

# fedch♥ice Gives

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The Cora L. Rice Elementary School team celebrates the end of the year with our Foundation at Scholars Summit Parent Night.

@ FedChoice 2026





# Building Financial Futures by Showing Up

*Why FedChoice Charitable Foundation's impact is built on presence, not promises.*

As we close another remarkable year at the FedChoice Charitable Foundation, I want to pause and reflect on what we've accomplished together, and more importantly, to thank the people who made it possible. This year, the Foundation continued its commitment to strengthening our communities through financial education programs for students, mini-grants that empower teachers to meet real classroom needs, contributions to worthy community causes, and college scholarships that help open doors to brighter futures.

These efforts don't happen on their own. They are the result of dedicated staff who work tirelessly behind the scenes and volunteers who generously give their time and energy at schools, community events, and outreach programs throughout the year. I am also deeply grateful to our donors, whose generosity fuels every initiative we undertake, and to the Foundation Board for its leadership, guidance, and commitment to our mission. A special note of gratitude goes to the FedChoice Federal Credit Union Board of Directors for its continued support. Year after year, the Credit Union Board approves significant contributions that allow the Foundation to operate and grow.

It's amazing to me how well-known our Foundation has become in both our local



community as well as the Credit Union community. What a great team effort! This past year was a year of impact, made possible by many, and together, we are making a meaningful difference. I look forward to seeing what our Foundation will achieve in the years ahead. Thank you all for your support!

— *Brett Noll*

**President of the FedChoice Charitable Foundation**

# WHAT IMPACT LOOKS LIKE

FedChoice Charitable Foundation delivered record growth, deeper partnerships, and expanded access to financial education.

## 2025 BY THE NUMBERS



# 474

new FedChoice members served (community and federal)



# \$45,000+

in new corporate and foundation funding



# 28

financial education sessions held in the DMV Area



# 25

K-12 teachers awarded with mini-grants



# 20

educational scholarships awarded to high school graduates locally and nationwide



# 5

new school partnerships established





# Ending the School Year **Strong** at Cora L. Rice Elementary

*A night of family engagement, student achievement, and shared purpose.*

FedChoice Charitable Foundation proudly supported the Scholars Summit Parent Night at Cora L. Rice Elementary School, marking the final school based event of 2025.

Families received updates on reading and math benchmarks, including i Ready progress, while Principal Dr. Kia Payne emphasized the importance of literacy and numeracy. She also highlighted FCF's role in bringing financial literacy education to students.

Interactive activities brought learning to life. Hands-on math games turned problem solving into friendly competition, while creative reading

exercises made literacy both accessible and fun. Teachers encouraged parents to stay actively involved, reinforcing that student success thrives on partnership.

Andrey Gidasov, FCF Executive Director, connected with families and shared information about Foundation programs designed to empower students and parents alike.

The evening closed with a celebratory group photo of school leaders and educators (see cover photo) - including four Teachers' Aid Program award recipients - honoring a successful year of collaboration.

# Small Grants. Big Classroom IMPACT.

*Why direct investment in teachers delivers one of the highest returns.*

This winter, FedChoice Charitable Foundation leadership visited partner schools to witness firsthand how Teachers' Aid Program grants are transforming classrooms.

At Gaywood Elementary School, Pre K teacher Ms. Kaela Clark reflected on the impact of her grant.

"My class needed materials to build fine motor and writing skills — playdough, scissors, crayons, and markers. Thanks to FCF, my students are thriving."

That same day, Ms. Melissa Mills received new funding to expand arts and crafts activities, while Ms. ReGina Branch at Cora L. Rice Elementary School received \$250 toward classroom technology.



*Andrey Gidasov presents TAP award to ReGina Branch at Cora L. Rice ES @ FedChoice 2026*

Across the DMV region, these grants remove barriers, allowing educators to focus on what matters most: teaching, creativity, and engagement.





# INSIDE OUR COMBINED FEDERAL CAMPAIGN EVENT

*One event. Strong connections. A foundation for future growth.*

FedChoice Charitable Foundation participated in its first Combined Federal Campaign (CFC) Charity Fair at the Centers for Medicare & Medicaid Services (CMS).

Despite a shortened campaign season, the event generated meaningful engagement. CMS employees showed strong interest in FCF's mission and generosity toward programs that serve underserved communities.

Andrey Gidaspov, Foundation Executive Director, and Ed Atuahene, FedChoice Federal Credit Union CFO, represented the organization — sharing how community impact is created through strategic investment and direct engagement.

The Foundation extends special thanks to Kim Brandt, CMS COO and Deputy Administrator, and Latesha Walker, CMS CFC Manager, for their leadership and support.





# Deepening Relationships with BIG National

Where shared values lead to shared impact.



The FedChoice team proudly attended the Blacks In Government (BIG) Region XI Awards Luncheon, celebrating leadership, service, and collaboration.

Representatives from FedChoice and the Foundation were joined by Michael G. Caruso (PGCPS) and Adeyeye Adelokoun, a 2025 FCF Scholarship recipient, who shared powerful stories

of personal and community impact.

The event reflected the strength of partnership — bringing together organizations committed to opportunity, education, and equity. FedChoice extends special thanks to Dr. Danny Wade II, Stephan P. Matthews, and the BIG Region XI leadership team for their continued collaboration.



# Where Financial Education Meets REAL WORLD DREAMS

A fall festival that showed what community partnership can achieve.

At the Fall Festival at Drew Freeman Middle School, FedChoice Charitable Foundation and FedChoice Federal Credit Union partnered with educators, families, and community organizations for a day of learning and connection.

Volunteers shared information about Foundation programs and FedChoice services designed to support students and educators. Teachers expressed strong interest in the Teachers' Aid Program, while community members explored paths to membership.

A standout moment came from Mr. Geoffrey Hunter, who shared how the Millionaire's Club — funded by FCF — is empowering students to launch an entrepreneurial t-shirt company. Programs like these demonstrate how financial education can translate into real world opportunity.





# Expanding Access Through Pro Bono Financial Planning

*Trusted guidance when it matters most.*

FedChoice Charitable Foundation is proud to join the Foundation for Financial Planning's 2026 grant cohort, a record breaking year focused on expanding access to free, fiduciary financial guidance.

Through this partnership, FCF connects educators, federal employees, and families with certified CFP® volunteers during community events, USPS new hire orientations, and moments of financial uncertainty.

The result is practical, judgment free financial planning that helps households build stability and confidence.



# CLA FOUNDATION INVESTS in Financial Literacy

***Employee-driven philanthropy powering community resilience.***

The CLA Foundation awarded \$7,000 to FedChoice Charitable Foundation through its Community Action Fund, recognizing FCF's commitment to education, employment, and entrepreneurship.

In 2025, the CLA Foundation distributed \$2 million to 168 nonprofit organizations nationwide,

all powered by employee nominations and contributions.

This investment supports FCF's mission to deliver accessible, high quality financial education that strengthens long term financial resilience in the communities it serves.



# Meet Shaniya Montague

*From community roots to  
financial empowerment.*



By the time Shaniya Montague walks into work each morning, she has already decided what kind of day it will be—not for herself, but for everyone she meets.

“I come to work with the mindset that I’m going to change someone’s day,” she says. “Sometimes it’s just a warm greeting. Sometimes it’s helping a member feel confident about their finances. Either way, it matters.”

At 27, Shaniya is a Financial Service Advisor at FedChoice Federal Credit Union, and one of the most visible faces of the organization’s community outreach. Her journey to banking, however, was anything but conventional—and that’s exactly what makes her impact so powerful.

## Rooted in Community

Shaniya was raised in Prince George's County, attending schools across the DMV and growing up surrounded by people who believed deeply in giving back. Service wasn't a side activity—it was a way of life. Her father spent years working at a men's shelter in Washington, D.C., while her mother was actively involved in church-led mission work, painting homes, assembling school supply kits, and creating care packages for families locally and abroad.

"Watching my parents showed me that no matter what you have, you can always give something," Shaniya says. "That stayed with me."

As the oldest of four siblings, she learned responsibility early. She also learned how to connect—with people of all ages, backgrounds, and circumstances.

## A Career Built on Care

Before banking, Shaniya's career revolved around caregiving and education. After graduating from Wakefield High School in Arlington, Virginia, she became a certified birth coach and doula, assisting in multiple births, including a C section. Later, she worked as a teacher's assistant in early childhood education—one of the roles she still calls the most rewarding of her life.

"I loved working with kids," she says. "Playing, teaching, and imagining who they might become—doctors, lawyers, bankers. It was inspiring."

Then came the COVID 19 pandemic. Like many people, Shaniya found herself reflecting on her future and searching for a new challenge—one that would allow her to grow while still serving others.

That search led her to FedChoice.

## From Restaurants to Relationships

With more than a decade of customer service experience—starting at age 13 working at her grandmother's catering business—Shaniya knew how to work hard and connect with people. She had done it everywhere from fine dining restaurants to fast food counters across the DMV.

(Fun fact: her first high school job was at IHOP, where her prom date famously asked her to prom with a sign that read "Will you hop to prom with me?"—with a stack of pancakes in hand.) So when she stepped into banking for the first time, the transition wasn't as intimidating as she expected.

"The biggest difference?" she laughs. "The products aren't food."

To her, member service at a credit union felt familiar. Greeting members, listening to their needs, building trust—it was the same skill set, just applied in a new way.

"What you're really selling is confidence," she explains. "Confidence in their financial decisions."

## Learning by Asking Questions

Now approaching her two-year anniversary at FedChoice, Shaniya credits her growth to one simple habit: asking questions.

"This was my first banking job, so I asked a lot of questions," she says. "And I still do."

She pushed herself beyond her comfort zone—especially when it came to public speaking and outreach events. Those moments came with nerves, but also with rewards: stronger relationships, deeper understanding, and measurable career growth.

Her secret to success?



## STAFF SPOTLIGHT

“Consistency,” she says. “Knowing what you want to accomplish, creating a guide for yourself, and holding yourself accountable.”

That mindset shows up daily in how she serves members—many of whom arrive feeling overwhelmed or unsure, and leave feeling empowered.

“I’ve seen members walk in with their heads down and walk out confident—opening new accounts, creating savings for their grandkids, or finally understanding their financial goals,” she says. “That’s everything to me.”

### Why Community Engagement Matters

For Shaniya, community engagement isn’t an extra responsibility—it’s personal.

One of her most meaningful volunteer memories is reading to first graders.

“Having a big imagination as a kid is so important,” she says. “Being part of that—helping spark dreams—brings me joy at my core.” Through FedChoice outreach events like Savor Bowie and school based festivals, she’s found that same sense of purpose again.

“Community engagement at FedChoice gives me that joy back,” she says. “It reminds me why this work matters.”

### A Motto for Life

Shaniya’s life motto captures her spirit perfectly:

“I can’t fail at everything.”

She’s someone who tries new hobbies, explores new paths, and isn’t afraid of imperfection.

“Just because something doesn’t stick right away doesn’t mean it never will,” she says. “Trying takes courage.”



*Jenny Creavalle, FedChoice Senior Community Impact Officer and Shaniya Montague at the community event in Bowie, MD @ FedChoice 2026*

Outside of work, she unwinds with spicy nacho Doritos, word puzzles on her iPad, weekends spent with friends along the waterfront in Old Town Virginia, or visits to family in Ruther Glen—where fresh fish from her grandfather is always on the menu.

### A Message to Members

When asked what she would say to FedChoice members, her advice is simple and heartfelt:

“It’s not how much you make that makes you rich—it’s how you choose to spend your money. Keep saving, no matter what.”

It’s the kind of wisdom that reflects her journey—grounded, practical, and deeply human.

And just like her work at FedChoice, it all comes back to showing up, trying, and caring.

# Powered by Generosity

We are deeply grateful to our corporate sponsors, foundation partners, and individual donors. Your generosity fuels scholarships, classroom grants, and financial education programs across underserved communities.

Support teachers. Empower students. Strengthen financial futures.

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