

fedch♥ice Gives

A publication of FedChoice Charitable Foundation

Issue #3, December 2023



Cora L. Rice Elementary School students participate in “The Power of E3” project

Message from the FCF Board Chair

Our Executive Director, Andrey Gidaspov, kindly invited me to write an end-of-year article for the Foundation newsletter. It's always interesting trying to decide what the content should be. As I sat down to write this piece, I tried to think about what truly makes our Foundation stand apart from others.

The difference to me is our ability to gather people and resources from FedChoice Federal Credit Union, from our wonderful base of donors, and the community at large to not only provide funds for learning and other initiatives, but also share our time and talents to embrace, educate, and elevate people in need.

It has been a remarkable year in which we have developed relationships with so many incredible people. We have presented multiple financial education sessions at schools located in underserved communities. Dozens of students visited the FedChoice headquarters building to take part in fun lessons of financial literacy and learn about potential future careers. We've provided grants to teachers who often dip into their own pockets to either fund learning projects or make sure their students have the resources needed to succeed. We started numerous Millionaire's Clubs at high schools to teach financial and entrepreneurial skills to prepare students for future success. We awarded scholarships to deserving students heading off to college and much more!

I want to thank everyone who has played a role in the success of the Foundation. From the Board of Directors at FedChoice Federal Credit Union who supported the concept of revitalizing the Foundation, to our very thoughtful and generous donors, to the people whose 'boots are on the ground' to make a positive difference, and all the incredible teachers, administrators, and community representatives who have welcomed us into their world like family.

Ms. Fleming, our first major donor, what a privilege it was to meet you and share your story and that of your late husband Guy in our newsletter. Mr. Gibbons, teacher at School Without Walls at Francis Stevens in Washington, DC, your passion to help your students excel is unparalleled. All the incredible teachers, administrators, and students at Cora L. Rice Elementary, you are amazing. I could go on, but I'll just say what we offer with a hands-on approach to teaching is a perfect collaboration with the passionate educators, caring donors, and community liaisons we've been fortunate to meet.

We made great strides this past year and will continue to level the playing field by sharing the tools needed to help young people succeed and providing something even better... hope for a bright and wonderful future!

Brett Noll

Board Chair, FedChoice Charitable Foundation



BRETT NOLL INTRODUCES FEDCHOICE FCU TO THE MILLIONAIRE'S CLUB AT SCHOOL WITHOUT WALLS AT FRANCIS STEVENS IN WASHINGTON, D.C.

Celebrating the 75th Anniversary of International Credit Union Day in Style: Our Foundation Launches its First Millionaire's Club

In celebration of the 75th International Credit Union Day, our Foundation launched the inaugural Millionaire's Club at the School Without Walls (SWW) at Francis Stevens in Washington, DC.

Twenty students from 6th to 8th grade at SWW joined this comprehensive personal finance program. Developed by the Credit Union Foundation of Maryland and D.C., this program is set to become an engaging resource for these young minds to hone their personal financial skills.

Brett Noll, FedChoice Charitable Foundation's Board Chair, expressed his excitement at the launch, "It's extremely rewarding to see these students gain both financial skills and confidence that will help them succeed in life."

The Millionaire's Club offers a wealth of resources to its members. Each club receives seed grants, a detailed 26-lesson curriculum, and additional support materials that add a fun, competitive edge. They also gain entry into national competitions such as The Stock Market Game™ and The Personal Finance Challenge™. Other Millionaire's Clubs have already produced State and National Personal Finance Challenge champions, as well as first-place Stock Market Game™ competitors.

As the club's sponsor, FedChoice Charitable Foundation provides guest speakers on topics such as saving and budgeting, credit building, investing, and others. The first educational session took place on November 28th - FedChoice FCU staff members Mike Martin and Cassie Lyons delivered a session about the Credit Union difference, identity theft, and credit scores. The students were engaged and excited to learn.

Joseph Gibbons, the Financial Literacy Club facilitator, praised the session,

"Their presentation wasn't just excellent; it was a lively beacon of engagement for our students...It warms my heart to witness such dedication."

The second session featured Justin Holtz, CFP, our new investment/federal benefits advisor. He offered an insightful presentation on financial planning, investment strategies, and financial service sector careers.

Justin reflected on the session,

"This was a great time! The kids were bright and had some great questions – a very insightful group. It was my honor to make a small contribution in their journey with financial literacy."

We eagerly anticipate supporting the School Without Walls at Francis Stevens in the coming year!

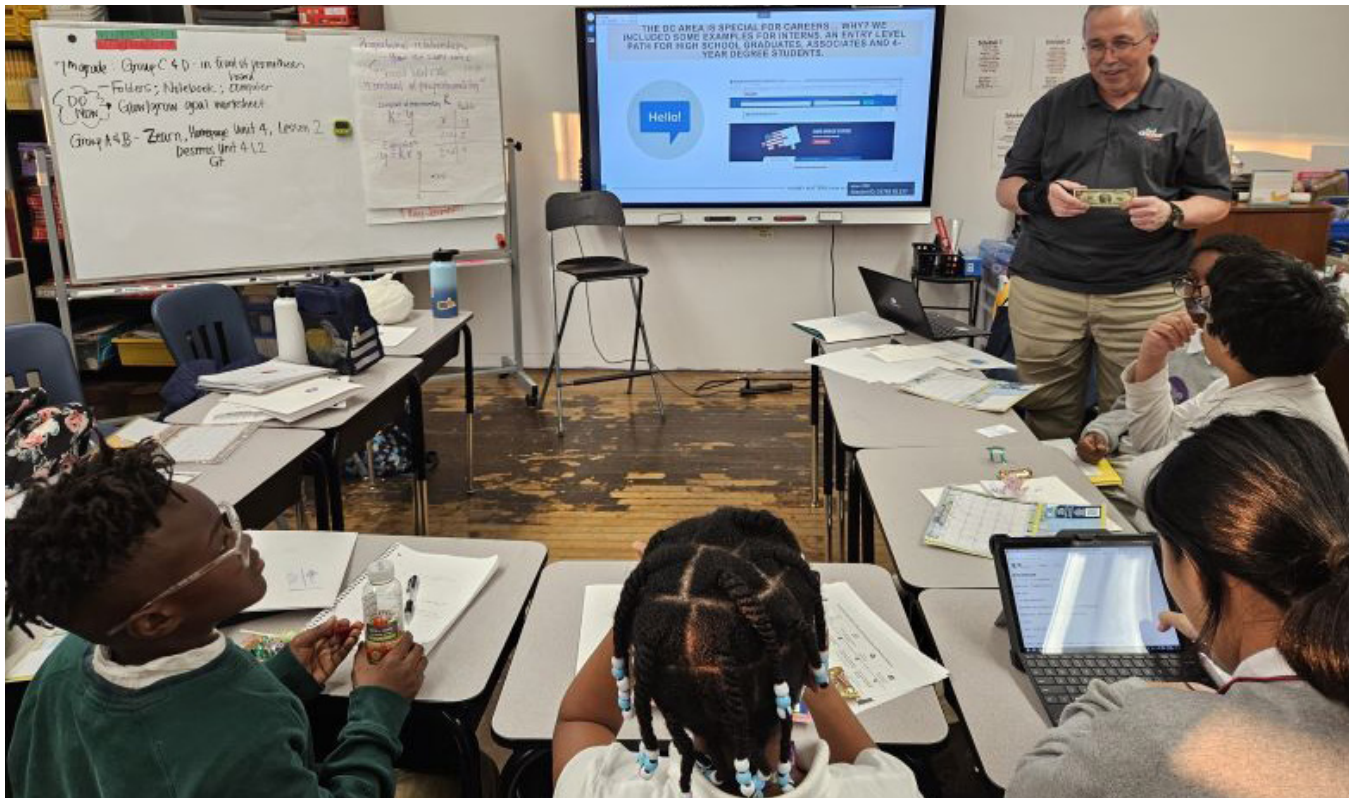
For more details on the Millionaire's Club, visit www.millionairesclub.org.



CASSIE LYONS, MIKE MARTIN AND JOE GIBBONS CELEBRATE GIVING TUESDAY AT SCHOOL WITHOUT WALLS AT FRANCIS STEVENS IN WASHINGTON, D.C.



BRETT NOLL AND ANDREY GIDASPOV PRESENT AT THE MILLIONAIRE'S CLUB MEETING



MIKE MARTIN PRESENTS TO THE MILLIONAIRE'S CLUB MEMBERS AT SCHOOL WITHOUT WALLS AT FRANCIS STEVENS.

NEW COMMUNITY PROJECTS

The Foundation's First School Hygiene Drive Was a Great Success!

Did you know that many children living in underserved areas can't afford common personal hygiene products? This makes them an easy target for bullying and can lead to depression and anxiety.

To help young people cope with these challenges, this fall, the FedChoice Charitable Foundation (FCF) together with FedChoice Federal Credit Union partnered with Cora L. Rice Elementary School (CLRES) and G. James Gholson Middle School (GJGMS) and launched our very first School Hygiene Drive.

Ms. Michelle Hibbert, Community Liaison at CLRES, and Ms. Leticia Hubbard, Community Liaison at GJGMS, shared how these two schools are coping with these growing challenges and shared how we can better help students.

"With so many barriers that our students face, a simple hygiene package can definitely boost self-esteem and decrease chances of a student being bullied," said Ms. Hibbert."

"Our schools have partnered with Hygiene Project to help provide personal hygiene products to our students, but even this is not enough," shared Ms. Hubbard. "We have assigned closets located at our schools which provide students with direct access and allow them to receive the basic essentials that many may not have access to. Yet, every other week, our hygiene supply closet is completely emptied. The need is so strong, and the kids are super grateful for our support. But we definitely need more supplies, like deodorants, soap, and hygiene wipes."

The Foundation's Board and FedChoice FCU's Human Resources team unanimously agreed that we should take action to help students in our community in this tangible way. As a result, FedChoice staff and foundation supporters donated a total of \$1,400, as well as numerous personal hygiene products to fill the school closets! We are very grateful to the Parel Family for their lead gift!

On October 27, we delivered the check and the supplies to both schools, and everyone was enormously grateful for this donation.

In thanking FedChoice staff members, Sandra Park, CCUE, FCF Vice Chair, commented, "Although what we delivered today was physical money, shampoos, toothpaste, and toothbrushes, they represent something much more than that! They represent care, support, kindness, and hope. Thank you for your generosity and for making a difference in these kids' lives!"



ANDREY GIDASPOV, MICHELLE HIBBERT, G. JAMES GHOLSON MIDDLE SCHOOL PRINCIPAL SAMECIA BROUSSARD, LETICIA HUBBARD, CORA L. RICE ELEMENTARY SCHOOL PRINCIPAL KIA PAYNE AND SANDRA PARK

Interview with Justin Holtz, CFP, Managing Director, District Financial Advisors (DFA)

The Foundation is excited to partner with DFA's Justin Holtz, who will offer investment, federal benefits, and retirement planning services to our members. Justin shared his story for our newsletter. Enjoy his interview below.

I grew up in the mountains near Altoona in Central Pennsylvania and attended Penn State University (PSU) to study finance.

I'm also a third- generation financial advisor – as a kid I worked in my father's financial planning office and from a young age I witnessed the impact that saving for the future, making sound investments, and smart financial decisions can make. That experience and background led to a desire to start my own financial services practice and serve families in the community.

I've been an independent advisor since 2001 and have completed post graduate work to obtain the Certified Financial Planner (CFP) designation.

I've been working with federal employees and their families for over 15 years. It originated due to the nature of being in Washington DC and meeting many families who were federal employees. I quickly acquired a basic knowledge of federal benefits and realized the importance of pursuing further advanced knowledge in the subject matter.

Then I married a federal employee, which quite literally helped me marry the knowledge I had with practical application with my family now relying on those same benefits!

There is a lot that young employees can focus on – making contributions to the TSP and making sure to receive the maximum matching contribution from your agency, investing the right way for your goals, and thinking beyond federal benefits when it comes to financial planning. Often, we see employees who have only thought about the Thrift Savings Plan (TSP) and Federal Employees' Retirement



JUSTIN HOLTZ WITH HIS FAMILY.

System (FERS) basic annuity in their planning – there is much more to it. Start early and contribute as much as you can to investing.

I love helping out and being part of the local community, I served on the Board of Directors of the McLean Chamber of Commerce for several years, I'm a member of the Purcellville Business Association & Loudoun Chamber and have been active in the Capital Area Penn State University Alumni Association for many years. Two causes that I'm particularly passionate about – supporting PSU's Thon.org and St. Jude's.

Financial literacy carries a lot of weight, at the root it's simply about helping people make decisions that move them closer to their goals and values – the things that they care about the most. Money can feel confusing and overwhelming, but it doesn't have to; education and information can break down that wall.

Lifelong learning is something that has served me well over the years. Embrace your curiosity! In my free time, I love anything that involves spending time with my family and being outside. Even though I usually get out voted on this - I'll take the mountains over a beach any day!

I'm so excited about this opportunity to be part of the FedChoice community. I'm looking forward to meeting, sharing, collaborating, and learning from you all!

FedChoice Charitable Foundation Deepens its Partnership with Blacks in Government (BIG) and Future Leaders of America’s Government (FLAG)

The FedChoice Charitable Foundation has been actively expanding its collaboration with Blacks in Government (BIG) and Future Leaders of America’s Government (FLAG) over the past quarter.

On November 29th, Stephan Matthews, MSL, Regional Council President of BIG Region XI Council, and Dr. Michael Caruso, Instructional Program Coordinator at Prince George’s County Public Schools, coordinated educational sessions for senior students at High Point High School and Parkdale High School.

Marcia Lynch, CUBDP, CCUFC at FedChoice FCU, delivered a compelling presentation on the role of financial

literacy in achieving professional objectives for high school students. In addition, Andrey Gidaspov, FCF Executive Director, unveiled plans for the upcoming round of the Foundation’s Educational Scholarship program.











The Foundation and the leadership team at FedChoice FCU also held a strategic meeting with Honorable Shirley A. Jones, Esq., BIG National President, to explore potential collaborative projects for 2024. Notably, the Foundation will be partnering with BIG National Office to promote the newly funded Guy Fleming Educational Scholarship Program, designed to support young individuals from underserved communities.



MARCIA LYNCH, FEDCHOICE FCU BUSINESS DEVELOPMENT MANAGER, PRESENTS TO HIGH POINT HS STUDENTS

FedChoice Charitable Foundation

2023 Major Milestones

- **1 A New Beginning: January - March 2023**
 - The Foundation embarks on a new journey with a new name and a community-focused mission and vision. The FCF website gets a complete makeover.
- 2 Spring of Opportunities: April 2023**
 - Our first Financial Literacy Session enlightens 77 eager minds at Cora L. Rice Elementary School.
- **3 Financial Literacy for All: May 2023**
 - The Foundation and FedChoice FCU join hands to educate students and families at the Financial Services Night at Cora L. Rice ES.
- 4 A Visit to Remember: June 2023**
 - 77 students and teachers from Cora L. Rice ES get a firsthand experience of FedChoice FCU.
- **5 Empowering Educators: June 2023**
 - The Teachers' Aid Program takes off, bestowing three awards to deserving teachers from the elementary schools in the DMV Area.
- 6 Fostering Future Leaders: July 2023**
 - The Educational Scholarship is launched, lighting up the future of three high school seniors.
- **7 The Millionaire's Club: October 2023**
 - Our first Millionaire's Club is inaugurated at School Without Walls at Francis Stevens in Washington, DC.
- 8 Expanding Horizons: November 2023**
 - Fairmont Heights HS and G. James Gholson MS agree to each launch a Millionaire's Club in 2024.
- **9 Aiding the Aides: December 2023**
 - The Foundation Board greenlights 23 new Teachers' Aid Program grants.
- 10 Securing the Future: December 2023**
 - District Financial Advisors has partnered with the Foundation to offer Federal Benefits and Retirement Planning counseling to its members in 2024.





Fundraising and Community Development



- Over \$30,000 was raised during the 1st Vendor Outreach Campaign!



- We received a generous donation of \$10,000 from a loyal FedChoice FCU member to launch the Guy Fleming Educational Scholarship in support of young people in underserved communities nationwide.



- A \$2,500 grant from the Credit Union Foundation of Maryland and DC was awarded to the Foundation, bolstering our financial literacy programs.



- We successfully accomplished our 1st School Hygiene Drive, providing two partner schools with essential hygiene products.



- The Foundation's Giving Tuesday 2023 Campaign had a great start!



- "The Power of E3", a creative financial literacy campaign promoting the Credit Union difference was successfully launched.



- We launched the "FedChoice Cares," a FedChoice FCU Payroll Giving Program, in December 2023.



Strategic Partnerships

Strategic alliances were forged with Blacks in Government and Future Leaders of America's Government by the Foundation.



In Numbers

- We welcomed 18 new corporate and institutional donors and over 70 individual donors this year.
- The Foundation enjoyed 100% Board support.
- Our network has expanded to include five partner schools across Maryland and D.C.



THE POWER OF E3

Inspiring Creativity and Learning



Have you heard of the Credit Unionverse, where everything is possible and your financial dreams come true? In December, we created “The Power of Three Es,” the magical story of Shawn and Maisa, a SuperGirl with E3 powers (Embrace, Educate, Elevate) who hails from the Credit Unionverse. We launched a webpage (www.fedchoicegives.org/e3) introducing our characters and their songs – a page we will continue to develop with students’ input.

We are working with students from our partner schools in Maryland and Washington, DC, to build this story and

share it with our members and the world at large! In mid-December, Andrey Gidaspov, FCF Executive Director, met with students at Cora L. Rice Elementary School to brainstorm and sketch out the next chapter of Shawn and Maisa’s story.

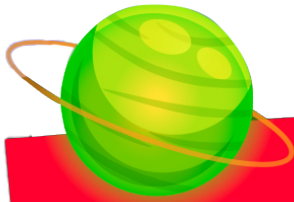
Our campaign helps students understand financial literacy, sparking their curiosity and creativity. We’re making finance fun through a story and interactive games that reinforce financial lessons. Do you have ideas for this storyline? Send us a line at foundation@fedchoice.org.



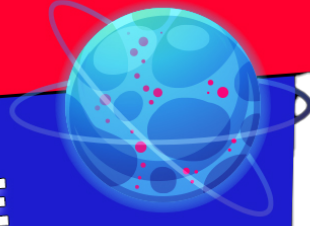
ANDREY GIDASPOV AND SHAWN D. LEARNING HOW TO FLY



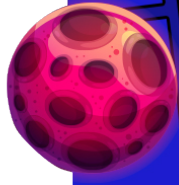
CORA L. RICE ES STUDENTS TAKE PART IN “THE POWER OF E3” LAUNCH



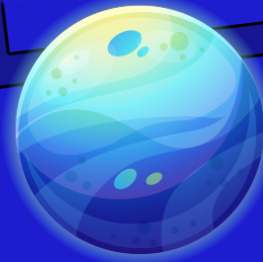
fedchoice
Charitable Foundation



WELCOME TO THE CREDIT UNIONVERSE!



**But what does that mean?
Let's find out!**



A **credit union** is like a bank, but with a twist. It's a not-for-profit organization that's owned by its members (that's you!). When you join a credit union, you're not just a customer, you're a member and an owner. Cool, right?

Now, let's talk about why credit unions are out-of-this-world awesome:

Member-Owned

In the Credit Unionverse, you're not just a customer, you're an owner! That means you get a say in how things are run.

Lower Fees

Banks are often in business to make money, which can mean higher fees for you. But in our universe, any profits we make go right back to our members in the form of lower fees and better rates.

Community Focused

Credit unions are all about serving their members and the community. That means we're dedicated to helping you and your neighbors thrive.

Better Interest Rates

As a member, you can often get better rates on loans and earn more on your savings. That's more money in your pocket!

Personalized Service

We know our members by name (Hey, Shawn!), not just by account number. We're here to help you reach your financial goals.

So, are you ready to blast off into the Credit Unionverse? Join us today and experience the credit union difference!



“Learn Just One New Thing Every Day”: Interview with Susan Barnes, Chief Operating Officer, FedChoice Federal Credit Union

Most people don't realize how diverse of a background I have. Originally from Emmitsburg, Maryland, I grew up on a dairy farm; therefore, if you need a cow milked, I got you covered. This is where I received my early education on how to balance farm accounting books. As an officer in various positions in 4-H and school clubs, I gained leadership skills early in life. I graduated from Central Pennsylvania Business School with an associate degree in Information Systems Management. While the degree was focused on COBOL programming, I also took many accounting courses. Then as I worked full-time, I finished my bachelor's degree at the University of Maryland, University College in Information Systems Management with a minor in Human Resources Management.

I also have an MBA equivalent certificate in Executive Banking from the Consumer Bankers Association. In the workforce, I found more success with my accounting background and worked between accountant and HR roles for many years, combining my IT experience when needed. Having become a Certified Compensation Professional (CCP), I moved into HR management. Prior to FedChoice, I was a strategic HR/Change Management Partner for a large, worldwide organization in the telecommunications/manufacturing business. FedChoice (IR FCU at the time) was my first exposure to Credit Unions. I started as the HR Manager, then HR Director, and switched careers to be Lending Services Director, SVP Assets & Payments Strategy, and now Chief Operating Officer (COO).

How long have you been with FedChoice? What is the secret for its success?

In May, I will be celebrating my 21st-year anniversary with FedChoice. FedChoice has continued to be successful because of its hard working and dedicated employees and its loyal members. FedChoice continues to keep changing by streamlining processes and working to make programs more accessible for ease of use for our members. The

constant adjusting, changing, and trying new approaches keeps FedChoice moving toward success.

Who were your mentors?

There are many mentors. I learned a lot about Credit Unions from asking questions and listening to those who have been with FedChoice longer than I have been. I have used multiple people as my mentors for operational knowledge and outside leadership coaching. My parents were also mentors to me on how to lead, conduct yourself, be trustworthy and build patience.



How is working for a credit union different from any other work?

Credit Unions are different as we care about getting our members' story and helping them through exceptional member service. The culture is vastly different and not cut-throat like "for-profit" organizations.

What is the most enjoyable part of working at FedChoice?

Working with very talented people who have a desire to make things right for our members and employees. Solving problems and always trying to change for the better makes it very enjoyable to work here; otherwise, I would be bored to death; I thrive on a challenge.

Why is community engagement important to you? Do you support any volunteer causes?

Community engagement has been engrained in me from an early age through 4-H, being good neighbors, and helping to teach and learn new things in the community. Most of the volunteering I have done over the last few years includes being a scholarship judge for Credit Unions, supporting the Cherry Blossom Run, Army 10 miler, veteran organizations,

church events and groups, and lending support for causes related to learning differences (dyslexia, executive functioning, etc.).

What is your life's motto and why? What do you like to do in your free time?

Learn just one new thing every day. It keeps you humbled, and we are always learning. In my free time, I am a college sports fan (especially basketball and my college-age daughters' teams), like to read, enjoy visiting and collecting lighthouses, and participate in a women's church group. Recently, I have been exploring walking trails, small beaches, and parks in Maryland that I never knew existed.

Do you have a special message for our members?

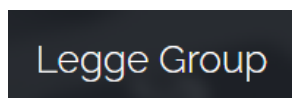
Thank you to our members for your loyalty and continual support for FedChoice. We look forward to continuing to grow FedChoice with new or enhanced programs and services, giving back to our community, and truly living the words "Altogether Better".



Celebrating Our Sponsors

We are so grateful to our generous corporate sponsors, local foundations and individual supporters! Your active participation in our vendors' outreach campaign has made a tremendous impact in local underserved communities. This year we raised over \$47,000 in total funding to support our financial literacy programs and can't thank enough all our philanthropically minded partners! We look forward to working with you next year!

GOLD SPONSOR



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.

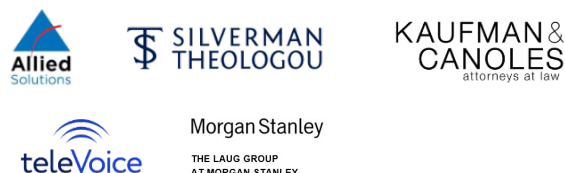


At PARC Street, we have spent decades serving credit unions that want to attract and retain top talent through benefits packages that motivate their leaders without burdening their members' resources. As experts in Supplemental Executive Retirement Plans (SERPs) and Collateral Assignment Split Dollar (CASD) plans, we make benefits packages that credit unions can afford and leaders can't afford to miss out on. Our experience has helped us learn the plans that help credit unions the most. That experience, along with our commitment to radical service (lightning responsiveness, extreme customization, white-glove support), have made us trusted and relied upon by the hundreds of clients that call us partners.

SILVER SPONSOR



BRONZE SPONSOR



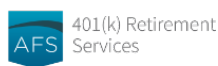
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Will You Support Our Efforts in Local Underserved Communities?

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.



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!

Amazing 2023



You

Made it

Happen!