 2024**

STATEMENT OF FINANCIAL CONDITION

AS OF DECEMBER 31, 2024

ASSETS

Loans	\$51,191,178.56
Less: Allowance for Loan Loss	(588,322.72)
Less: Allowance for ODP Loss	(3,840.63)
Cash on Hand	1,245,211.19
Investments	44,965,502.81
Prepaid & Deferred Expenses	393,708.16
Land & Building – Sharon (net)	678,537.52
Land & Building – Hermitage (net)	5,988,501.37
Furniture & Equipment (net)	692,424.98
Accrued Interest on Loans	192,724.31
Share Insurance	950,452.05
Other Assets	847,858.60
TOTAL ASSETS	\$106,553,936.20

LIABILITIES

Accounts Payable	\$177,407.40
Dividends Payable	142,955.90
TOTAL LIABILITIES	\$320,363.30
Regular Shares (Savings)	\$65,262,139.21
IRA Shares	5,190,734.61
Vacation Club Accounts	593,582.25
Christmas Club Accounts	178,053.31
Share Certificates	8,984,379.72
Checking Accounts	14,706,805.10
Regular Reserves	1,202,911.53
Undivided Earnings	9,911,001.11
Equity Acquired in Merger	219,169.46
Unrealized Gain (Loss)	(15,203.40)
TOTAL EQUITY	\$106,233,572.90
TOTAL LIABILITIES AND EQUITY	\$106,553,936.20

STATEMENT OF INCOME & EXPENSES

AS OF DECEMBER 31, 2024

OPERATING INCOME

Interest on Loans	\$3,640,392.42
Income from Investments	981,899.96
Other Income	768,451.12

TOTAL GROSS INCOME

\$5,390,743.50

OPERATING EXPENSES

Compensation	\$1,237,214.00
Benefits/Insurance	250,067.71
Employer Tax Expenses	105,631.50
Travel & Conferences	18,186.20
Association Dues	19,386.28
Occupancy Expenses	167,348.42
Office Operations Expenses	680,125.95
CDA Donations & Fees	11,460.92
Education & Promotions	76,292.74
Scholarship Fund	7,624.24
Loan Servicing	58,872.87
Visa Loan Servicing	180,167.39
Indirect Loan Servicing	303,743.76
Professional & Outside Services	9,103.39
Provision for Loan Loss	828,548.13
Provision for ODP Loss	30,829.02
Supervision & Examination	20,258.93
Cash Over & Short	27.13
Annual Meeting	4,645.74

TOTAL OPERATING EXPENSES

\$4,009,534.32

Gain (Loss) on Disposition of Assets	0.00
Non-Operating Gain (Loss)	102,684.73
Less Dividends to Members	587,643.73

NET INCOME TRANSFER TO UNDIVIDED EARNINGS

\$896,250.18

5 YEAR REVIEW

YEAR END	TOTAL ASSETS	TOTAL LOANS	TOTAL SAVINGS	TOTAL CAPITAL
2020	\$92,805,598.19	\$47,259,587.69	\$84,428,675.30	\$8,136,762.12
2021	\$103,033,021.37	\$51,257,222.56	\$94,049,748.65	\$8,617,289.26
2022	\$107,468,825.60	\$55,884,139.32	\$97,689,616.97	\$9,577,256.26
2023	\$103,062,619.12	\$56,395,635.44	\$92,351,574.97	\$10,436,831.92
2024	\$106,553,936.20	\$51,191,178.56	\$94,915,694.20	\$11,317,878.70

2024 HIGHLIGHTS

12,217 MEMBERS



7 COUNTIES
SERVED

2 BRANCH
LOCATIONS



**HELD 1ST
COMMUNITY
SEMINAR**
IN TRAINING
CENTER
ON FRAUD
PREVENTION



**OVER \$119,000
IN SCHOLARSHIPS
AWARDED SINCE 2000**



**20 NON-PROFIT
ORGANIZATIONS**
BENEFITED FROM CU
KIND DAY INITIATIVE

**\$7,500 SUPPORT FOR
JUNIOR ACHIEVEMENT
OF WESTERN PA**



SHENANGO VALLEY CHAMBER PHOENIX AWARD

124,105

MEMBER SERVICE
REPRESENTATIVE
TRANSACTIONS

CROSSSTATE CREDIT
UNION FOUNDATION
**FINANCIAL LITERACY
AWARD**



MISSION: Mercer County Community Federal Credit Union is a member-owned, not-for-profit, financial institution. Our credit union strives to provide desired financial services to our members by offering superior member service and competitive rates while maintaining growth and financial stability.

VISION: We offer financial guidance that empowers our members to make the best decisions for their financial well-being. Our vision is to be our members' financial institution of choice for all financial services.



**2024 BEST OF THE
BEST CREDIT
UNION**
THE SHARON HERALD



761,672
ONLINE BANKING &
MOBILE APP LOGONS

\$106.5
MILLION IN ASSETS



1,084 NEW ACCOUNTS

COMMUNITY IMPACT

Mercer County Community Federal Credit Union is proud of the difference we make in the communities we serve. Here's a glimpse of the community impact that your credit union made in 2024. We will continue to seek ways to positively impact our community and strengthen our ties with the causes that are important to you, our members.

- ACES-Pennsylvania Business Week
- American Cancer Society
- Angels for Animals
- Animal Protection League of Western PA
- Arc of Mercer County
- Area Community Theater of Sharpsville
- AWARE, Inc.
- Buhl Park Summer Concert Series
- Children's Aid Society of Mercer County
- CLSV Stey Nevant Library
- Community Library of Shenango Valley
- CrossState Credit Union Foundation
- Downtown Sharon Farmer's Market
- Folds of Honor
- Foundation for Free Enterprise Education
- Greenville Chamber of Commerce
- Hermitage Holiday Light Parade
- Hermitage Police Department
- Hermitage Volunteer Fire Department
- Hickory Baseball, Softball & Lacrosse Boosters
- Hope Center for Arts and Technology
- Hope Centers Ministries
- Humane Society of Mercer County
- Joshua's Haven
- Junior Achievement of
Western Pennsylvania - Mercer County
- Kathleen Fey Leadership Program
- Keystone Blind Association
- March Fourth
- Mercer County Food Bank
- Mercer County Hall of Fame
- Mercer County Zem Zem Shrine
- Mercer Community Band
- Meszaros Charitable Foundation
- Parkinson's Foundation
- Penn-Northwest Development Corp.
- Penn State Shenango Sports
- Primary Health Network
- Prince of Peace Center
- Rey of Hope Foundation
- Saint John XXIII Home
- Salvation Army
- Sharon Alumni Hall of Fame
- Sharon Beautification Commission
- Sharon Community Development Corporation
- Sharon High School Musical
- Sharon High School Football
- Sharon High School Yearbook
- Sharon Historical Society
- Sharpsville Baseball Boosters
- Sharpsville Thespian Club
- Sharpsville Veterans of Foreign Wars Auxiliary
- Sharpsville Volunteer Fire Department
- Shenango Launchbox
- Shenango River Watchers
- Shenango Valley Chamber of Commerce
- Shenango Valley Chapter of
Credit Unions Scholarship Fund
- Shenango Valley Chorale
- Shenango Valley Meals on Wheels
- Shenango Valley Senior Center
- Shenango Valley Urban League
- St. Michael Byzantine Catholic Church
- Strayhaven, Inc
- The Greater PA Super Kids
- The Willow Women's Center
- United Way of Beaver County
- United Way of Mercer County
- UPMC Foundation
- Youngstown Marathon
- Youngstown/Warren Regional
Chamber of Commerce

Special Thanks

TO THE FOLLOWING ORGANIZATIONS AND SCHOOL DISTRICTS:

Borough of Sharpsville
Business Journal
City of Farrell
City of Hermitage
City of Sharon
Commodore Perry School District
Farrell School District
Greenville School District
Grove City School District
Halo Branded Solutions
Sharon Herald
Hermitage School District
Jamestown School District
Kennedy Catholic High School
Keystone Blind Association
Lakeview School District
Mercer Area School District
Mercer County Area on Aging
Mercer County Behavioral Health

Mercer County Council of Governments
Mercer County Area First Responders
Premier Electric
PWCampbell
Primary Health Network
Record Argus
Retail Grocery Services, Inc.
Reynolds School District
Sharon School District
SCP Group
Sharon Regional Medical Center
Sharpsville Dairy Queen
Sharpsville School District
Shenango Valley Chamber of Commerce
South Pymatuning Township
Thompson Fabricating
West Middlesex School District
Youngstown/Warren Regional
Chamber of Commerce



CLASS OF
2025
Congratulations graduates!

**CONGRATULATIONS TO THIS
YEAR'S SCHOLARSHIP RECIPIENTS**

In support of continuing education for youth in our community, the Mercer County Community FCU scholarship awards program began in 2000 and has since awarded over \$119,000 to area students pursuing an academic, professional, or vocational post-high school education.

BRANCH INFORMATION

HERMITAGE: 559 N. Hermitage Road
Hermitage, PA 16148
Phone Number: 724-981-9410
Fax Number: 724-981-9412

SHARON: 428 Sharpsville Avenue
Sharon, PA 16146
Phone Number: 724-342-2246
Fax Number: 724-342-1670

OFFICE HOURS

Monday - Friday: 9:00 AM - 5:00 PM
Lobby Hermitage & Sharon

Friday: 9:00 AM - 5:30 PM
Drive-Thru Hermitage & Sharon

Website: www.mccfcu.org
Mobile App: Mercer County Community FCU

SERVICES FOR OUR MEMBERS

SAVINGS ACCOUNTS

- Regular Savings (Share Account)
- Share Certificates (CDs)
- Holiday Club
- Vacation Club
- IRA Share Accounts

DIRECT DEPOSIT

- Government Checks
- Payroll
- Social Security

INSURANCE

- GAP Auto Protection
- Debt Protection Plus Life
- Mechanical Repair Coverage
- TruStage Insurance
- Deposits Federally Insured by NCUA

CHECKING ACCOUNTS (SHARE DRAFTS)

- No Minimum Balance Required
- Visa Debit Card
- Overdraft Protection/Courtesy Pay

OTHER SERVICES

- Family Memberships
- Online Account Opening
- Teen Student Accounts
- Junior Ship Ahoy Kid's Club
- Drive-Thru ATMs
- Night Depository
- Money Orders
- Cashier's Checks
- Official Checks
- Visa Gift Cards and Virtual Gift Cards
- Notary Service
- Medallion Signature Guarantee
- Wire Transfers
- It'sMe247 Online & Mobile Banking
- Telephone Banking
- Online Bill Payment
- Mobile Check Deposit
- E-Statements
- eDoc Electronic Signing
- Certified Financial Counselors
- Newtek Business Services
- Loan Pay Xpress
- Answers-Website Assistant

LOANS

- Personal
- Home Equity Loans & Lines of Credit
- First Mortgages
- Share Secured
- New & Used Automobiles
- Recreational Vehicles
- Visa Credit Cards
- Student Loans Through Sallie Mae®
- Auto Smart™ Online Auto Loans/Preapprovals
- CU Direct Auto Lending Participating dealers:
 - A. Crivelli Chevrolet Subaru, Franklin, PA
 - Bill McCandless Ford, Mercer, PA
 - Chrysler Dodge Jeep Ram of Greenville, PA
 - Cochran Nissan, Boardman, OH
 - Columbiana Chrysler Jeep Dodge, Columbiana, OH
 - Columbiana Ford, Columbiana, OH
 - Diehl Chevrolet Buick Cadillac, Grove City, PA
 - Diehl Chevrolet Toyota of Hermitage, Hermitage, PA
 - Diehl Chrysler Dodge Jeep Ram of Grove City, PA
 - Diehl Ford Hyundai of Sharon, Sharon, PA
 - Diehl Kia of Hermitage, Hermitage, PA
 - G. O. Crivelli Automotive, New Castle, PA
 - Gordons Auto Sales, Inc., Greenville, PA
 - Greenwood Hubbard Chevrolet, Hubbard, OH
 - Griffin Motors, Meadville, PA
 - Honda Cars at Street Track N Trail, Conneaut Lake, PA
 - Jim Shorkey Chrysler Dodge Jeep Ram, Austintown, OH
 - Jim Shorkey Mitsubishi, Austintown, OH
 - Jones Chevrolet, Warren, PA
 - Ken Ganley Kia Boardman, Boardman, OH
 - Kufleitner Chrysler Dodge Jeep Ram, Boardman, OH
 - Lake View Ford, Inc., Conneaut Lake, PA
 - McCandless Ford Meadville, Meadville, PA
 - McElwain Motor Car Company, Ellwood City, PA
 - Montrose Nissan, Hermitage, PA
 - Northpointe Automotive, Seneca, PA
 - Palmiero Toyota, Meadville, PA
 - Phil Fitts Ford Inc., New Castle, PA
 - Preston Auto Co, New Castle, PA
 - Preston Chevrolet Buick GMC Cadillac, New Castle, PA
 - Preston Chrysler Dodge Jeep Ram, New Castle, PA
 - Preston Honda, New Castle, PA
 - Preston Toyota, New Castle, PA
 - Shenango Auto Mall, New Castle, PA
 - Shenango Honda, Hermitage, PA
 - Team Lake Road Auto Sales, Conneaut Lake, PA





Making a Difference In Our Community

