

fedch♥ice Gives

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The FedChoice volunteer team along with the African American Postal League United for Success (A-PLUS) leadership team delivering school supplies to Cora L. Rice ES, G. James Gholson MS and International HS at Langley Park @ FCF 2025

FROM THE PRESIDENT'S DESK



As we wrap up another successful quarter, I couldn't be more proud of the impact that FedChoice Charitable Foundation continues to make in the community. This season, we awarded scholarships to deserving students, provided mini-grants to innovative teachers, and supported families through our annual school supply drive. These initiatives reflect our ongoing commitment to financial education and to empowering the next generation.

What truly sets our Foundation apart in my eyes is how we approach our mission. We don't just write checks—we roll up our sleeves and get out there. From establishing Millionaire's Clubs in classrooms to showing up at community events, our staff, volunteers, and Board members embody the “boots on the ground” spirit that defines FedChoice.

I want to extend a special thank-you to our Foundation Director, Andrey Gidasov, whose leadership and passion make so much of this possible. To everyone who contributes their time, talent, and heart—thank you for making a real difference. Together, we're building stronger financial futures for our members and our community.

Brett Noll

FedChoice FCU
CEO & President

25 Local School Teachers Receive FedChoice Charitable Foundations Grants to Enhance Student Learning

On Tuesday, September 23rd, we proudly welcomed 25 passionate K–12 educators from Maryland and Washington, DC, to celebrate their Teachers' Aid Program (TAP) grant awards. These grants—each valued at \$250—are small but mighty investments in classroom innovation and student success.



During a special ceremony, teachers received certificates and checks, and shared their inspiring project plans with FCF Board members and FedChoice staff. Their ideas reflect creativity, compassion, and a deep commitment to student growth.

Brett Noll, President & CEO of FedChoice Federal Credit Union, emphasized the Foundation's intentional focus on supporting educators: "We're excited to fund these innovative classroom projects that will directly impact student learning."

FEATURED INNOVATIVE CLASSROOM PROJECTS INCLUDED:

- ☆ Creating a student-run mini-market where students sell handmade products
- ☆ Establishing a school-wide reward system to build positive habits and cooperative relationships
- ☆ Providing hands-on math manipulatives for English Language Learners and newcomers
- ☆ Supporting an Entrepreneurship Club for mock business projects
- ☆ Implementing geography education through student-created salt maps
- ☆ Launching a 5th grade book club to enhance reading engagement

For teachers unable to attend the celebration, FCF Executive Director Andrey Gidasov personally delivered their certificates and checks at their schools—ensuring every educator was honored for their dedication.

After the ceremony, teachers explored FedChoice membership opportunities and signed up for pro bono financial planning sessions provided by our partner, the Foundation for Financial Planning.

These grants are a testament to your support. They empower educators to bring bold ideas to life and create meaningful change in their classrooms. Thank you for investing in the future of education.

Welcoming New Schools to TAP:

Carmody Hills Elementary School

Friendship Public Charter School

Gaywood Elementary School

Templeton Elementary School

Suitland Elementary School



Special Connections That Inspire:

The celebration highlighted the lasting impact of mentorship in education. Twin teachers Ms. Tina Sonde (Oaklands ES) and Ms. Darlene Gruner (Templeton ES) received awards together, showcasing a shared commitment to excellence. In a heartwarming moment, Ms. Kaela Clark (Gaywood ES) accepted her award alongside her former teacher, Ms. Sonde—proof that great educators inspire future generations.

A Morning to Remember: Delivering Hope, School Supplies, and Support to PGCPS Students

On a bright morning filled with purpose, the FedChoice Charitable Foundation, FedChoice Federal Credit Union, and our strategic partners at the African American Postal League United for Success (A-PLUS) came together to deliver essential donations to:

★ Cora L. Rice Elementary School ★ G. James Gholson Middle School ★ International High School

This initiative embodied the credit union philosophy of “People Helping People.” FedChoice staff rallied together, donating school supplies, hygiene items, and more. A special rally event energized the team—and the response was overwhelming.

A-PLUS Co-Founder Camille Wider issued a nationwide call to action, and over 20 members responded with generous donations, including:

- School uniforms
- Hygiene kits
- Baby supplies for teen moms
- A microwave for a Teachers’ Room



When Ms. Wider learned about FedChoice’s support of the Teen Mom Financial Literacy Project in three PGCPS schools, A-PLUS donors stepped up again—adding essential baby items to their contributions.

This was more than a donation—it was a moment of unity, compassion, and shared belief that every student deserves the tools and support to thrive.

Your generosity made this possible.
You helped us deliver dignity, hope, and opportunity to students who need it most.

STUDENT SPOTLIGHT: MUHAMMAD BILAL'S INSPIRING JOURNEY

Meet Muhammad Bilal, a proud graduate of Charles Herbert Flowers High School in Prince George's County, Maryland, and now a Computer Science major at the University of Maryland, College Park.

This year, Muhammad earned two prestigious scholarships:

- **FedChoice Charitable Foundation Educational Scholarship**
- **Guy Fleming Scholarship – FCF-Blacks In Government (BIG) Collaborative Educational Scholarship**

His passion for financial literacy began early. Muhammad shared:

“Ever since I got my first part-time job as a clothing store clerk, I started treating my money as if it were time. I would look at something I was going to purchase and think to myself, ‘Was this really worth 10 hours of my time?’”

In his winning essay for the Guy Fleming Scholarship, Muhammad reflected on the impact of the FCF–Blacks In Government (BIG) National partnership:

“Collaboration is an extremely powerful tool... The combined efforts of both organizations work to give the public knowledge they need to properly establish themselves. With both companies and their resources, they can make an impact on the youth and create a stronger foundation for them and their future.”



Muhammad expressed heartfelt gratitude:

“Your investment will not only lead to fulfillment in my education, but it will be multiplied in the future as I give back to my own community, just as you have to yours.”

Here’s his message to students:

“Don’t be afraid to apply. Believe in yourself. Your future is worth the effort.”

Muhammad’s story is a powerful reminder of what your support makes possible. You’re not just funding education—you’re building futures.

FedChoice & Concert for Causes: Amplifying Impact Through Music and Financial Literacy

On October 12, 2025, Andrey Gidasov, FCF Executive Director, and Jenny Creavalle, FedChoice FCU Senior Community Impact Officer, met with Brett Murray, Founder and CEO of Concert for Causes, Inc., to expand a long-standing partnership that has already brought music education to hundreds of underserved students across the region.

This new chapter focuses on integrating financial literacy into Concert for Causes' signature outreach—particularly through its “Instrument Ambush” program, which has donated thousands of dollars' worth of instruments to students in need. As Brett shared, he favors the bass guitar because “*it's the foundation of everything*”—a powerful metaphor for financial literacy as the bedrock of lifelong success.

Savor Bowie Fall Festival 2025: Rainy Skies, Sunny Spirits

Just a week later, FedChoice Federal Credit Union and the FedChoice Charitable Foundation joined the community at the Savor Bowie Fall Fest Food, Wine & Music Festival, hosted by Concert for Causes. Despite the rainy weather, the energy at the FedChoice booth was electric.

Festival Highlights:

Shared FedChoice products and FCF educational programs designed to uplift the local community

Partnered with wine vendors for a raffle and collaborated with food trucks to provide lunch for new members

Welcomed 22 new members to the FedChoice family

Announced upcoming instrument donations to support young musical talents from low-income families

This event was a celebration of community, creativity, and connection. Special thanks to Brett Murray for his leadership and vision, and to our incredible FedChoice volunteers who made the day unforgettable.



Together, we're building a future where music and financial literacy go hand-in-hand—empowering students not just to dream, but to thrive.

Supporting Teen Parents on Their Financial Journey

On October 17, 2025, we launched a new initiative focused on financial education for teen parents. Andrey Gidasov, FCF Executive Director, met with Ms. Karina Juarez, Liaison for the Adolescent Single Parent Program (ASPP) at Prince George's County Public Schools (PGCPS), and Ms. Delmis Umanzor, Community Liaison at International High School Langley Park, to get the program started.

The ASPP provides a vital support system for pregnant and parenting teens—helping them stay in school, develop parenting skills, and prepare for post-secondary opportunities. Through monthly workshops and personalized mentoring, the program creates a safety net for students who often face overwhelming challenges.

Why This Matters: The Urgency Behind the Mission

- Prince George's County has one of the highest concentrations of adolescent parents in Maryland. According to state data:
- 4.6% of births in the county are to mothers under age 20—20% higher than the state average
- 41.8% of teen parents have a high school diploma or less, and nearly 44% rely on Medicaid for healthcare
- Teen parents are significantly more likely to experience poverty, chronic absenteeism, and repeat pregnancies without targeted support

Despite these challenges, Maryland's overall graduation rate reached 88% in 2024, with Hispanic students—many of whom are teen parents—seeing a 7-point increase thanks to targeted interventions.

FedChoice's Role: Financial Literacy as a Lifeline

FedChoice volunteers will lead monthly financial literacy workshops for approximately 15 teen mothers from three local high schools. These sessions will cover budgeting, saving, credit basics,



and long-term planning—equipping young parents with the tools to build financial stability while balancing education and childcare.

This initiative reflects FedChoice's commitment to meeting communities where they are and supporting those who need it most. By investing in teen parents, we're not only helping them succeed today—we're laying the foundation for stronger families and brighter futures.

We extend our heartfelt thanks to Ms. Juarez, Ms. Umanzor, and the ASPP team for their dedication to empowering young families across Prince George's County. Together, we're turning challenges into opportunities—and building a future where every parent, regardless of age, has the tools to thrive.

Connecting Capital & Community: FedChoice Explores New Ventures at CONNECTPreneur Forum

On October 20, 2025, Andrey Gidasov, FCF Executive Director, attended the CONNECTPreneur Forum in Washington, DC—engaging with top entrepreneurs, investors, and business leaders to explore new partnerships that support youth entrepreneurship and financial literacy in underserved schools across the DMV.

About CONNECTPreneur

Founded by visionary entrepreneur Tien Wong, CONNECTPreneur is the world's largest monthly investor pitch event, with a network of over 30,000 CEOs, VCs, and startup leaders.

Event Highlights

- ★ Introduced FedChoice's scholarship and financial literacy programs to DC Deputy Mayor Nina Albert
- ★ Explored collaboration on The Millionaire's Club to expand entrepreneurship education in Title I schools
- ★ Networked with startup leaders to build new community-focused initiatives



The Bottom Line

FedChoice Charitable Foundation is expanding its reach—connecting with innovators to bring more resources, mentorship, and opportunities to youth and families in underserved communities.

Interview with Qutia (Tia) Willis, Senior Accountant, FedChoice Federal Credit Union:



“I believe the key to our success lies in integrity, care and dedication”

Please tell us about yourself (your family roots, education, professional experience).

I was raised in Alexandria, Virginia, by my grandparents and am the oldest of 20 grandchildren, so I learned leadership and responsibility early on. Growing up, I attended culturally diverse schools, though I often found myself to be the only Black student in many of my honors classes—which helped shape my confidence and adaptability. As the unofficial “Family Manager,” I have guided my family in the purchase of homes and other investments such as stocks since the age of 12. My love for math started at a very young age, and although I initially majored in Forensic Science, I discovered my true calling in Accounting after accepting a File Clerk position in an accounting department when I became a single parent to my now 20-year-old son. That opportunity sparked a passion that has guided my professional journey ever since. I’ve continued to grow within the accounting field and truly can’t imagine doing anything else.

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

I’ve been with FedChoice for three years. I believe the key to our success lies in integrity, care and dedication my colleagues show towards our members daily, combined with the innovative and ever-growing range of products and services we offer to meet their needs.

How is working for a credit union different from any other work? Who were your mentors?

Credit unions are centered around people over profit. Every decision or product is based on the members and communities we serve. I consider all my coworkers as mentors. I believe we can learn from everyone and every situation. Each person offers a unique perspective that helps me grow both personally and professionally.

What is the most enjoyable part of working at FedChoice?

Being apart of an organization that truly values it members and employees. I enjoy knowing that my work contributes to maintaining the financial health and integrity of a credit union that helps people achieve their financial goals. It’s rewarding to work in a supportive environment where teamwork, transparency and service are at the heart of everything we do.

Why is community engagement important to you?

It allows me to serve others, offer support, and share knowledge that can make a difference in their lives. I enjoy giving back through hosting educational seminars on various topics, provide holiday give aways such as turkeys to low-income families and hygiene bags to homeless. I volunteer as a Team Mom for a youth football team, where I help guide and mentor the younger generation.

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

"No matter what life throws at you, keep pushing forward." I believe that any forward progress—no matter how small—is a step toward your purpose, regardless of the challenges along the way. "Failure is not an option" reminds me to stay resilient and focused on growth. In my free time, I love traveling with my family and discovering new places and experiences together.

Do you have a special message for our members?

My message is simple – thank you for being part of the FedChoice family. Your trust and loyalty inspire us to keep improving and finding new ways to serve you better. We're here to support your financial journey every step of the way and we're proud to be your partner in achieving financial success.



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!

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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 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.



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** or give us a call at: 301-699-6128.

THANK YOU

for helping me grow this year!

