

Public Sector Banking Services

Public Financing

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First Commonwealth Bank® offers specialized lending services to meet the very specific needs of government entities. We offer Tax Anticipation Loans for short-term financing that:

- Offer maturities of less than one year
- Provide working capital until the borrower receives tax payments
- Carry rates that are determined by considering the banks's rate and the cost of funds

The result is a flexible source of capital available when you need it.

In addition to short-term loans, other General Financing products are available for a multitude of government uses:

- Purchase or refinance equipment
- Provide funding for construction projects
- Short-term bridge financing
- Permanent financing

We also offer loans for long-term financing:

- Real estate purchases
- Refinancing high-rate bond issues

Whatever the project may be, you'll find that First Commonwealth financing is often less costly than issuing new bonds. And you can be confident you'll find the product that best meets your community's needs.

