



Local students showcase newly donated piggy banks and are ready to start saving at Annual Community

Day at Cora L. Rice Elementary School @ FCF 2025

## FROM THE PRESIDENT'S DESK



#### Celebrating 90 Years of Impact: Building Stronger Communities Together

The FedChoice Charitable Foundation has experienced an exciting and meaningful year, with numerous initiatives making a real difference in our communities. As we celebrate the Credit Union's 90th anniversary, it's the perfect time to reflect on our journey and envision our future impact.

The Foundation recently awarded 20 scholarships to inspiring students heading to college or military service—10 through our own program and 10 more through a valuable partnership with Blacks In Government (BIG). Additionally, 25 amazing teachers will soon receive mini-grants to bring creative classroom ideas to life when school budgets fall short.

The Foundation continues to be a 'boots on the ground' operation with our people making a positive impact within the communities we serve and beyond. To support these efforts through volunteering or donations, please visit www.fedchoicegives.org

Thank you for your support and for being part of this wonderful journey!

Brett e Noll

FedChoice FCU

CEO & President

# Educational Initiatives: Graduating High School Students Launch Their Dreams with FCF Scholarships

FCF Educational Scholarship: A Generous Donation Provides a Boost to Our Scholarships



The FedChoice Charitable Foundation is thrilled to announce the recipients of its 2025 Educational Scholarship Program. Thanks to the generous support of Mr. AJ Ricketts, Founder and Chief Credit Officer of MBL Solutions, the Foundation was able to increase its impact this year, awarding ten \$1,000 scholarships to outstanding high school students pursuing higher education.

The 2025 scholarship recipients demonstrated creative thinking in their essays addressing the theme: "Ninety Years, Ninety Dollars: What Would You Do With \$90 Today That Could Impact Your Financial Future?" Their responses showcased innovative approaches to leveraging modest resources for significant long-term financial impact.

The 2025 FCF Educational Scholarship recipients are:

- Adeyeye Adelekun, Bowie High School
- Ashley Alvarado Torres, Oxon Hill High School
- Noah Beasey, Bowie High School
- Muhammad Bilal, Charles Herbert Flowers High School
- Jade Crandon, Oxon Hill High School
- Destiny Culley, Oxon Hill High School
- Makayla Curley, Academy of the Holy Cross
- Alana Ikea Fontaine, Oxon Hill High School
- Tamara Tapia Crisanto, Wheaton High School
- Sarah Wright, Oxon Hill High School

The Foundation recently welcomed these bright young scholars and their families to FedChoice Federal Credit Union headquarters for the 2025 Educational Scholarship Program Award Ceremony. Brett Noll, FCF President, opened the ceremony by highlighting the credit union's "people helping people" philosophy. Distinguished guests included Dr. Michael G. Caruso from Prince George's County Public Schools and AJ Ricketts, whose generous support made the expanded scholarship program possible.

Sandra Park, CCUE, FCF Vice President, concluded the ceremony with an inspiring address that sparked engaging conversations continuing well after the formal program. The event wasn't just about distributing funds – it was about celebrating potential, building community, and witnessing firsthand how financial education creates pathways to success.



Reflecting on this year's scholarship recipients, Brett Noll said, "It was both fun and rewarding to read the thoughtful reflections from our applicants on how a modest, yet wisely used, \$90 could shape their financial futures. Congratulations to the winners who impressed us with their creativity and insight. We're thrilled to invest in their education and support them as they work toward achieving their dreams."

Makayla Curley and her mom celebrate the award with the FCF team and AJ Ricketts @ FCF 2025

## The FedChoice Charitable Foundation and the National Organization of Blacks In Government, Inc. Announce a New Cohort of Guy Fleming Scholarship Winners



The FedChoice Charitable Foundation is delighted to announce the winners of the Guy Fleming Scholarship, a Collaborative Educational Scholarship Program between the FedChoice Charitable Foundation and Blacks In Government. Each of the awardees will receive a \$1,000 scholarship toward their educational endeavors.

After careful selection, the BIG-FCF Scholarship Selection Committee has chosen ten college-bound high school seniors from Title I schools across the country.

The 2025 Guy Fleming Scholarship Awardees are:

- Muhammad Bilal, Charles Herbert Flowers High School, Springdale, MD
- Tamyra Britton, Bowie High School, Bowie, MD
- Zain Elcock, Carter G. Woodson High School, Fairfax, VA
- Zaria Jacobs, Tampa Bay Technical High School, Tampa Bay, FL
- Josiah Jackson, TF North High School, Calumet City, IL
- Alysha Murrell, RCEC, Vicksburg, MS
- Jakiyah Perkins, Warren Central High School, Vicksburg, MS

- Madison Reynolds, Fultondale High School, Fultondale, AL
- Alexa Sneed, Thomas Dale High School, Chester, VA
- Sabrina Williams, Oakton High School, Alexandria, VA

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. Mr. Guy Fleming was a loyal FedChoice FCU member and a dedicated public servant working in the US Department of Treasury and IRS. Ms. Fleming passionately believes in the transformative power of education and aims to create more opportunities for deserving students from underserved communities.

David Groves, National President of Blacks In Government, said: "As the 16th National President of Blacks In Government (BIG), I am honored to support the second annual Guy Fleming Educational Scholarship in partnership with the FedChoice Charitable Foundation. This collaboration underscores our shared commitment to the transformative power of education as a catalyst for opportunity and advancement. Together, we are providing high school seniors from underserved communities with the resources and encouragement they need to pursue higher education and achieve their aspirations.

This year's milestone anniversaries—BIG's 50th and FedChoice's 90th—serve as a powerful reminder of the lasting change that can be realized through strong partnerships. By working together, we continue to break barriers and expand pathways to economic mobility for students in underrepresented communities."

Over the past two years, the Foundation has deepened its partnerships with Blacks In Government and Future Leaders of America's Government (FLAG), contributing to various school and community events, and engaging in the BIG

National Training Institute among other collaborative initiatives. This joint scholarship program aims to empower underprivileged youth nationwide, bolstering their future professional growth.

Brett Noll, President and CEO, FedChoice FCU said, "As we celebrate the 90th anniversary of FedChoice Federal Credit Union, we are honored to deepen our longstanding partnership with Blacks In Government during their own milestone 50th year. Together, we are proud to invest in the future by providing college scholarships to deserving students from economically disadvantaged communities—empowering the next generation of leaders and leveling the playing field for those in need."



Jenny Creavalle, Senior Community Impact Officer, FedChoice, Hon. David A. Groves, National President of Blacks In Government, and Andrey Gidaspov, FCF ED, celebrate the announcement. @ FCF 2025

## Voices of Tomorrow: Testimonials from the FCF Scholarship Recipients



#### Sabrina Williams, 2025 Guy Fleming Scholarship Awardee

"My passion for medicine blossomed through high school medical programs, inspiring my dream to become a pediatric nurse who makes a difference in patients' lives. I'm profoundly grateful to the FedChoice Charitable Foundation for easing my financial burden and empowering me to pursue high-quality patient care at Hampton University."



#### Zaria Jacobs, 2025 Guy Fleming Scholarship Awardee

"My curiosity about the world around me has led me to pursue Biology at Nova Southeastern University, where I'll explore life's mysteries with newfound purpose. The generous support from the FedChoice Charitable Foundation and Blacks in Government has transformed this dream into reality, for which I'm eternally thankful."



#### Tamyra Britton, 2025 Guy Fleming Scholarship Awardee

"Balancing my passion for law and cheerleading while maintaining a 4.2 GPA has prepared me for the exciting challenges awaiting at North Carolina A&T State University. I'm deeply thankful to the FedChoice Charitable Foundation for recognizing my potential and providing this stepping stone toward my future in Criminal Justice."



#### Muhammad Bilal, 2025 Guy Fleming Scholarship Awardee

"With dreams of creating my own video game studio, I'm taking my first step by studying Computer Science at the University of Maryland with determination and creativity. The FedChoice Charitable Foundation's belief in my potential through this scholarship fills me with gratitude and strengthens my resolve to bring innovative games to life."



## Alexa Sneed, 2025 Guy Fleming Scholarship Awardee

"From leading in dance to excelling academically with a 4.2 GPA, I'm excited to blend my passions by double majoring in Exercise Science and Dance at Old Dominion University. The FedChoice Charitable Foundation's generous support has made this specialized educational path possible, and I'm incredibly thankful for their investment in my future in movement therapy."



#### Josiah Jackson, 2025 Guy Fleming Scholarship Awardee

"As Track and Field Captain and Student Action
Team leader, I've learned that dedication and service
create pathways to success beyond high school.
The FedChoice Charitable Foundation's recognition
through this scholarship means everything to my
family and me, providing not just financial support
but validation of my hard work."



#### Alysha Murrell, 2025 Guy Fleming Scholarship Awardee

"Earning both my high school diploma and Associate's degree simultaneously while interning at the U.S. Army Corps of Engineers has prepared me for the challenges of civil engineering at Mississippi State University. I'm profoundly grateful to the FedChoice Charitable Foundation for their scholarship, which bridges my past achievements with my future aspirations to return to the Corps as an engineer."



## Jakiyah Perkins, 2025 Guy Fleming Scholarship Awardee

"This scholarship from FedChoice and BIG isn't just an investment in my education—it's fuel for my dreams and inspiration for my entire community. I'm deeply thankful for this opportunity that empowers me to pursue my studies while encouraging others to create positive change in the world."



## Zain Elcock, 2025 Guy Fleming Scholarship Awardee

"From honor roll student to varsity track captain to Eagle Scout, I've always believed in balancing academics, athletics, and community service as preparation for future success. The FedChoice Charitable Foundation's generous scholarship has made my transition to Florida A&M University possible, and I'm incredibly grateful for their support of my business studies and continued growth."



#### Madison Reynolds, 2025 Guy Fleming Scholarship Awardee

"My journey to becoming a lawyer begins at Alabama State University, where I'll channel my creativity and passion for justice into my Criminal Justice studies. I extend my heartfelt appreciation to the FedChoice Charitable Foundation for making this path possible and for believing in my potential to make a difference in the legal field."

## **Launching New Partnerships**

#### Pro Bono Financial Planning Sessions to Benefit Teachers and Federal Employees Across the DMV Area

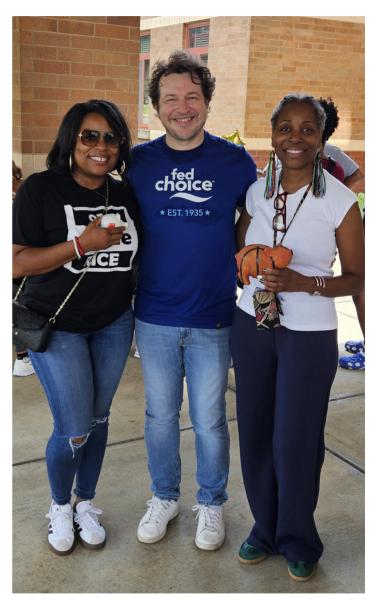
The FedChoice Charitable Foundation is proud to announce it has received a \$15,000 grant from the Foundation for Financial Planning (FFP) to launch an ambitious financial literacy initiative across the DMV area. This transformative program will provide 150 pro-bono financial planning sessions to 25 K-12 teachers and 25 federal employees by the end of 2026.

The initiative leverages FFP's established platform to connect volunteer Certified Financial Planners (CFPs) with participants, offering personalized financial guidance that many would otherwise be unable to access. Each participant will receive three comprehensive sessions with a CFP professional, covering topics from budgeting and debt management to retirement planning and investment strategies.

The program has already begun recruitment efforts at several partner schools, including Cora L. Rice Elementary School, where FCF recently participated in their Annual Community Day. The enthusiastic response from educators highlights the significant need for such services among teaching professionals.

Rachel Roth, FFP Program Director, emphasized the importance of the partnership: "Teachers and federal employees represent two vital segments of our community who often face unique financial challenges. By providing them with professional financial planning services, we're not only supporting their personal financial wellbeing but also creating informed advocates who can share this knowledge with students and colleagues."

The initiative represents a triple win—empowering teachers with financial knowledge, supporting federal employees in their financial journey, and ultimately creating a more financially literate generation of students through the educators who influence them daily.



Cora L. Rice ES Assistant Principal Alexandra Johnson, Principal Kia Payne and Andrey Gidaspov, FCF ED, at the 2025 Annual Community Day.

Schools and federal agencies interested in participating in this program can contact the FedChoice Charitable Foundation for more information on enrollment criteria and application procedures.

#### Opening Doors in Alexandria: Exciting New Connections Bloom with WEBA



The Foundation team participated in the West End Business Association (WEBA) Networking Breakfast, connecting with members and sharing financial literacy and community development programs.

It was inspiring to meet WEBA President Mary Ann Burstein and other business and nonprofit leaders from this thriving community. Since 2005, WEBA has been unifying and strengthening Alexandria's West End business community through close collaboration with local businesses and city leaders.

A promising collaboration is already developing with ALIVE, Alexandria's largest nonprofit fighting hunger and poverty. The Foundation is exploring how to support their mission through volunteer efforts and community resources.

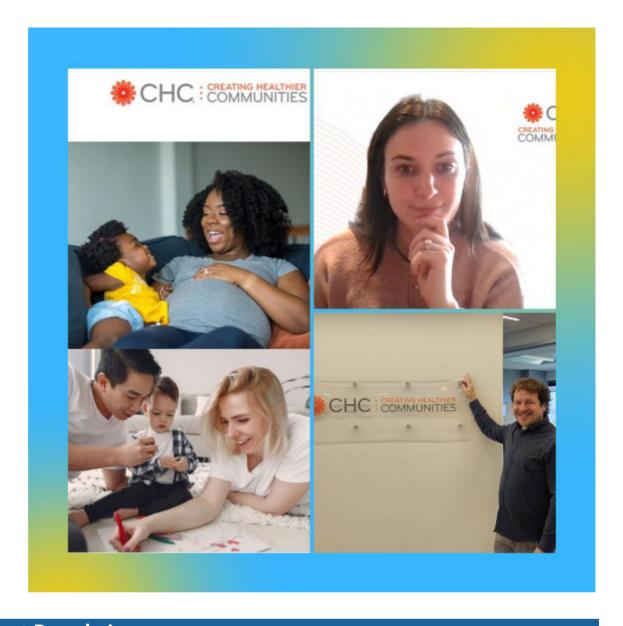
As FedChoice Federal Credit Union prepares to open its new Alexandria branch next year, the Foundation is thrilled to join WEBA and become an active part of the Northern Virginia community!

#### Brewing Success: New Connections Energize Prince George's Chamber Event



Andrey Gidaspov, FCF Executive Director, joined enthusiastic members of Prince George's Chamber of Commerce at a monthly Coffee Connections networking event. Alex Austin, PGCOC President & CEO, and his business development team shared insights about the latest Chamber initiatives and community impact.

The intentional networking format created the perfect environment for meaningful conversations and potential collaborations that will expand the Foundation's reach and impact throughout Prince George's County.



## Wellness Without Boundaries: Pioneering Health and Financial Wellbeing Collaboration

Andrey Gidaspov, FCF Executive Director, visited the Creating Healthier Communities (CHC) National Office to learn about CHC's community development work in the Greater Washington DC area. He also discussed strategic partnership opportunities with Shelby Speth, CHC Non-Profit Partnership Director. The discussions focused on potential participation in CHC's community impact programs—initiatives that currently reach over 5,000 nonprofits annually.

FCF's existing financial wellness initiatives include numerous school-based community projects, customized financial literacy programs for young people and their families, and participation in the 47th District Annual Health Fair. This CHC collaboration will significantly expand the foundation's reach and impact.

For nearly 70 years, CHC has united nonprofits, businesses, and communities around health equity, working to eliminate preventable health disparities through collective action and shared resources. This new partnership represents an exciting opportunity to connect financial wellness with health initiatives, creating stronger communities where everyone can thrive.

## **Donor Spotlight**





#### Planting Seeds of Prosperity: One Donor's Vision Blooms Into Educational Opportunities

"Generosity is not about the giving of the perfect gift. Generosity is the gentle rain that soaks the soil. It is the water that finds its way to the roots. And the roots sustain and strengthen the plant so that when it blooms, it can turn its face to the sun." — Jan Richardson

The Foundation has been fortunate to work with extraordinary people who bring that "gentle rain" to the roots of our community to help young people bloom and succeed. Mrs. Fleming is one such individual—passionate about helping the local community and supporting financial literacy and education.

Thanks to her generous gift, last year the Foundation launched the Guy Fleming Scholarship program which supports ten young people from underserved communities nationwide. Recently, the Foundation shared news with her about the new cohort of Guy Fleming Scholars beginning their educational journeys this academic year.

Mrs. Fleming offered heartfelt congratulations to each student: "I am delighted to be a part of this celebration of academic accomplishments!" Her generosity continued with a donation covering ten more scholarships for next year, saying, "This is for the new generation of leaders. I hope that they will reach their dreams."

When she learned about the upcoming Cora L. Rice Elementary School's Annual Community Day, she donated a collection of piggy banks from her attic. These banks brought unexpected joy throughout the school—children loved them, and even teachers and community supporters selected their favorites. Principal Payne and Assistant Principal Johnson proudly displayed theirs in their offices. Tia, who was providing tacos at the event, said: "This will be my lucky piggy bank! I am going to save for my own truck!"

One of the students who attended the event, clutched a particularly large piggybank, declaring confidently: "I want to become a millionaire!" In that moment, the true power of philanthropy was evident, soaking the hearts and minds of the youngest members of our community.

### 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!

**PLATINUM SPONSOR** (\$8,500)

LEADERSHIP CATALYST (\$5,000)

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







**NEXT GENERATION CHAMPION GOLD OPPORTUNITY SPOSOR (\$2,000):** 





FINANCIAL EDUCATION CATALYST (\$1,500):



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

















#### **90TH ANNIVERSARY SUPPORTERS:**

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**ALKAMI RAYMOND JAMES** 

**ALM FIRST** SYMITAR/JACK HENRY

**LENDKEY TRUTREASURY** 

**MORGAN STANLEY - THE LAUG GROUP VIZO OPENLENDING CDW** 

#### WILL YOU SUPPORT OUR 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.



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 <a href="mailto:fedchoice.org">fedchoice.org</a> or give us a call at: 301-699-6128.







