

# fedch♥ice Gives

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Ninety Cora L. Rice Elementary School Students and Teachers Visit FedChoice. © FCF 2025

# Message from the President of the FedChoice Charitable Foundation



On behalf of the FedChoice Charitable Foundation, I want to extend my heartfelt thanks for your continued generosity and support. Because of you, we recently had the privilege of hosting a truly meaningful event: a field trip for 90 bright and curious elementary students from Cora L. Rice Elementary (a Title I school in Landover, MD) to FedChoice Federal Credit Union.

This experience was more than just a tour—it was a chance for these young learners to engage directly with essential life skills like money management, career exploration, and understanding how a credit union operates. It was especially fitting that we welcomed 90 students during the year that FedChoice celebrates its 90th anniversary—a powerful reminder of the lasting impact education and community commitment can have.

Thank you to everyone who helped make our field trip a success—from volunteers and staff to our valued donors. You made a difference in the lives of these children and helped plant seeds for a financially empowered future.

We are also pleased to introduce a new member to our Foundation's Board, Susan Barnes, Chief Operating Officer at FedChoice Federal Credit Union. Susan brings a deep passion for financial education and community development, and we are excited to have her expertise guiding our mission.

Thank you all for allowing our Foundation to embrace, educate, and elevate those in need in our local communities. We look forward to continuing this good work for the remainder of 2025 and many years to come!



**Brett Noll**  
FedChoice FCU  
CEO & President



# FedChoice Charitable Foundation (FCF) Joins Forces with Good Intentions Foundation in Support of ENOUGH Initiative

The Foundation was honored to participate in the landmark ENOUGH Initiative Kickoff at Cora L. Rice Elementary School on March 22. This was a powerful collaboration with the Good Intentions Foundation aimed at providing essential resources to young people in underserved communities in Prince George's County. The ENOUGH Initiative (Engaging Neighborhoods, Organizations, Unions, Governments, and Households) is a state-led program run by the Governor's Office for children which seeks to break the cycle of child poverty through community-based strategies. As a foundation committed to financial education and community empowerment, FCF is proud to support this critical work.

The event brought together an impressive coalition of community champions. Dr. Robert Trice, Jr., Senior Pastor of Abyssinia Baptist Church, opened with a moving prayer, while DeJaneé Fennell and Jeffrey Fennell, Good Intentions Foundation Co-Founders, shared their compelling vision. Dr. Arlene Spann acknowledged the many elected officials present, including Brandon Jackson, PGCPs School Board Member, Delegate Jazz Lewis, who all offered inspiring perspectives on the ENOUGH initiative's potential impact.

Principal Kia Payne's passionate remarks highlighted how this initiative aligns with Cora Rice Elementary's legacy of community empowerment. During the networking session, our Executive Director Andrey Gidasov shared FCF's core financial literacy and educational programs and our ongoing support for Cora L. Rice ES, while celebrating FedChoice's 90th anniversary with attendees.



DeJaneé Fennell, Co-Founder, Good Intentions Foundation, opens the event. © FCF 2025



Andrey Gidasov and Jeffrey Fennell celebrate partnership. © FCF 2025



A young participant explores a piggy bank at the FCF table. © FCF 2025



Principal Payne speaks at the event. © FCF 2025

## EMPOWERING YOUNG ENTREPRENEURS AT DREW FREEMAN MIDDLE SCHOOL

We're thrilled to announce the launch of a new Millionaire's Club at Drew Freeman Middle School! This comprehensive personal finance curriculum, developed by the Credit Union Foundation of Maryland and DC, is helping students enhance their knowledge of money management and entrepreneurship.

During our kickoff on March 13, students eagerly shared their business dreams - from beauty salons to car detailing services and catering operations.

Their enthusiasm was infectious! The program found a perfect home thanks to the incredible support from the school administration, especially Ms. Tameka Henson, Parent Engagement Assistant, and the newly appointed MC facilitator, Mr. Hunter, who already leads the school's Entrepreneurship class.

Our FedChoice volunteer team included Andrey Gidasov, FCF Executive Director; David Outland, FedChoice Federal Credit Union Board Supervisory Committee member; and Michael Martin, FedChoice Federal Credit Union Internal Auditor.

Andrey introduced the credit union difference and our "people helping people" philosophy. David shared an inspiring address, emphasizing that "starting a business is a life-long venture, so find something you're truly passionate about!" Meanwhile, Mike highlighted career opportunities in credit unions and stressed the importance of financial literacy for achieving their professional goals.



FedChoice volunteer team celebrates the Millionaire's Club launch. © FCF 2025



## 90 Tulips for 90 Years: Celebrating Our Dedicated Donors



As we celebrate the 90th Anniversary of FedChoice Federal Credit Union, we thank Mrs. Fleming for pouring her heart into supporting our Foundation's mission of financial literacy and education. She personally created the Guy Fleming Scholarship Fund with \$10,000 for young people from underserved communities. Last year, 10 students from eight different states were able to use these funds in support of their educational dreams.

Her message to our scholarship recipients: "I remember when I started thinking about college, it was scary... Know that I am rooting for you!"

Thank you so much, Mrs. Fleming, for your kindness and inspiration!

## FedChoice Volunteer Highlights



**Brett Noll, President of the FedChoice Charitable Foundation, Participates in the Credit Union Cherry Blossom 10-Mile Run**

"Good to finish the Credit Union Cherry Blossom 10-mile run," said Brett. "Better to know credit unions have raised over \$11.5 million for Children's Miracle Network Hospitals since 2002 and nearly half a million this year alone!"

# Ninety Years, Ninety Minds: FedChoice Federal Credit Union and its Foundation Ignite Financial Dreams

On April 1st, we transformed our headquarters into a financial wonderland for 90 bright young minds from Cora L. Rice Elementary School, celebrating both National Financial Literacy Month and FedChoice Federal Credit Union's 90th anniversary milestone.



Students rotated through interactive budgeting workshops, explored behind-the-scenes operations, and discovered potential career paths in financial services. Each child took their turn sitting in the CEO chair—feeling the power of leadership—and marveled at the symbolic shovel in our Board Room representing our commitment to building stronger financial futures.

Each future financial leader departed with a “golden” dollar coin and Sam Renick’s “Sammy’s Big Dream” book, along with fresh-baked cookies and healthy snacks. More importantly, they left with seeds of financial confidence planted through engaging, age-appropriate activities that made money concepts come alive.







From decorating the building to guiding tours, facilitating interactive sessions, and creating memorable experiences, our dedicated FedChoice volunteers demonstrated the true spirit of the credit union philosophy: “people helping people.” Their enthusiasm and commitment to financial education shone through in every interaction with the students.



## Thank you to our sponsors who made this transformative day possible:

• **HUB International (Financial Education Catalyst):** “Celebrating 90 years of Cora L. Rice’s powerful legacy with purpose and pride! HUB is proud to support this special event as a Financial Education Catalyst. Building strong communities starts with empowering financial futures.”

• **Tru Treasury (Anniversary Supporter):** “At Tru Treasury, we believe financial education is key to a strong financial future. We’re proud to support FedChoice and the students of Cora L. Rice as they explore the power of saving and smart money management.”

• **McMichael Taylor Gray, LLC (Golden Opportunity Sponsor):** “We are proud to be part of the Cora L. Rice Elementary School’s 90th Anniversary celebration at FedChoice Headquarters. Our Associate Attorney, Matthew McKetney, participated in a ‘Power of Budgeting’ educational session for the students during their visit. We are committed to supporting an organization that enhances the lives of young people and their families through financial literacy.”

**Special appreciation to Matthew McKetney, MTG Attorney, Alex Assaley, Managing Director of HUB International, as well as David Outland and Brenda Jackson, FedChoice FCU Supervisory Committee Members, for their inspiring presentations, and to every FedChoice volunteer! We are also grateful to Principal Kia Payne and the teachers’ team for making this special day happen!**





**90  
Years**



**90  
Minds**





## Donor Testimonials:

“I had the privilege of representing HUB International at a wonderful financial literacy event hosted by FedChoice and its Foundation. I had the opportunity to participate in their budgeting workshop, where students explored how to create a budget and the tough choices we sometimes have to make when it comes to spending. Some of my favorite savings goals included one student who said they were saving up to buy an island, and another who proudly declared they wanted to save for a monkey.

The confidence, curiosity, and excitement that filled the room were a powerful reminder of why teaching financial literacy at a young age is so important. Huge thanks to the incredible team at FedChoice for organizing such a meaningful event and allowing us to be a part of it.” - **Alex Assaley, Managing Director, HUB International**



Alex Assaley presents to the students © FCF 2025

## Donor Spotlight: AJ and Melissa Ricketts

We are so grateful to AJ and Melissa Ricketts for their generous donation to our Educational Scholarship Program! The Ricketts Family have been passionate supporters of FedChoice Charitable Foundation's financial education programs as well as numerous other philanthropic causes in their local community. **AJ shared:**

**“As the husband of a dedicated teacher and father to three kids, I’ve seen firsthand how early education shapes lives. Financial literacy is the foundation of financial freedom, and giving young people the tools to understand money is one of the most impactful gifts we can offer. I’m proud to support FedChoice FCU Charitable Foundation in expanding access to financial literacy scholarships—because informed choices begin with education.”**



**AJ and Melissa Ricketts, co-owners of MBL Solutions.**

*Photo courtesy of AJ Ricketts.*

# Two Educational Scholarship Opportunities

## 1. FCF Educational Scholarship Program

This year, the FedChoice Charitable Foundation offers ten \$1,000 scholarships to college-bound-trade school-bound students in the Greater Washington, D.C. area.

### Application Process:

90th Anniversary Essay Contest: In celebration of FedChoice Federal Credit Union's 90 years of service, we invite graduating students to answer:

"Ninety Years, Ninety Dollars: What would you do with \$90 today that could impact your financial future?" Applicants need to show how small financial decisions can create significant long-term impact in 500 words or less.

## Application Deadline: May 31, 2025

Turn your financial wisdom into \$1,000 for your education! Check out full guidelines and application at:  
[www.fedchoicegives.org/educational-scholarships](http://www.fedchoicegives.org/educational-scholarships)



FCF staff with 2024 scholarship winners. © FCF 2025



## 2. Collaborative Educational Scholarship Program with the National Organization of Blacks In Government, Inc. (BIG)

This scholarship was initiated by Ms. Sarah Fleming, a long-time member of FedChoice Federal Credit Union. The Guy Fleming Educational Scholarship celebrates the legacy of Mr. Guy Fleming and underscores the vital role of financial education for young individuals.

Ms. Fleming passionately believes in the transformative power of education and aims to create more opportunities for deserving students from underserved communities. The FedChoice Charitable Foundation is partnering with Blacks In Government (BIG) to promote this scholarship program nationwide.

### Program Highlights:

- **Ten \$1,000 Educational Scholarships:** In its second year, we are proud to offer ten scholarships to college-bound or trade school-bound high school seniors.
- **Eligibility:** Any college-bound or trade school-bound high school senior from a Title 1 School nationwide can apply.
- **Winner's Announcement:** Scholarship recipients will be announced in early August 2025
- **Winner's Expectations:** All winners will be requested to provide a photo and short bio for publication.

### Application Process:

To apply, students must write a concise up to 500-word essay on one of the following topics:

- **Theme 1:** “90 Years of Financial Empowerment: How FedChoice FCU Has Transformed Underserved Communities”
- **Theme 2:** “Dual Milestones, Shared Mission: Celebrating 90 Years of FedChoice FCU and 50 Years of BIG”
- **Theme 3:** “Financial Inclusion: Breaking Barriers in Underserved Communities”

### **Application Deadline: June 2, 2025**

Submit application and essay online at [www.fedchoicegives.org/GF-BIGscholarship](http://www.fedchoicegives.org/GF-BIGscholarship)

For further information contact Deena Sheppard, FCF-BIGs Guy Fleming Scholarship Committee Chair at [deena.sheppard@bigrv.org](mailto:deena.sheppard@bigrv.org)

## STAFF INTERVIEW

### Interview with Svetlana (Lana) Pavlovskaya, FedChoice Operational Solutions Analyst: **“Working for a federal credit union gives me the opportunity to share and give back”**

#### **Please tell us a little more about yourself.**

I was born in Ukraine, a country with rich agricultural soil and beautiful gardens... My childhood memories are full of family gatherings, with a table full of fresh vegetables and delicious homemade dishes. My grandfather, a World War II decorated veteran, was well respected among friends and coworkers. At home, he would play accordion; it was fascinating to watch his fingers moving fast. He bought me a piano for my 7th birthday and demanded that I start going to music school. Five years later I received a diploma from a music academy. Later, I graduated from medical college as a certified nurse and doctoral assistant.

On summer breaks I rode in an ambulance and worked in an emergency room. After graduation, I joined Children's Hospital and later transferred to a management position where I started working with computers. I moved to the US with my family almost 30 years ago (I have been a US citizen for 25 years). I am a first generation immigrant; I had to learn English and everything else to get where I am now, so that my kids and my family could enjoy the benefits. America is a great country, with many possibilities if you work hard and set your goals straight!

Before FedChoice, I worked as a Federal contractor for the EPA for almost 15 years, creating webpages, images, and documents. I am very familiar with the Federal community, its culture, and policies. I still have good memories of walking DC streets almost daily to meet my clients at Federal Triangle buildings.



*Lana enjoys her birthday. Photo courtesy  
Lana Pavlovskaya*

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

July is my anniversary month; I've been over 12 years with FedChoice, and I love it! The people are warm and welcoming. From the very beginning I felt like I was working with a family rather than a business.

At FedChoice, we have a variety of ages, culture, and work experience. That's the best part, working with people from different cultural backgrounds, learning traditions from around the world.



*Lana with her children, Andrew and Victoriya*



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

Community engagement and giving back are the main principles for credit union. So, working for a federal credit union gives me the opportunity to share and give back not only to my co-workers but also to our members and community. Even if I don't work directly with members in a branch, I still can help our staff by maintaining systems and processes and providing adequate IT support when needed.

## Who were your mentors?

I always loved to read biography books, learn different strategies, philosophies, and cultures. A couple that left strong impressions were Mahatma Gandhi's *The Story of My Experiments with Truth* and Nelson Mandela's *Long Walk to Freedom*. I also had a couple of great mentors throughout my professional career who encouraged me to keep learning and be myself. When I started working at FedChoice, I remember David Bunch, our former president gave a short introduction and presentation.

I was trying to understand the excitement, I felt the difference between my previous corporate job, but I could not grasp what it was. The air felt warmer somehow! I took many different training courses to learn about credit union history and regulations. Everyone I met in my first weeks or months was very welcoming and helpful. I still can't believe it's been 12 years since I joined FedChoice.

## What is the most enjoyable part of working at FedChoice?

Each department has its responsibilities, but it does not mean you can't come over and talk or ask questions. Everything is connected to the same goal, serving our members. Have you seen our people helping a member at the branch or on the phone? Do you feel the energy and care that radiates from them?

## Why is community engagement important to you?

I prefer helping and giving rather than taking and receiving. I am always open to participation or donation for a good cause. I volunteer as much as I can in different events organized by FedChoice, local schools and community. Last spring I was a volunteer at 10K Cherry Blossom Run in DC.

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

My life motto is – stay positive and welcome the challenge. Why positive? Because when you think positively, you think clearly, you can help someone to feel the same way, or deflect the negative energy without being affected yourself. Why welcome the challenge? Because it can give you the chance to become stronger and grow as an individual. In my free time I like to go to parks and enjoy a good view, the sound of the wind and maybe ocean waves... I like to be active and to be involved but sometimes I need to recharge my energy.

## Do you have a special message for our members?

It's great to be a member of FedChoice Federal Credit Union. I have been a member for over 10 years, and both of my kids have membership. Our credit union has a variety of products and services to satisfy all your financial needs. But more importantly we have great people that are ready to help you. Every employee is welcome to provide input for improvement or innovation. So, this credit union is operated by the people for the people, our slogan is "All together better."

We are constantly looking to adopt new technology to stay in line with the younger generation. We also provide different tools and assistance to our senior members as everything is changing with digital transformation. We have self-service options or different channels to speak with someone on the phone, chat, or email. You can always come in person to one of our branches. Can't wait to see you soon!

# Celebrating Our Sponsors, Donors and Partners

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. Thank you so much for your philanthropic spirit! We look forward to working with you next year!

## LEADERSHIP CATALYST (\$5,000):



## COMMUNITY BUILDER (\$2,500):



## NEXT GENERATION CHAMPION GOLD OPPORTUNITY SPONSOR (\$2,000):



## FOUNDATION ADVOCATE (\$1,000):



## 90TH ANNIVERSARY SUPPORTERS:

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TRUTREASURY  
VIZO  
CDW



## WILL YOU SUPPORT OUR NEW COMMUNITY PROGRAMS?

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](https://donate.fedchoicegives.org).



**SCAN TO DONATE!**

**Consider leaving a lasting legacy by including the FedChoice Charitable Foundation in your will or estate plan. Your thoughtful gift will help us empower young people and their families on their path to financial success! Learn more about our Legacy Society here:**

<https://fedchoicegives.org/estate-and-planned-giving> If you have any questions, please contact us at [foundation@fedchoice.org](mailto:foundation@fedchoice.org) or give us a call at: 301-699-6128.

