

fedch♥ice Gives

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Issue #2, September 2023



“Planning for Your Future”

by Deija Crawford

Why We Support Financial Literacy in Underserved Communities

Dear Members,

We've been hearing warm words of encouragement from many of you ever since our Foundation's successful re-launch this past April. We've heard you say:

“Financial literacy for our children is so important today, more than ever.”

“If I only had a similar opportunity when I was at school, I'd be in a different place today!”

“Starting at the elementary school level is absolutely crucial...kids need to learn about finances as early as possible.”

Deija Crawford, who recently joined FedChoice as Financial Services Advisor, painted the cover image of this month's issue based on her personal experience. In her story, she shared how saving and budgeting helped her reach her ambitious goals. She said, “I hope that this painting can show that sometimes making sacrifices early on can benefit you in the future.”

Across the board, members have been excited to hear about our mission to support financial literacy in underserved communities.

It's heartwarming to see how many people have volunteered to help us reach out to local schools. Our vendors and foundations generously contributed to fund these essential projects, while other strategic partners like Blacks in Government (BIG) and Future Leaders of American Government (FLAG) embraced and supported our educational and community development programs.

The most striking example of generosity came from Ms. Sarah Fleming, a loyal FedChoice member, who donated \$10,000 to fund a new scholarship program in support of the education of young people in underserved communities. “Guy Fleming, my beloved husband, always supported education, and I want to celebrate his memory by making a difference for these young people,” said Mrs. Fleming.

We hope that you will enjoy reading Mrs. Fleming's story, as well as interviews with the talented recipients of our inaugural Educational Scholarships and Teachers' Aid Program grants, our staff highlights, and other news in our second issue of FedChoice Gives.

Thank you for your continuous support of our Foundation!

**Gratefully,
Andrey Gidasov, Ph.D.**

Executive Director, FedChoice Charitable Foundation



Heart of Our Purpose



“A small giving can plant amazing trees and create beautiful mountains, and the federal community, our members, and volunteers help us make all this happen, so thank you!”

Sandra Park, CCUE

FedChoice Chief Strategy and People Officer

Our recent celebration of the Educational Scholarship and Teachers' Aid Program Awards reminds me of an extraordinary story.

My husband's family uprooted from Seoul, South Korea, and immigrated to a small town near Ocean City, MD. A year later, they decided to move out of town for a better job opportunity. For my sister-in-law, whose English skills were still nascent, this would have meant transferring to another high school as a rising senior. What happened next blows my mind to this day. The teachers at her school held a meeting, and one teacher (and his wife), motivated by a pure and selfless heart, invited her to live with them her entire senior year so she wouldn't have to go through the ordeal of adapting to a new school a year before college! After graduating high school, my sister-in-law attended a pharmacy school in Baltimore and became a pharmacist. Her endeavor amazes me (she's never missed a day of school in her entire life), but the compassion she received from the community is even more awe-inspiring. With a profoundly grateful heart, she has kept in touch with the teacher for almost 30 years.

This is one heartwarming story, but it represents many educators who believe in nurturing future generations and students who are given opportunities to write their path to success. FedChoice Charitable Foundation supports these young minds deserving of equitable opportunities and the educators in our community who go above and beyond their call of duty and whose dedication often extends to their own resources. That is how we Embrace, Educate, and Elevate!

A small giving can plant amazing trees and create beautiful mountains, and the federal community, our members, and volunteers help us make all this happen, so thank you! I get tearful whenever I watch the video of Ms. Daniels, a mother whose child participated in our Power of Savings education session and toured FedChoice Federal Credit Union with 75 other students.

Her words resonate deeply:

“Coming from a family where we didn't have financial literacy and literally digging out of poverty, had we known what my son is going to know... he's going to know what we didn't know, and that's going to set him up for a better future.”

Testimonials like this make our time and effort all worthwhile. I'm honored and thankful for the opportunity to serve on the FedChoice Charitable Foundation Board, and I encourage you to join us in elevating lives. Together, we can create miracle stories, celebrate teachers' unwavering dedication, and support our youth's aspirations.

With gratitude, FedChoice Charitable Foundation is committed to sowing seeds of positivity in the lives and communities that we serve.

Winners of Our First Teachers' Aid Program (TAP) Grants

We are proud to announce three winners of the first round of TAP grants:

Michelle Hibbert shared:

“There are no words that can express my gratitude as a recipient of the first TAP grant from FedChoice Charitable Foundation...Now my students will have their own community garden!”

Ms. Hibbert will be using the funds to create a garden with students to plant and harvest crops to promote healthy eating.

Marie Biabo, her fellow teacher at Cora L. Rice Elementary School, will be using the funds to purchase materials for the Reading and Writing Club she facilitates. Ms. Biabo said:

“I am very appreciative of the TAP grant I received from FedChoice. Closing the reading and writing gap of our young learners is very important, yet doing so with the necessary materials is even better. A big thank you to FedChoice for supporting the educators of our community.”

Finally, Kimberly Byrd hailing from Herndon, VA-based Dranesville Elementary School noted:

“I am both humbled and honored to have been selected as one of the TAP grant winners. Thank you to FedChoice Charitable Foundation for recognizing educators and helping us make a positive impact in our classroom and on our students' development.”

Ms. Byrd will be using her grant funds to purchase fine motor and sensory activities so that students have ample opportunities for hands-on learning and exploration.

Brett Noll, Chairman of the FedChoice Charitable Foundation, stated,

“We have a profound appreciation for teachers and recognize how often many educators dip into their own pockets to fund school projects or even make sure all students have the supplies they need for success. The FedChoice Charitable Foundation and our entire Credit Union is honored to have an opportunity to help these outstanding individuals prepare their students for the future.”



CELEBRATING TAP GRANT WINNERS:

Brett Noll, FedChoice FCU CEO,
Marie Biabo, Cora L. Rice ES,
Michelle Hibbert, Cora L. Rice ES,

Kimberly Byrd, Dranesville ES,
Sandra Park, FCF Vice Chair,
Andrey Gidasov, FCF Executive Director

Interview with TAP Grant Winners



BRETT NOLL, MICHELLE HIBBERT, SANDRA PARK, ANDREY GIDASPOV

Michelle Hibbert, Community Liaison, Cora L. Rice Elementary School:

“My belief is simple - Students do not care how much you know, until they know that you truly care.”

I'm Michelle Hibbert and home for me will always be the Caribbean Island of Trinidad and Tobago, where I was nurtured into the person I've become. My interests lie in gardening, cooking Caribbean infused cuisine, going for long walks in nature and spending time with family.

I attended New York University and earned my Bachelor of Science in Elementary and Special Education. I also attended St. John's University and earned my Master's as a Reading Specialist. Being a learner, I also earned degrees and certificates in Admin 1, Bilingual Education, and Teacher Leadership. Coming from a legacy of educators in my family, it was only natural that I continued in that pathway. My biggest cheerleader was my grandmother, who, unbeknownst to me, couldn't read as she had to care for her younger siblings. Our daily reading sessions in which she listened to me and corrected me when something didn't sound right, was the start of her literacy growth.

My professional goal is to ensure that students and families have access to essentials that eliminate stressors, be it financial, emotional, physical, mental or food insecurity.

My belief is simple - Students do not care how much you know, until they know that you truly care. I care through forming authentic relationships, tapping into their hopes and dreams, by leaning into listening and believing in them.

Marie Biabo, Reading Teacher, Cora L. Rice Elementary School:

“My ultimate goal is to teach, inspire, motivate, and empower all young minds I come across.”

My name is Marie Biabo. I was born in Cameroon and moved to the United States 20 years ago. I am a mom and a wife. I love home decoration, sewing, cooking and most importantly, spending time with my family. I attended Prince George's Community College and later, transferred to Bowie State University where I graduated with my Bachelor degree in early childhood education.

My desire to become a teacher started when I was in 8th grade. I had an amazing teacher who inspired me. I decided to become a teacher because I wanted to make a difference in the lives of children. Seeing my kindergarten and first grade students read and write proficiently at the end of each year has always inspired me to continue the journey I have embarked on as an educator.

I learned about FedChoice Foundation's TAP grants from a coworker at my job and decided to apply right away. I hope that other teachers will take advantage of this amazing opportunity!

My message to other teachers is to be a reflective and a culturally responsive practitioner.

Being in the educational system for almost eight years now, my dream is to own a consulting business that will empower young children to build their reading and writing competence. My ultimate goal is to teach, inspire, motivate, and empower all young minds I come across.



BRETT NOLL, MARIE BIABO, SANDRA PARK, ANDREY GIDASPOV

Kimberly Byrd, Special Education Teacher, Dranesville Elementary School:

“My goal is to help cultivate a love of learning in the preschool students that I work with.”

I was born and raised in the suburbs outside of Pittsburgh, Pennsylvania. I am the youngest of four children (three older brothers). Now, my siblings and I are scattered across the country (one brother lives in Seattle, one brother lives in North Carolina, and one brother still lives in Pittsburgh). I enjoy spending time with my family and friends, going to the beach, scuba diving/snorkeling, camping, hiking, watching football (go Steelers and Penn State!), and going on walks with my dog, Barkley. I have an almost one-year-old daughter who I have been enjoying watching grow and learn.

I graduated from The Pennsylvania State University with a degree in Elementary Education in 2010. I received my Master's in Education with an emphasis in Early Intervention and Early Childhood Special Education in 2011. My mother inspired me to become a teacher. While I was in elementary school, she worked at the same school that I later attended as a preschool instructional assistant. I enjoyed going to her classroom and loved the preschool learning environment!

Over the years, I've worked with students with a variety

of disabilities and communication skills. It has been so rewarding watching my students learn how to use different modalities (e.g. iPad communication device, pictures, words) to find their voice and begin communicating with others. To this day, I still keep in contact with some of my former students and families. Watching them continue to grow in confidence and independence reminds me of why my work in preschool is so important!

My husband works for the government, and we are members of the FedChoice Federal Credit Union. Through our membership, we discovered the great opportunities and charitable work that FedChoice Charitable Foundation provides to people in the local community, including teachers like myself.

My goal is to help cultivate a love of learning in the preschool students that I work with. I hope that their first school experience is filled with memories of exploration and hands-on learning in a safe and positive classroom environment.

Some days are harder than others, but take a deep breath, and remember why you became an educator. Remember your classroom is your students' home away from home and you have the power to make a difference in their lives every day!



BRETT NOLL, KIMBERLY BYRD, SANDRA PARK, ANDREY GIDASPOV

Fall Grant Cycle for Teachers' Aid Program is Now Open

If you are a teacher or an administrator (or know of one), the FedChoice Charitable Foundation opened the Fall Grant Cycle for the Teachers' Aid Program (TAP). The program is designed to help fund classroom projects for teachers and administrators working in K-8 schools in the DC/Maryland/Virginia (DMV) area.

TAP provides small educator grants (\$250 maximum grant per educator) for teachers of math, business, economics, or general elementary education.

These grants may be used for any direct classroom expenses, including, but not limited to, supplies needed

to fund a project for the classroom, basic supplies the classroom may be lacking, supplemental items to enhance classroom learning or an experience to enhance classroom learning.

Applying is easy. Please write a short description of your project and submit it directly on our website: www.fedchoicegives.org/TAP.

The final deadline for submissions this cycle is **Friday, November 17, 2023**.



Winners of Our Inaugural Educational Scholarship Program

We are delighted to announce the winners of our inaugural Educational Scholarship Program.

The program aims to support college-bound high school students from our community in their academic endeavors. This year's scholarship winners are:

Jeremy Anderson from West Springfield High School, Springfield, VA

Nicholas Boyd from College Park Academy, Springdale, MD

Zarin Kornegay from Chesapeake Math and IT Academy South, Upper Marlboro, MD

Jeremy, Nicholas, and Zarin are all children of FedChoice Federal Credit Union members and Class of 2023 high school graduates. As part of their winning applications, each wrote an essay on the topic of financial literacy.

In his essay, Jeremy Anderson reflected,

“When I got my first job, mowing lawns, I remember how good it felt the first time I made my ‘own money!’ As a young adult, I imagine financial freedom as being able to pay all of my bills and have money left over to save. Financial freedom is something that everyone deserves to achieve.”

Nicholas Boyd shared,

“Having financial freedom provides a sense of security and peace of mind. For many young people in our country, especially those in underserved communities, financial freedom can be a distant dream.”



FEDCHOICE FCU AND FCF STAFF CELEBRATE WITH EDUCATIONAL SCHOLARSHIP WINNERS AND THEIR FAMILIES.

Zarin Kornegay wrote,

“We need to learn more about investing, debt, and saving so that as we get older we can be financially free and not saddled with a lot of debt like the generations before us... Young people all over our country need to learn about financial freedom and literacy. I’m a firm believer that courses on money management should be taught at all levels in schools.”

Our winners suggested that the Credit Union could offer seminars geared toward youth on topics like saving and avoiding credit card debt, sponsor investing clubs, and engage in tutoring programs or after-school activities within the community.

Jeremy is using his scholarship funds to study sports management at James Madison University. Nicholas is now studying at Mount St. Mary’s University to work on his computer science degree, while Zarin is attending Fayetteville State University majoring in criminal justice.

Brett Noll, President/CEO of FedChoice Federal Credit Union and FedChoice Charitable Foundation Board Chairman said,

“It’s very rewarding to play a part in helping these deserving young people achieve their higher education goals. We have no doubt each will be very successful at the next level and beyond. It was an honor to meet each of them and their family members.”

CELEBRATING OUR FIRST EDUCATIONAL SCHOLARSHIP WINNERS



Jeremy Anderson:
“Don’t make excuses, just work harder!”



Zarin Kornegay:
“Enjoy life and don’t take anything for granted.”



Nicholas Boyd:
“Believe in your potential and work hard toward your goals.”

MEMBER SPOTLIGHT

Interview with Mrs. Sarah Fleming: “I am thrilled that FedChoice is reaching out to elementary school students!”

We are so fortunate to have many kindhearted, passionate and community-minded members at FedChoice. Mrs. Sarah Fleming is one of them. Not only is she a loyal member of our Credit Union, but she’s also very active in her church and local non-profit community, helping people, volunteering her time in the library and making sure that her family members are taken care of. When Mrs. Fleming announced her intention to give a generous contribution in support of educational needs in underserved communities, we felt so inspired and thankful. Then Mrs. Fleming, being who she is, also invited David Bunch, former CEO and Credit Union Board Director, Brett Noll, FedChoice CEO, and Andrey Gidasov, FCF Executive Director, for a delicious dessert at her house. She shared her life story in this insightful interview.

Like my Mom and Dad, I was born and raised in Brooklyn, N.Y. – a true Brooklynite, with that famous accent! And, yes, I have had the pleasure of walking across that beautiful bridge, listening to its inimitable buzzing hum. The “Borough of Churches” also had diners, bagel stores, EBINGER Blackout Cake, and corner candy stores galore (where I would spin myself dizzy on those high swiveling stools, while waiting for my vanilla “egg cream”). A perfect full view of The Statue of Liberty was offered from the corner of my block! Kielbasa was a favorite mainstay in my neighborhood. And freshly made lemon ices came from the Italian Bakery “up the avenue.” Pizzerias were so numerous that there were actual price wars: 15¢ a slice over there – 10¢ over here!” Fuhgeddaboutit!

My Mom was Irish, my Dad, Italian. Although she did not speak English, my Dad’s mother taught my Mom how to cook Italian. “Delizioso!” Every Sunday, we had “macaroni and sauce,” and every holiday, we had a traditional turkey or ham after the macaroni and sauce! Such culinary talent was not mine, so a chef career was never a consideration. In fact, I had no ideas regarding my future course. Some people said, “Do stand up!” Others, “Go sit down!” As life unfolded for me, I had quite a few jobs, of which the most enjoyable was working for an advertising agency. In



MRS. FLEMING WITH HER BEST FRIEND, BUCKY

this creative environment, all ideas were welcomed. From receptionist to senior account directors, every staff member was part of the team. Teamwork works for me! In 1988, we moved to the D.C. area. I discovered a different world and a different team spirit.

There were no skyscrapers, but the Federal office buildings dominated the skyline. Their smooth white and tan and gray facades, adorned with the largest and most beautiful American flags I had ever seen, rose majestically to the sky. I was overcome by a sense of dignity. What had happened? American history, American present, and American hope were my new teammates. It took a while for me to find a job, but when I did, it was most satisfying. The work focused on helping small businesses to succeed. I met many entrepreneurs whose ideas and outright courage still hold me in awe.

My connection to FedChoice goes back decades when my husband and I applied for a home mortgage. At that time, my preoccupation was daydreaming about the house. My husband and a FedChoice mortgage professional worked very well together, and as a result of their teamwork, here I am, almost 35 years later, still in love with this home.

But here's a little postscript: Several years after we had moved into our house, while my husband was out of town on business, a letter arrived from FedChoice. It was an invitation to an event, and the time for the event was during work hours — so, I couldn't go — and I decided to complain that such events should be scheduled at a time more convenient for working folks. I thought, "If only I could find that business card with the mortgage guy's name!" Found it! David Bunch. Mr. Bunch answered the phone and listened respectfully as I made a mountain out of a mole hill. He was so polite, and whatever he replied (I really cannot remember), it was thoughtful and put my mind at ease. When I told my husband I had called "the mortgage guy, David Bunch" to complain about poor event scheduling, he said, "David Bunch got promoted to President and CEO."

I am thrilled that FedChoice is reaching out to elementary school students, starting to talk about financial literacy with kids as young as Third Graders. "Bringing the Bank to them" in creative presentations and activities certainly offers a great start for their thinking about goals, savings, and responsible spending. Sadly, many of us adults, including our adult children, live paycheck to paycheck, some worrying about tomorrow, some not caring anymore as the weight of their situations overwhelms them. Some of us work two or three jobs, to reduce debt or to just keep heads above water. Learning how to get out of a hole is important, but even better: learning how to avoid that hole. Also, many young adults today earn very large salaries — it may seem too good to be true, and without knowledge and self-discipline, it may well come to that. Knowledge and self-discipline — a winning team — for all of us third graders!

Earlier in this narrative, I admitted to having no planned career path. As a Third Grader in Brooklyn, I knew there

were farms somewhere — but I never actually saw one, and I never met a kid who came from one. In my mid-40s, I accompanied a friend on a car trip to Wisconsin — perhaps you heard my jaw hit the ground when I saw a John Deere harvester-combine moving in a field! It was the largest, most graceful and amazing piece of machinery I had ever seen! (This little piece of writing and reminiscence caused me to visit the John Deere website, and it was thrilling!) My point is, imaginations should be stirred, eyes (and jaws) opened wide in childhood, so that ideas can be hatched while there's ample future to see them evolve into realities.

While I was probably not likely to have a career in agriculture or farm machinery, looking back now, I believe I would have been excited and fulfilled to have become an archivist. I love the idea of restoring and preserving original and unique documents — like the Declaration of Independence (thankfully, someone's already taken care of preserving that!) — all kinds of certificates, works of art, personal papers, photographs and films, newspaper articles, musical compositions, manuscripts, etc.). In fact, I have an original hand-written marriage certificate that dates back to 1862. It is lovely to look at! I am still trying to locate modern-day descendants of the happy couple, and I have found many good clues. But, without archival or genealogical skills, this frail, one-of-a-kind document may disintegrate before being reunited with its rightful family.

I don't have too many other hobbies at this time! I have a little senior doggie, Bucky, that I rescued almost a year ago. Trying to keep up with him is a hobby of sorts! Before COVID, I volunteered at my local library, helping non-native speakers of English to improve their conversational skills. I very much enjoyed meeting people from different continents and cultures, and it was most rewarding to hear their improving self-confidence!



DAVID BUNCH, DIRECTOR, FEDCHOICE FCU BOARD, MRS. SARAH FLEMING, BRETT NOLL, FEDCHOICE FCU CEO

When is the Best Age to Start Learning About Money?

According to the National Financial Educators Council research, financial habits form at a young age, sometime between 7 and 9 years old. Young people who are not able to learn money management lack the skills to attain financial freedom. Overall, this may lead to other critical problems like low self-esteem and failure to build relationships.

Tell us your opinion about bringing financial literacy programs to your local community, and we'll share a selection of your ideas in our next newsletter – foundation@fedchoice.org.



DEIJA CRAWFORD, FINANCIAL SERVICE ADVISOR, FEDCHOICE FCU:

Sometimes making sacrifices early on can benefit you in the future.”

Did you enjoy the cover image? We asked Deija Crawford, one of FedChoice FCU's most recent hires and a talented artist, to share the story behind the image.

The inspiration behind the painting is based on how I remember feeling when I was just getting started with my future. I felt like all my hard work wasn't going anywhere or doing anything. I worked two full-time jobs and a part-time job every other weekend and somehow managed to also still go to school as a full-time student. My goals at that time were to graduate and save as much money as I could, so that I could afford my first place. Every day, I wanted to give up and find a simple job somewhere, but I knew that I wouldn't be satisfied with that. Every paycheck, I set aside as much money as I could, and before long, I had enough money for a security deposit for my first apartment. I have tried to keep that same mindset all the way up until now, and because of that, at 24 years old, I was able to purchase my first house! So, I hope that this painting can show that sometimes making sacrifices early on can benefit you in the future.



Making a Difference in Local Communities



FCF took part in the Nalley Neighborhood Day at Cora L. Rice Elementary School in Landover, MD.
AP Johnson, Andrey Gidaspov, and Principal Kia Payne enjoying the good vibes



Sharing Joy – Meeting with Facilitators of The Millionaire’s Club at G. James Gholson Middle School in Landover, MD.
Ms. Kenisha Scarborough and Ms. Leticia Hubbard at G. James Gholson Middle School meet with Andrey Gidaspov, FCF Executive Director and Leigh Philibosian, Executive Director, Credit Union Foundation of Maryland and DC to discuss the launch of The Millionaire’s Club Program this academic year.



Meeting at the School Without Walls - Our New Millionaire’s Club School Partners
We are so thankful to Mr. Joseph Gibbons, Math and Science Teacher at the School Without Walls in Washington, DC (right), and Leigh Philibosian, Executive Director, Credit Union Foundation of Maryland and DC (middle), for working with us in preparing the launch of The Millionaire’s Club at the school!



Andrey Gidaspov, FCF Executive Director was thrilled to discuss FCF-G. James Gholson MS future collaboration with Mrs. Samecia-Muriel Broussard, G. James Gholson Middle School's new Principal.
Principal Samecia-Muriel Broussard and Andrey Gidaspov



FCF participated in the Blacks in Government National Training Institute in National Harbor, MD
Jenny Creavalle, FedChoice FCU, Business Development Specialist, Andrey Gidaspov, and Marcia Lynch, FedChoice FCU, Business Development Manager at FedChoice FCU's booth



FCF will be partnering with Valentine's by Kids to help reach out to our partner elementary and middle schools and also invite FedChoice members to help create heartwarming valentines and distribute to patients with serious illnesses in local hospitals.
Patrick Kaufmann, Valentines by Kids Founder, Andrey Gidaspov, and Roy Kaufmann enjoy their first meeting

Building Bridges

FedChoice Charitable Foundation Sponsors Blacks in Government Washington, DC Chapter to Support Community Outreach Efforts

The FedChoice Charitable Foundation is pleased to announce that we are expanding our partnership with the Blacks in Government Chapter of the Internal Revenue Service at the New Carrollton Federal Building (BIG-NCFB), by supporting its community outreach efforts with a special sponsorship.

Andrey Gidaspov, Executive Director, FedChoice Charitable Foundation, and Marcia Lynch, Business Development Manager, FedChoice Federal Credit Union, presented a \$1,000 community sponsorship to the BIG-NCFB Chapter President, Paula E. Davis, and First Vice President Lynn D. Simpson at the Gerald R. Reed National Office in Washington, D.C.

This sponsorship will assist the BIG-NCFB Chapter in supporting a range of community activities, such as Back-to-School drives, senior citizen community activities, and mentoring. For students of two local schools, BIG provides new backpacks filled with needed school supplies. For a local senior care facility, the organization provides care packages of needed hygiene essentials, special socks, and blankets. It also supports several families during the holiday season by providing food baskets.

On receiving this sponsorship, Ms. Davis expressed:

“A BIG round of applause and thanks to FedChoice for encouraging and adding more power beneath BIG-NCFB’s wings to further the reach in our community outreach! With this boost of assistance, our reach can be expanded further.”

Over the past several years, FedChoice Federal Credit Union has actively collaborated with the chapter and participated in various community activities, including “Lunch-N-Learn” sessions on financial management knowledge, and retirement matters for the New Carrollton Federal Building employees and contractors. Throughout the pandemic, FedChoice continued to support BIG-NCFB’s efforts at community engagement, including the Virtual and Face-to-Face National Training Institutes in 2021 and 2022.

Ms. Davis reflected on this shared history.

“The outstanding staff of FedChoice has always been open and receptive to assisting our BIG-NCFB Chapter with multiple needs, guidance to enhance our membership base, and help in meeting our overall mission and goals,” she said.

Brett Noll, Chairman of the FedChoice Charitable Foundation, stated,

“We are delighted to be able to provide support to the Blacks In Government New Carrollton Federal Building Chapter. The work they do to elevate those in need goes hand in hand with the mission of our Foundation. It’s also wonderful to partner with a group that represents the Internal Revenue Service, whose employees founded FedChoice Federal Credit Union nearly 90 years ago.”



**MARCIA LYNCH, LYNN SIMPSON,
PAULA DAVIS AND ANDREY
GIDASPOV**

NEW GRANTS

FedChoice Charitable Foundation Receives Financial Literacy Grant to Boost Financial Education Programs in Maryland’s Underserved Communities

The FedChoice Charitable Foundation (FCF) is committed to making a positive impact in local underserved communities in the Maryland, Washington, DC, and Virginia area.

The Foundation is pleased to announce that we have received a \$2,500 financial literacy grant from the Credit Union Foundation of Maryland and DC in support of FCF’s numerous community-centric financial education programs.

During this past year, the Foundation has been actively investing in a wide range of financial literacy programs, including funding educational scholarships, providing small grants to K-8 educators, introducing “The Millionaire Club” program in local schools and conducting financial education sessions for local elementary and middle schools.

As part of its educational programming this past spring, the Foundation and FedChoice Federal Credit Union staff provided several interactive educational sessions for Cora L. Rice Elementary School 3rd-grade students about savings, budgeting, and investing. The students and teachers also took part in a special “insider” tour of its headquarters. The detailed tour included the students’ participation in an interactive workshop on budgeting and investments followed

by a series of focused presentations by the FedChoice staff. In addition to financial education, students learned about different career opportunities available to them in the future. As the new academic year starts in these schools next week, the Foundation will continue its work with Cora L. Rice Elementary School students and expand to G. Jacob Gholson Middle School, where many of these elementary students will attend.

“We greatly value our collaboration with local schools and the opportunity to create meaningful programs that will benefit not only the students but also their families, teachers, and the larger community,” stated Andrey Gidasov, FCF Executive Director.

“The generous grant from the Credit Union Foundation of Maryland and DC will help many young people from underserved communities develop essential skills and practical tools to support their financial independence.”



FEDCHOICE CHARITABLE FOUNDATION RECEIVES FINANCIAL LITERACY GRANT TO BOOST FINANCIAL EDUCATION PROGRAMS IN MARYLAND’S UNDERSERVED COMMUNITIES

STAFF HIGHLIGHTS

Interview with Jenny Creavalle, FedChoice FCU’s Business Development Specialist: “I am extremely passionate about educating the community on the financial power everyone possesses.”

My name is Jenny Creavalle, and although I was born in the United States, there is a tiny island in the West Indies that is full of luscious greenery, beautiful beaches, and warm tropical weather every day of the year - that is the place that I like to call home.

My family comes from St. Lucia, and it served as a staple in my upbringing as a child and captured my heart. I took the lessons learned there, humility and the desire to work with others, and I use that to color my education, both in and out of the classroom.

Much of my schooling has been completed in the U.S. with my most recent accomplishment is in becoming a proud

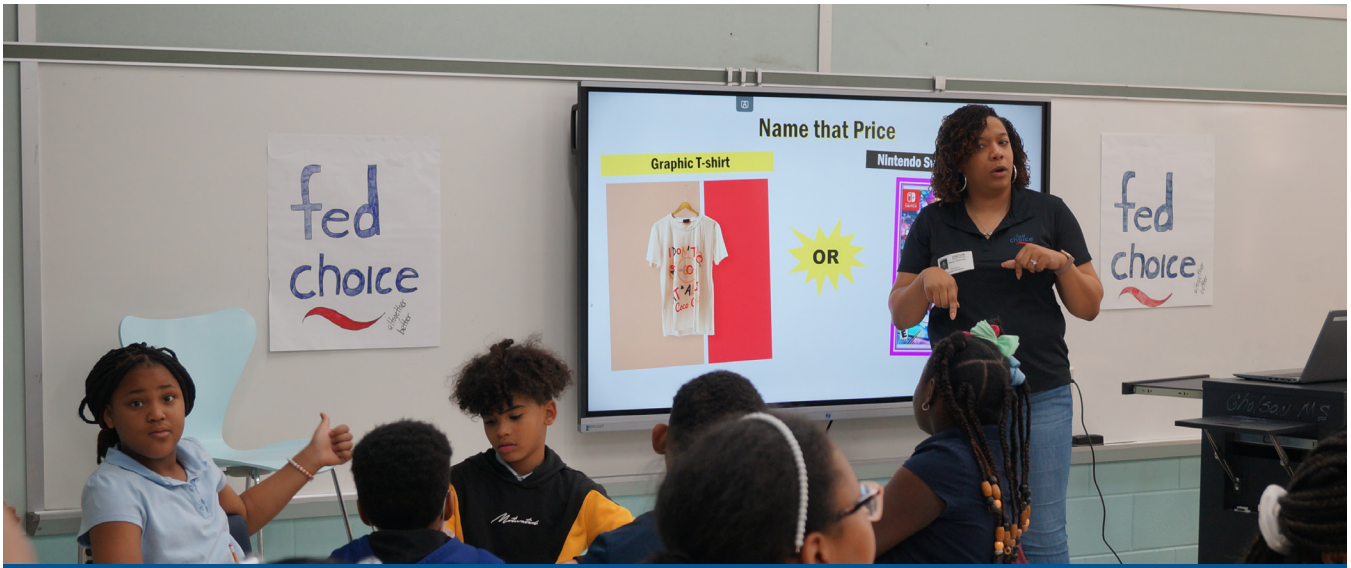
alumna of Bowie State University, located in Bowie, MD.

While my schooling and passion have always been education focused, my professional career has dominated with over 20 years of financial experience educating and empowering individuals and families with financial guidance. I am extremely passionate about educating the community on the financial power everyone possesses by being intentional with their financial habits.

One of my favorite quotes is,

“If you want to be rich, simply serve more people.”





JENNY LEADS THE FINANCIAL LITERACY SESSION AT CORA L. RICE ELEMENTARY SCHOOL

HERE IS MY SPECIAL MESSAGE TO FEDCHOICE MEMBERS:

Dear FedChoice Member,

Just know that I am only one of the many employees here at FedChoice who are dedicated to making sure that we do everything in our power to help you on your financial journey.

This is not a job that we take lightly, and we are always striving for ways to get better for you.

We appreciate you and your business, and we look forward to walking through life's journey with you.

Warm Regards,

Jenny Creavalle
FedChoice FCU Business Development Specialist



JENNY WITH HER COLLEAGUES AT G. JAMES GHOLSON MIDDLE SCHOOL

“Most people climb the corporate ladder. I just took the stairs.”

INTERVIEW WITH BRETT NOLL, CHAIRMAN OF THE BOARD, FEDCHOICE CHARITABLE FOUNDATION

I grew up in a small town in Upstate New York and followed my sister's and brothers' decision to attend The State University of New York at Geneseo. After graduating, I immediately moved into the dank basement of a Rochester, NY, house shared with five other guys. There I paid \$100 a month rent to live and store all my worldly belongings: a mattress, dresser, clothes, iron, and mini-ironing board. I was fortunate to have a car as well. I worked in financial sales and retail management before finding credit unions. It's amazing to look back and see how those first jobs gave me vital experience that contributed to my career path. Keeping the theme of basements, I started my credit union journey as a Business Development Officer, where my office was located in the basement of a school. Most people climb the corporate ladder. I just took the stairs. I've worked in many different positions on my way to becoming a CEO, the first paying \$8 an hour, and I loved it.

THERE IS SOMETHING SPECIAL ABOUT CREDIT UNIONS...

I've been fortunate to work at credit unions large and small

and even worked with a couple, Len and Molly Szumiloski, who were instrumental in creating a credit union that served the local school system. When they began, the credit union corporate headquarters was their living room. Teachers, janitors, and others came by after school to make deposits or apply for loans, all for the purpose of helping each other get better deposit rates and more affordable loans. Eventually, the concept became so successful, Len and Molly left their education careers and committed to running the credit union full-time. They moved their home-based operation into one of the schools, where I later worked in the basement. As the credit union continued to grow, we were eventually able to build a beautiful new headquarters building for our members. Seeing the success of this credit union based on the value and care it provided to members, helped me see that I wanted to make a career in the Credit Union Movement.

IT IS TRULY ALL ABOUT 'PEOPLE HELPING PEOPLE'...

It has been a wonderful experience working in the Credit Union Movement. It truly is all about 'people helping people'. We exist to improve the financial well-being of our members and that effort is done with a smile. I've worked at five different credit unions in four areas of the country and





BRETT NOLL CELEBRATES THE LAUNCH OF THE FOUNDATION WITH FEDCHOICE STAFF, TEACHERS AND STUDENTS.

I can say with 100% certainty, it's an industry full of good, positive people who want to help others. The cooperation and support even among credit unions in the same area is absolutely amazing. I feel very fortunate to have found this industry.

I'VE HAD SO MANY PEOPLE I'VE LOOKED UP TO AND LEARNED FROM IN MY CAREER...

I'll mention just a couple here. My first CEO, the man who started the credit union in his living room, spent at least 20 minutes each and every day in the lobby of the branch just talking to members to find out if we were meeting expectations, how the credit union could serve them better, and just being friendly. I also worked for a person, Jean Yokum, who was a pioneer in the industry being one of the first female leaders in the Credit Union Movement. She went all the way from teller to CEO. Because she dressed so elegantly, she was often asked where she worked and what she did for a living. Her response was always, "I'm Jean and I work at the credit union". She was amazingly humble and had an extraordinary ability to ask the right questions and see things from perspectives others did not. I've tried my best to put many of the leadership qualities I've seen in my mentors and bosses into practice.

IS THERE A SECRET OF SUCCESS YOU CAN SHARE?

There is no one secret to success. I have learned that working hard, going above and beyond, mastering your position, being prepared for the next step, and treating

people respectfully will never hold anyone back from succeeding.

WHAT IS THE MOST ENJOYABLE PART OF LEADING THE FEDCHOICE FOUNDATION?

Seeing the reaction of people when you are fulfilling a vital need is priceless. It makes all the hard work worth the effort. Also knowing that you are making a positive impact on either an individual, a group, or a community is very fulfilling.

WHAT IS YOUR LIFE'S MOTTO AND WHY? WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?

I don't really have a motto. I try not to take anything too seriously and draw on my sense of humor when I can. Personally, I enjoy sports, both watching and participating. I exercise often and got into the habit of running recently. I also love to listen to music and cook. I picked up a lot of barbeque skills during the pandemic!

DO YOU HAVE A SPECIAL MESSAGE FOR FEDCHOICE MEMBERS?

My special message would be how I always tend to end my communications with members. Thank you for choosing to be a member of FedChoice. The fact is that people do have choices and we would not exist without the support of our membership. We will continue to strive to exceed your expectations in the years to come!

Celebrating Our Sponsors

We are extremely grateful to each of our corporate sponsors and supporters for your participation in our vendors' outreach campaign! Thanks to your generous sponsorship funding, the FedChoice Charitable Foundation will be able to invest in new educational scholarships, teachers' grant programs and community development efforts.

We value and appreciate your philanthropic spirit and commitment to making this world a better place.

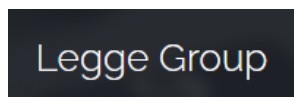
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OM Financial Group

OM Financial Group specializes in providing sound advice to non-profit organizations about Supplemental Executive Retirements Plans (SERPs) for their key executives. OM pioneered Collateral Assignment Split Dollar (Split Dollar) programs for the credit union industry and continues to specialize in offering competitive and cost-effective employee benefit solutions. We believe that a relationship-driven approach with each of our clients ensures we fully understand their individual needs. Our goal is to educate executives and their boards, so they are able to make informed strategic decisions that are in the best interest of their organization for years to come.

ABOUT LEGGE GROUP



How much money will I need to save for my child's education? How do I plan for retirement and what is my best option? These are some of the common concerns that are posed to us on a daily basis. At Legge Group, we know that planning for the financial future can be confusing and overwhelming. Our mission is to provide you with the information you need to help you make informed decisions about your financial situation. No matter what your financial situation may be, we provide our clients with the personal

attention they need and deserve. When we know your business, quick informed decisions are only an e-mail or phone call away.

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JOIN ME



My name is Patrick Kaufmann. I am a tenth-grader in Washington International School. I started the Valentines by Kids project three years ago to spread happiness. I collect cards from local schools and youth groups and deliver these cards to charities. Together, last year, we prepared and sent more than 3000 beautiful, hand-drawn cards to hospitals, hospices, nursing homes, and to Food & Friends' clients so they feel special and remembered for Valentine's Day.

This year, we partnered with the Fed-Choice Charitable Foundation, and we are very excited about this partnership! It would be so great if FedChoice FCU members could take a moment to call a school and let them know about how great the Valentines By Kids project is and how easy it is for the schools to sign up. Or, if they could let a hospital, hospice, or nursing home know how easy it is to sign up to receive Valentine's Day cards. If anyone wants to volunteer to contact more schools or hospitals, or wants to deliver some cards, or anything else, it is a lot of fun and it would be great to have you. Please reach out to me and sign up to support our efforts at: www.ValentinesByKids.org.

Sign-up at ValentinesByKids.org

Join the Fun!



*Valentines
By Kids
Made by hand, felt by hearts*



Be a Valentine...Make a Valentine
Kid - Powered Project Brings Joy to
People in Need of a Smile



*Valentines
By Kids*

Made by hand, felt by hearts

Will You Support Our Efforts in Local Underserved Communities?

The FedChoice Charitable Foundation strongly believes in making a difference in the lives of young people in underserved communities and invites you to help supporting our new community programs:

Teachers' Aid Program recognizes the expenses incurred by teachers and invites educators and administrators in the DC/Maryland/Virginia (DMV) area to apply for the Teachers' Aid Program (TAP). TAP provides small educator grants (\$250 maximum grant per educator) for teachers of math, business, economics, or general elementary education.

Educational Scholarship Program: The FedChoice Charitable Foundation will offer up to five \$1,000 annual Educational Scholarships to college-bound high school students. Any college-bound dependent of a member of the FedChoice Federal Credit Union based in the DMV area is eligible to apply.

Our Foundation partners with public, charter and private schools in the DMV area to provide teachers with small grants to help offset the cost of supplies and classroom materials. We want our teachers to do the most important thing — teach and inspire our children! If you want to empower more teachers or support students with scholarships, please consider donating to FedChoice Charitable Foundation at donate.fedchoicegives.org



Testimonial

“As a current college student myself, I love this idea... many students in our communities will really appreciate this foundation. Schools do not provide as many flexible options for students and this foundation will open a lot of doors for many young people in our communities.”

– Dionni W.

Interested in becoming a volunteer for our Foundation?

We are inviting you to join us in our effort to bring financial literacy to local communities that we serve.

Our team is working on various financial literacy and education projects and you can select from multiple projects to support. Are you ready to make a difference and change the world, one community at a time? If so, please contact us at foundation@fedchoice.org and join our volunteer team!

