

fedch♥ice Gives

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FCF Board members, Educational Scholarship recipients, and their families celebrate a memorable milestone together at FedChoice HQ. ©FCF 2026. All rights reserved.



**Embrace. Educate.
Elevate.**

Opportunity in Motion

Financial confidence. Community connection. Future leaders.

As I reflect on the past quarter, I'm encouraged by the continued growth of the FedChoice Charitable Foundation and, more importantly, by the opportunities we are creating to make a meaningful difference in the lives of others.

One of the most exciting developments has been the expansion of our regional collaboration with federal affinity organizations. Through our relationships with Blacks in Government Region IV Council, the United Postmasters and Managers of America in Pennsylvania, Young Government Leaders, and other organizations serving the federal community, we are finding new ways to work together and extend the reach of our charitable mission.

Financial education continues to be another important focus of our work. During the quarter, we expanded our financial literacy efforts with Prince George's County Public Schools, giving students an opportunity to develop practical knowledge and skills that can serve them well throughout their lives.

We are also proud to recognize the latest recipients of the Guy Fleming Scholarship and FCF Educational Scholarship. Each year, these scholarships remind us why our Foundation exists. Behind every application is a student with goals, aspirations, and a story of hard work and determination. Supporting these students as they pursue higher education is one of the most rewarding parts of our work.



Thank you to our partners, volunteers, supporters, and everyone who continues to believe in the mission of the FedChoice Charitable Foundation. Your commitment makes this work possible, and I am grateful for all that we are accomplishing together.

— *Brett Noll*

President & CEO, FedChoice Federal Credit Union



Five Futures. One Powerful Vote of Confidence.

The 2026 FCF Educational Scholarship turns achievement and service into momentum for five emerging leaders.

Five exceptional students have earned the FedChoice Charitable Foundation's 2026 Educational Scholarship, each receiving \$1,000 toward the next chapter of their education. This year's applicants explored "Celebrating America's 250th Through Service: The Role of Credit Unions in Strengthening Local Communities," connecting service, community engagement and the credit union movement to the country's future.

"We are delighted to support these outstanding students ... I am confident each of them will play a vital role in strengthening our country and their communities through service," shared Brett Noll, President and CEO, FedChoice Federal Credit Union.

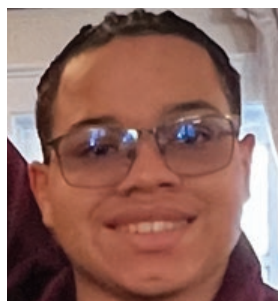
Meet the 2026 FCF Scholars

Each scholar pairs academic ambition with a service mindset. The award is practical support, but its larger message is equally important: your community sees your potential, and it is investing in what comes next.



Camila Castro
Bowie High School
University of Maryland

"This scholarship is an investment in my future and gives me greater confidence to pursue my goals."



Julius Williams III
Salesianum School
Norwich University

"This investment helps me focus on mechanical engineering and prepare for a career of service."



Jalil Capers
Bowie High School
Morgan State University

"It will help me focus more on my education and less on financial concerns."



Nelson Ngyiyoonanye
Albert Einstein High School
LeTourneau University

"Every opportunity matters. This support strengthens my college journey and reminds me to keep taking the chance."



Tajae Bibbens
Lancaster High School
Randolph-Macon College

"This scholarship opens doors, eases financial concerns and helps me pursue opportunities I once could not imagine."

Ten Scholars. A National Partnership.

FedChoice Charitable Foundation and Blacks In Government recognize the 2026 Guy Fleming Scholarship class.



Ten college-bound seniors were selected through a competitive national process for academic achievement, leadership potential, community involvement and commitment to growth. Each recipient will receive a \$1,000 Guy Fleming Educational Scholarship. Their essays put financial literacy and leadership where they belong: at the center of opportunity.

“It has been Blacks In Government’s pleasure to work alongside the FedChoice Charitable

Foundation to identify and award deserving students across the nation.” — The Honorable Deena M. Sheppard, Guy Fleming Educational Scholarship Committee Chair, Blacks In Government, Inc.

“Education has been said to be the great equalizer. We are delighted to once again work with our long-time partner, Blacks In Government.” — Brett Noll, President, FedChoice Charitable Foundation

Meet the Guy Fleming Scholars



Cole Berry

*Rockdale County High School, Conyers, GA
Georgia State University / North Carolina A&T*

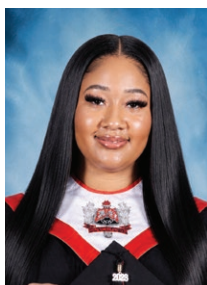
"I am honored that FedChoice Charitable Foundation and Blacks In Government chose to invest in my future. This scholarship will help tremendously as I begin cybersecurity studies at Georgia State University and North Carolina A&T, and the recognition gives me added motivation as I prepare for college."



Olivia Bradley

*Eastside High School, Gainesville, FL
University of Florida*

"I have a firsthand insight into barriers faced by people with chronic conditions. My goal is to study health science and become a sports physician who combines clinical care with advocacy for athletes with blood disorders."



Kamora Cox

*Dutchtown High School, Decatur, GA
Alabama State University*

"As a first-generation college student pursuing computer science and cybersecurity, this scholarship helps ease the financial responsibility of starting college. More than financial assistance, it is encouragement to keep working toward my goals and a reminder that others believe in the future I am building."



Lauryn Jefferson

*Paxon School for Advanced Studies, Jacksonville, FL
Florida Atlantic University*

"As I begin at Florida Atlantic University, I look forward to pursuing my educational goals, growing personally and professionally, and using this opportunity to build a successful future and give back to those around me."



Janiya Lewis

*Reynoldsburg High School, Reynoldsburg, OH
North Carolina Central University*

"I am passionate about science and justice and aspire to become a forensic science technician. I also plan to pursue entrepreneurship in college and use education, service and community involvement to make a meaningful impact and inspire future generations."



Tikwana Pinnock

*Dunbar Senior High School, Washington, DC
The George Washington University*

"This support will help me focus on my studies in international affairs at George Washington University and pursue my goal of working in foreign service and creating global impact. I am grateful to FedChoice and BIG for believing in this next chapter."



Jayla Rollins

*Brewbaker Technology Magnet High School, Montgomery, AL
Tennessee State University*

"Receiving this scholarship means I can spend less time worrying about how I will pay for the semester and more time moving toward my bachelor's degree. I am grateful to the Foundation for investing in my future."



Jayda Shoats

*South Gwinnett High School, Snellville, GA
Louisiana State University*

"This scholarship helps make my education at Louisiana State University possible and brings me closer to a career in sports management. I am grateful for the investment in my future and for the belief in students like me."



Jordin Walker

*Pedro Menendez High School, St. Augustine, FL
St. Johns River State College*

"I am so excited to receive this scholarship. It means so much to my educational journey, and I am deeply grateful to the Foundation and BIG National for their generous support."



Erion Wilson

*River City Early College, Vicksburg, MS
University of Pennsylvania*

"At the University of Pennsylvania, I plan to combine nursing, economics and healthcare management. My long-term goal is to bridge patient care, research and innovation while improving access and outcomes for underserved communities."

From Workshops to One-on-One Coaching

A conversation with Armstrong, Fleming & Moore explores a more personal model for youth financial capability.



Sana Jafarey, Joan Collins, Lucas Campbell, Andrey Gidasov, Betsy Fleming, and Ryan M. Fleming, CFP®, AIF®. ©FCF 2026. All rights reserved.

A promising idea is taking shape: combine practical money education with individualized coaching, career readiness and the confidence to act. After an initial conversation at the Foundation for Financial Planning, Ryan Fleming, CFP®, AIF®, Principal at Armstrong, Fleming & Moore, invited FCF Executive Director Andrey Gidasov to the firm to explore a pro bono program for young adults.

The concept pairs workshops on financial stability,

money mindset, debt management and investing in yourself with one-on-one guidance and career preparation. The goal is to pilot the approach with a Foundation partner school, learn what works and evaluate its potential for broader use.

Our Foundation expresses sincere gratitude to Ryan Fleming, Joan Collins, Betsy Fleming, Sana Jafarey and Lucas Campbell, CFP®, for the thoughtful conversation and warm welcome.

Build It. Test It. Learn From It.

School and nonprofit partners are turning financial education into entrepreneurship, classroom engagement and global perspective.

At Drew Freeman Middle School, The Millionaire's Club members are completing their first entrepreneurial project and preparing to share results. Facilitator Geoff Hunter and FCF Executive Director Andrey Gidasov discussed plans for the fall.

access to personal finance and career-readiness learning. Different partners, same ambition: give students practical skills they can use now and carry forward.

Teachers' Aid Program grantee Diepriye Brown-West shared how a \$250 grant supported an incentive-based classroom program recognizing effort, progress and achievement, helping increase student engagement.

A day later, Gidasov met with Sally Schwartz, Executive Director of Globalize DC, to discuss opportunities with DC Public Schools that could broaden



A FINANCIAL WELLNESS MESSAGE TRAVELS SOUTH

Building Partnerships and Financial Confidence at BIG Region IV



FedChoice and the Foundation expanded their relationship with Blacks In Government through a first engagement with Region IV, representing chapters across Georgia, Florida, Alabama, Mississippi, Tennessee, North Carolina and South Carolina.

At the Augusta, Georgia, conference, FedChoice Member Experience Manager Jonny Guevara, CCUFC, led a Saving & Budgeting session with

practical tools attendees could apply to their financial well-being. FCF Executive Director Andrey Gidasov also shared program updates with regional and national BIG leaders.

The takeaway was simple: partnership scales when useful knowledge travels with it. FCF extends its gratitude to Alice Mercer, Arnold Taylor, Monica Baker, Mazella Thomas and Darlene Green for their leadership and hospitality.

WHERE CREATIVITY MEETS COMMUNITY CAPITAL

BlackRock Center for the Arts becomes FCF's first community partnership in Montgomery County, Maryland.



The visit made the opportunity tangible: BlackRock is not simply a venue, but a community hub where families, young artists and neighbors gather. CEO Katie Hecklinger invited FCF to experience the Center's year-round performances, exhibits, educational programs and community events.

"What a wonderful vote of confidence in BlackRock and our community. So

A new partnership with BlackRock Center for the Arts widens the Foundation's community map and brings financial empowerment into conversation with creativity, education and belonging. During a visit, FCF Executive Director Andrey Gidasov met with Director of Development Ebonee Price and the BlackRock team, toured educational spaces and summer camps, explored the "Scrap Happy" Art Supplies Thrift Store and saw work by local artists.

grateful to the FedChoice Charitable Foundation for choosing BlackRock for its first Montgomery County community partnership, and for seeing what we see every day - creativity, connection, and community all under one roof. Thank you for investing in our work and, more importantly, in the people we serve. We're so glad you're here!"
— Katie Hecklinger, Chief Executive Officer, BlackRock Center for the Arts.



SHOWING UP WHERE COMMUNITY HAPPENS

National Night Out in Seat Pleasant turned connection into the first step toward stronger, more resilient communities.

FCF Executive Director Andrey Gidasov and FedChoice Sr. HR Generalist Marguerita Haynes-Pilgrim represented FedChoice and the Foundation at National Night Out in Seat Pleasant, Maryland. Residents, community organizations and public safety agencies gathered for food, demonstrations and family activities.

For FCF, the value was direct conversation: sharing the Foundation's mission, learning from local residents and meeting leaders committed to community strength, including Metropolitan Police Department Interim Chief Jeffery W. Carroll. Special thanks to Officer D. Smith of the Seat Pleasant Police Department Community Relations Unit, for inviting us to this impactful event.



Luncheon, FedChoice Charitable Foundation joined public agencies, churches, nonprofits and community organizations in celebrating the network of support surrounding students and families. Stories of hygiene drives, winter coats, prom attire and financial wellness initiatives showed what sustained community engagement can accomplish. A student performance brought the impact to life, demonstrating how partnership can help young people feel supported, valued and connected.

That relationship continued at the Summer Back-to-School Jammie Jam, where FCF returned with school

supplies, financial education resources and a simple tool that quickly became a conversation starter: piggy banks. Young learners' excitement opened the door to conversations about saving and building healthy financial habits early. Families also connected with partners offering youth career resources, health services, mental health support, immunizations and school supplies.

Together, the two events tell a bigger story: meaningful community partnerships do not end with a single appearance. They grow when organizations keep showing up, listening and finding practical ways to support students and families. We are so grateful to Parent Engagement Assistant ChaVon Chase, Principal Marcus Young and the entire Gholson community for continuing to bring partners together around student success.

From Partnership to Participation

Two Gholson Middle School events show how sustained relationships turn community support into practical action.

One visit celebrated partnership. The next put that partnership into action. At Gholson Middle School's Power of Partnership Gratitude

FEDERAL PARTNERSHIPS, REGIONAL REACH

From postal professionals in Virginia to BIG leaders across the Southeast, FCF is building financial-wellness relationships where federal communities gather.

At the United Postmasters and Managers of America (UPMA) Virginia Chapter Convention in Norfolk, FCF Executive Director Andrey Gidaspov presented Foundation and FedChoice programs and products designed to support the financial well-being of postal professionals. The event created opportunities to connect with postmasters across Virginia, including Sonny Cubbage, UPMA Virginia Chapter Retiree President and Membership Chair.



CONNECTIONS THAT MOVE FINANCIAL LITERACY FORWARD

From Greenbelt to Alexandria, civic and business networks are opening doors for financial education, collaboration and new ideas.



At an Alexandria Chamber of Commerce Coffee & Connections breakfast hosted by United Way, Gidaspov joined business and community leaders for networking and a presentation by Omoiye Kinney, United Way Worldwide Executive Vice President and Chief Marketing Officer. Her perspectives on global brand strategy, marketing innovation, communications and digital engagement

reinforced an important lesson for mission-driven organizations: strong ideas travel farther through clear stories and trusted relationships.

We are grateful to the City of Greenbelt economic development team, Lovie Patish, Antonio Curry-Fisher and Maria Ciarrochi, for creating platforms where relationships can become opportunities for community impact.

At Greenbelt Business Expo 2026, FCF Executive Director Andrey Gidaspov joined local businesses and civic leaders under the theme “B-2-B – A Rising Tide Lifts All Ships.” Conversations with Greenbelt Mayor Emmett Jordan and Maryland State Senator Alonzo Washington focused on FCF’s financial education and empowerment work in Prince George’s County. Both leaders agreed to follow-up meetings, and Senator Washington expressed interest in speaking at future school events.

PEOPLE HELPING PEOPLE, UP CLOSE

Michelle Lee, FedChoice FCU Director of Member Service, on career growth, resilient teams and why financial education can change a family's trajectory.

Tell us a little about yourself, including your family background, education, and professional journey.

I am the youngest of three siblings and am blessed to have four children and two grandchildren. Family is a very important part of my life and has helped shape who I am today. I earned my Master of Business Administration

from the University of Maryland Global Campus in May 2024. Professionally, I began my banking career as a teller at Chevy Chase Bank in 1999 and have steadily advanced through a variety of roles over the years. In 2024, I became Director of Member Service at FedChoice. It has been a rewarding journey that reflects the value of hard work, continuous learning, and perseverance.

How long have you been with FedChoice, and what do you believe has been the key to its success over the years?

I have been with FedChoice for two years. What stands out to me is the organization's commitment to consistency, service, and support. FedChoice focuses on meeting members' needs while fostering a culture of teamwork and collaboration. I believe that staying true to those values has been a key factor in our continued success.

What makes working for a credit union unique compared to other organizations? Who have been the most influential mentors in your career?

One of the things that makes working for a credit union unique is the commitment to the philosophy of "People Helping People." That mission is reflected in the way we serve our members and support one another as colleagues every day. I have been fortunate to learn from many outstanding leaders throughout my career. Each supervisor and mentor has contributed



Michelle and her daughter, Tayelor

to my growth in different ways by encouraging me, challenging me to expand my skills, and helping me pursue opportunities to advance professionally.

What do you enjoy most about working at FedChoice?

What I enjoy most about working at FedChoice is the transparency, teamwork, and sense of community among employees. Time and again, I have seen our staff come together to support one another and our members during challenging situations. Whether navigating the government shutdown or successfully completing our online banking conversion, our team's resilience and commitment have been truly inspiring.

Why is community engagement important to you? Are there any charitable or volunteer causes that you are especially passionate about?

Community engagement is important to me because our communities are where we live, work, learn, worship, and build meaningful connections. Supporting and strengthening those communities helps create opportunities for everyone to succeed. One area I am especially passionate about is working with teen parents. Providing financial education and helping young families build confidence in managing their finances is incredibly rewarding. Watching individuals gain knowledge and take positive steps toward their goals reminds me of the impact financial literacy can have on future generations.

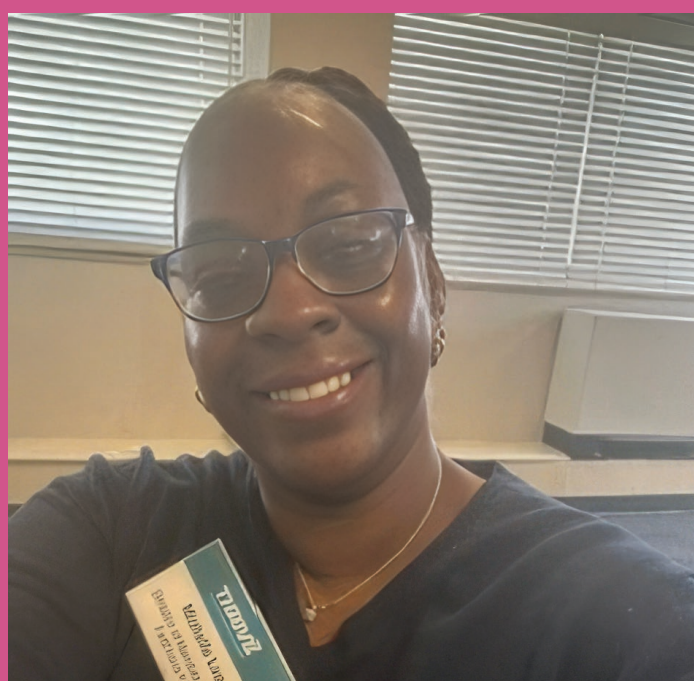
Do you have a personal motto or guiding principle? What do you enjoy doing outside of work?

My personal motto is to treat others the way I would like to be treated. I strive to approach every interaction with kindness, compassion, and respect because those qualities have made a positive difference in my own life. Outside of work,

I enjoy spending time with my family, especially my two grandchildren. Being with them brings me a great deal of joy and helps me maintain balance and perspective.

Is there a message you would like to share with FedChoice members?

I would like to sincerely thank our members for the trust they place in FedChoice every day. Everything we do is centered on serving you and helping you achieve your financial goals. It is a privilege to be part of that journey, and we remain committed to providing exceptional service and support for years to come.



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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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 offers up to ten \$1,000 annual Educational Scholarships to college-bound and trade school-bound high school students from the DMV area.

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.

