



# ANNUAL GIVING REPORT



2024 | Vol. 8



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Yearly Recap



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Samantha Meyer



**Vice President**

Retta Gardner



**Foundation Director**

Laura Wade



**Secretary**

Tricia Pohlman



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**Board Member**

Matt Roman



**Board Member**

Laura Epling

**Our Mission**

Empowering kindness to our communities through acts of service and charity. Our employee-directed foundation focuses on serving four pillars in our community:

**Education, Housing, Women & Children, and Veterans.**

## A Message from our President

2024 was a record year for **FCM Cares!** With the generous donations of our partners, employees, family and friends, we raised close to \$245,000 through our various events, campaigns and fundraising efforts. More importantly, we are proud to share we distributed over \$208,000 to 86 charities all across the US in the communities we serve. Because of your generous giving, **FCM Cares was able to help support 49 new organizations this year, increasing our giving by 91%!**

Please take a moment to explore this report to see a detailed picture of how FCM Cares helped impact our communities. We are honored to have had the opportunity to touch so many lives under our pillars of Women and Children, Education, Veterans and Housing. Here are just a few of the ways your giving has made a difference:

In March, we fired up our employees with a competition called **Make-A-Wish** Madness to win the opportunity to host a Make-A-Wish Grant Party in their community. We had no idea just how competitive our coworkers are! Ryan Keifer, VP Branch Manager in the greater Cincinnati area, rallied the Midwest Region to victory over the Southeastern Region by raising \$3000 more than the SE. **In total, our employees raised \$6,682 of the \$15,000 donated to regional Make-A-Wish chapters.**

In October, FCM Cares hosted the **11th Annual Tyler Morrissey Memorial Golf Tournament (TMO)**. The weather was absolutely perfect for fellowship, networking and a round of golf. We were so grateful to see sponsorship and participation return to pre-pandemic numbers. **We are ecstatic to share that together we raised \$60,000!** Plans are underway for our 12th Annual TMO, please plan to join us this Fall for another great event.

FCM Cares' last campaign of 2024 was the annual **Great Holiday Give Back!** Our employees selected **16 non-profits** that they have a personal connection with to highlight. Learning from the success of our Make-A-Wish Madness campaign, we encouraged some friendly competition between the non-profits. FCM Cares provided a platform for raising funds, marketing and social media support, and matched up to \$2000 raised per non-profit. Plus, the top five fundraising teams received an additional \$500 for their non-profit. **In total, our employees helped raise \$64,000 of the \$86,000 FCM Cares distributed in December 2024.**

On behalf of the FCM Cares Board of Directors, we are humbled and appreciative of all that we have been able to accomplish with your continued support. Together we will continue to empower kindness through acts of service and charity.



Samantha

Samantha Meyer

P.S. Want to join our amazing mission?

Check out our website to see how you can get involved!



BOARD MEMBERS



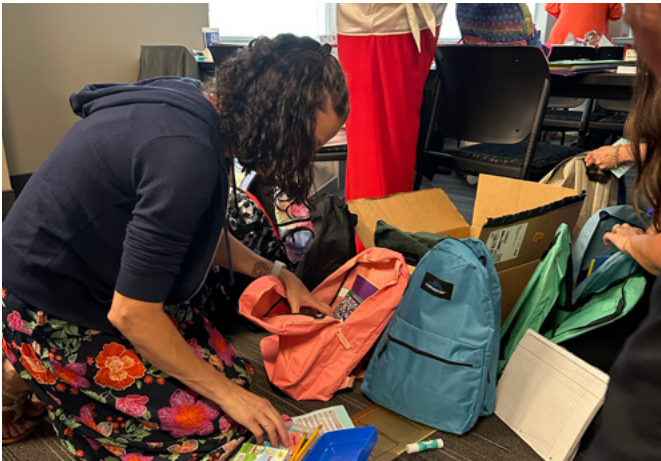
# EDUCATION

## Empowering Futures

Under our Education Pillar, we provide scholarships like the Andrew C. Rambo Memorial Scholarship for Middle Tennessee State University MBA students and the J.C. Gordon Scholarship for Tennessee College of Applied Technology students in Machine Tool Technology. We also support various education initiatives, including donations to local schools, Hope Station for working mothers, MTSU's Raider Closet for interview attire, and Read to Succeed's Spelling Bee.

## Stuff the Backpacks

In July, FCM Cares called on our employees to donate backpacks and back-to-school supplies purchased through an Amazon Wish List. During the July Summit Meeting, members of FCM's leadership team were divided into groups for a relay race to stuff the backpacks. Thanks to our generous employee donations, we were able to stuff 100 backpacks (each valued at a minimum of \$50), with only \$600 in supplemental supplies purchased by FCM Cares. Every Summit attendee was offered the opportunity to bring an allotment of backpacks back to their home state to donate locally. When it was discovered that the spouse of one of the employees worked in a school with at risk Kindergarteners, several of the participants donated their allotment of backpacks to this school. What a testament to FCM's generous giving!



## Grandi Nan Nou

Grandi Nan Nou Home Ministries is a nonprofit in Haiti that is run by a local couple, Shelby and Jameson Toyo, in Murfreesboro, TN. They use education as a tool to facilitate safe and authentic Christian community. The Toyos have a school and home in Haiti that is open to the community and children in the area. Their home typically has around 20 people living with them and the school can accommodate 300 students that come to learn English, Discipleship, reading, and various trades from electricity, plumbing, construction, etc. Jameson is a native Haitian and shared with us the terrifying needs of those in the community. FCM Cares was proud to support the Toyo's efforts.

## Inspiredu

The FCM IT (Information Technology) Department was working on decommissioning 50 FCM laptops that were no longer in use. Rather than recycling these machines, they had the idea to partner with an Atlanta-based non-profit, Inspiredu. Inspiredu is an organization that works with youth in low-income areas to ensure they have the technology needed to succeed in school. Our very own EVP of Service Assurance, Danny Baute, serves on the Executive and Tech Committee for Inspiredu. Along with the laptops, FCM Cares sent a monetary donation to support the efforts of Inspiredu.

## Andy Rambo MBA Scholarship

Middle Tennessee State University awarded Nicole Bauer the 8th annual FCM Cares Andrew C. Rambo Memorial Scholarship for \$7,500. This scholarship was established in memory of Andy Rambo, long-time board chair for First Community Bank and board member for First Community Mortgage. Rambo practiced law for 42 years intending to always learn and serve his community. Nicole plans to graduate with her MBA by Spring 2026. She then plans to position herself for a managerial role in her family's company to encourage the growth of the company and continue her family's legacy. Nicole is a full-time employee and part-time student; she stated that receiving the scholarship provided validation to her goals and alleviated financial and emotional burdens of managing work and school. Before pursuing her MBA, Nicole received a bachelor's in Speech-Language Pathology because she loves being involved in the special needs community. Nicole looks forward to being equipped to assist in her family business with her MBA while also actively volunteering with the special needs community.



## Read to Succeed

Read to Succeed sponsored their annual fundraiser, The Celebrity Spelling Bee! The event was filled with entertainment from bidding on auction items, enjoying a great meal, and watching the Spelling Bee itself. FCM Cares was proud to help them exceed their goal of \$60,000 for that evening. Read to Succeed provides books to new teachers, reading in schools events, adult literacy programs, high school book clubs and more.

## Mortgage Bound

FCM Cares played a pivotal role in supporting a groundbreaking curriculum at Middle Tennessee State University. Taught by industry leaders and in partnership with the Mortgage Bankers Association, the MBA Mortgage Bound - Careers in Mortgage Lending course provides invaluable insights into the mortgage industry for both students and adults. As part of our commitment to support professional development, we also sponsored two FCM employees. Their attendance helps enrich our team's expertise and foster strong industry connections. Together, we're shaping the future of the mortgage industry and investing in the growth of our community.





## JC Gordon

FCM Cares, in combination with the JC Gordon family, presented the seventh annual scholarship to worthy students attending the Machine Tool Technology program at Tennessee College of Applied Technology. The scholarship assists 15 students in the purchase of tools and items needed to complete the program. JC Gordon, a founder of First Community Mortgage, had a heart for student development in all types of education, but especially with those attending tech school. Gordon helped to train students of TCAT through an internship program with his company, WEGO Precision Machine. JC Gordon's legacy of support continues through this annual scholarship.

## DACC

FCM Cares was grateful provide a donation to support the annual DACC scholarship in Ohio. This scholarship was created to support dental assistant students and was started by a previous FCM employee.

## Mortgage Mastery Program at MTSU

FCM Cares was excited to support the first annual Middle Tennessee State University Mortgage Banking Program through the Tennessee Mortgage Bankers Association. Through the FCM Cares generous donation three FCM employees were able to attend this important program. These employees included, Kara Swing, Megan Butler and Wes Brown. This program provided in-depth insights into every facet of the mortgage industry, covering essential topics with real world applications. The presenters, all leaders in their respective fields, shared invaluable knowledge with passion for the mortgage industry. One of the FCM attendees, Kara Swing stated "Although the learning experience was amazing, the real highlight was the chance to connect and network with so many successful, inspiring professionals."

## Jerry "Devo" Marsh Memorial Scholarship

The Jerry "Devo" Marsh Memorial Scholarship was established in 2024 in memory of a young man who passed unexpectedly. Devo, who was also the cousin of Cara Pryor, FCM Compliance Coordinator, was active in local charities and youth sports in the Jackson, Tennessee area. The family wished for his legacy to live on through a scholarship to high school athletes in their college pursuits. We are honored Cara thought of us to assist in building his legacy by giving to the scholarship fund. The tournament raised \$50,000 and was able to provide six scholarships.

# EDUCATION



# HOUSING

## Building Foundations

Our Housing Pillar hosts a variety of events, including a yearly fundraiser for Habitat for Humanity with a brunch featuring guest speakers on health, wellness, and financial fitness, and a comedy night. We also organize Hammer Down for Habitat, a scenic 95-mile ride with poker, Party in the House for New Life Furniture Bank, and offer volunteer opportunities to assist with Habitat Builds.

## Habitat Build – Robert Rose

On Saturday, April 6th, FCM Cares hosted a Habitat for Humanity Panel Build in the parking lot at Riverview Corporate in Murfreesboro. FCM Cares was awarded the opportunity to host the panel build as a thank you for helping to raise \$15K for the Rutherford County Area Habitat for Humanity at our Comedy Night in the spring of 2023. Volunteers from FCM, AMB, International Paper, plus present and future Habitat Homeowners worked with the local Habitat for Humanity team to build all the walls for the home in less than 7 hours. The future homeowners, Aiko and Cody, were overwhelmed with joy when they stood in what would be their son's future bedroom!



## Groovin in the Boro

For a second year, FCM Cares sponsored The Journey Homes' Groovin' in the Boro. This year's event was extra special as it helped push The Journey Home over their capital campaign goal of \$5.7 million. We are happy to report the Journey Home has broken ground on the site of their new 20,000 sq. ft. facility to support the physical and mental health needs of vulnerable, disadvantaged, and displaced individuals and families in the Murfreesboro, TN community. The new facility will include a space to serve meals, rooms for counseling, showers for the homeless, and 10 short-term family units designated to keeping families together while The Journey Home helps to secure long-term, stable housing for the families.



## Habitat Dedication

In April, FCM Cares hosted a Habitat for Humanity Panel Build in the parking lot at Riverview Corporate in Murfreesboro. In August, FCM Cares was honored to be invited to be a part of the home dedication ceremony for Aiko, Cody and their son. Tricia Pohlman said, "Over the years I have been a part of many Habitat for Humanity build days, but this was the first time I've attended a home dedication. I am so grateful for the opportunity to stand in community with the family and everyone that played a role in preparing, sponsoring, and building the home. I humbly watched a family's dreams come true in that moment."



## Habitat Build – Ryan Keifer

The Realtor Alliance of Greater Cincinnati joined with Habitat for Humanity for a Community Build in June. Ryan Kiefer, Branch Manager, supported this initiative to bring mortgage industry individuals together to better the community. With the support of FCM Cares, and the volunteers at the event, it was a huge success for the family working to have a home to call their own.

## Hammer Down

The Rutherford County Area Habitat for Humanity had their 16th Annual Hammer Down for Habitat Poker Run on September 21st. Many antique cars, and motorcycles traveled beautiful Tennessee country roads to pick up poker cards along the way and then ended at the Hop Springs Beer Park for lunch. Participants enjoyed live music from Whiskey Smoke, and Rick Monroe, and won donated prizes from raffle tickets and/or their poker hand. This was a great, fun, and easy way to support the Rutherford County Area Habitat for Humanity.

# HOUSING

## Homeownership Month

In celebration of Homeownership Month in June, FCM Cares chose to donate to Housing Counselors in a few of the cities we serve. FCM Cares contributed to four Housing Counselors in Atlanta, Nashville, Indianapolis and Murfreesboro.

These included:

- Urban League of Greater Atlanta
- Urban League of Middle Tennessee
- Indianapolis Neighborhood Housing Partnership
- Dominion Financial Management



## New Life Gala

Ann Lafferty, FCM Loan Originator in Cincinnati, co-chaired an event for New Life Furniture Bank, which is Southwest Ohio's only furniture bank. They collect gently used furniture and household items to provide to those in need throughout Greater Cincinnati, Northern Kentucky, and Dayton, Ohio. The New Life Furniture Bank's annual Gala was a huge success! The event was held in a new venue, the Music Hall. Thanks to Ann and her friend Kevin for all their efforts in getting generous donors and sponsors. They raised nearly \$100,000!



## Cookin to Build

FCM Cares was proud to join the 17th Annual Cookin' to Build event, hosted by Rutherford Area Habitat for Humanity! This incredible event brings the community together to support Habitat's mission of building affordable homes for low-to-moderate income families. Tricia Pohlman made the event a huge success for FCM Cares by cooking NINE pounds of chili, coordinating the event, getting all the supplies together, and volunteering to serve alongside Retta Gardner, Laura Wade, Samantha Meyer, Carrie Smotherman, and Megan Chastain.



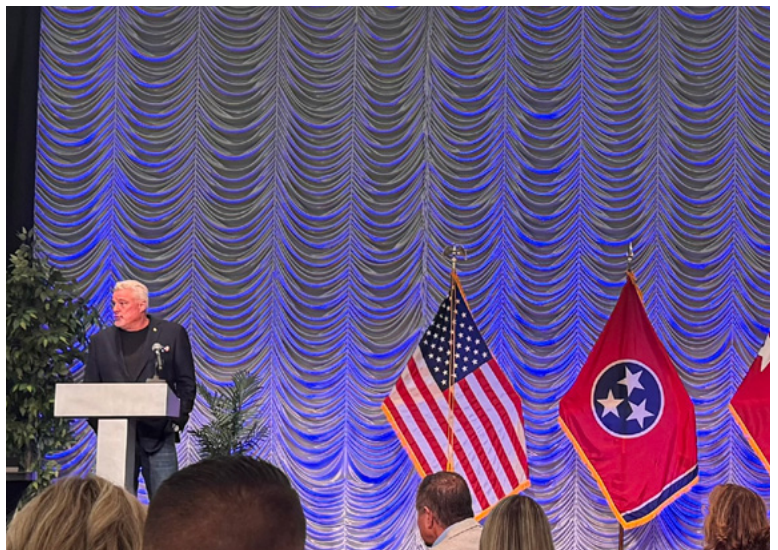
# VETERANS

## Honoring Our Heroes

Our Veterans Pillar supports a range of events, including an annual bowling fundraiser near Armed Forces Day, raising funds for nonprofits like Operation Stand Down Tennessee, Working Dogs for Vets, and HicksStrong. We've also organized efforts for service dogs in need, a 9/11 Feed the Veterans event, and confidential therapy sessions for Veterans facing PTSD.

## Veteran Impact Celebration

FCM Cares along with Ashok Ghildyal, Cincinnati Loan Originator, had a wonderful time at the 7th Annual Veteran Impact Celebration put on by the Charlie and Hazel Daniels Center at MTSU. The night was full of wonderful food and fellowship. Holly Thompson, WSMV news anchor was the EMCEE for the evening. General Huber, presented awards and spoke of the success of the Charlie and Hazel Daniels Center. Supporters of veterans, local heroes, Scott Hamilton, former Olympian and Hazel Daniels and Charlie Daniels Jr were all in attendance for the special event. Marine Veteran, Keith Stansell shared the impact General Huber had in his life after being a Hostage in the Columbian Jungle in early 2000. The event concluded with country music artist Marc Collie and Timothy Wayne singing and leading those in attendance to a chorus of singing God Bless America. It was truly a wonderful way to honor our country's heroes.



## Honor Flight

Honor Flight Network is a non-profit organization created solely to honor America's Veterans for all their sacrifices. They transport heroes to Washington, D.C. to visit their memorials. FCM Cares partnered with the Honor Flight leaving from Cincinnati in May 2024 and sponsored breakfast for the Veterans before they left. Ashok Ghildyal and Calum Banks, loan originators, arrived bright and early at the airport to serve breakfast and offer their support to the Veterans attending the Honor Flight. Ashok noted that from the moment they walked in the Veterans were bathed with love, care and respect.







## Idaho Sled Hockey

Ashley Tengler, FCM Loan Originator in Idaho, held a Bingo/Silent Auction event for the Idaho Sled Hockey Association. Founded in 2022, Idaho Sled Hockey Association has made a tremendous impact on the disabled community. Their focus is on helping Veterans that are injured in combat find their sense of self, adapt to their new norm and relentlessly pursue their passions. The event was a great success, raising over \$10,000 to go towards buying a bus to help the team travel.



## Horsepower 4 Heroes

A great time was had at the Horsepower for Heroes fundraiser for The Davis Focus Project! This was a first-class car show with exotic and antique cars showcased. Tons of car enthusiasts joined together for a day of revving their engines for our Veterans. Later the auction brought lots of support in for items such as car detailing, to a painting of "Snoop Dog", to an autographed guitar from Chris Stapleton. The Davis Focus Project supports Veterans as they heal from Traumatic Brain Injury, PTSD, depression, anxiety and other mental health issues. FCM Cares supported this initiative as the Food Sponsor for the event and enjoyed seeing the excitement of those at the event who will benefit from this great organization. The event netted an amazing \$25,493, which will go directly to The Davis Focus Project mission to empower veterans through human performance programming.



# WOMEN & CHILDREN

## Supporting Families

Our Women and Children Pillar organizes impactful events like coat drives, donations to fight human trafficking, and sponsorship of the Boys and Girls Club's Stake and Burger event. We also support back-to-school drives, donate to Reading Hospital, match donations for the Isaiah 117 House, and sponsor food at the Young Life Golf Classic. Each year, we grant a child's wish through Make-a-Wish, including a special Disney celebration for Remmington.

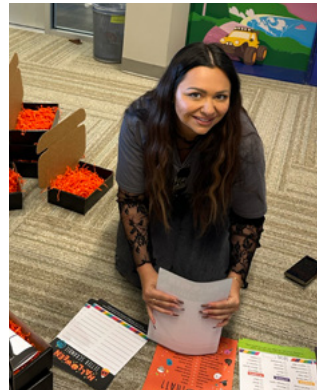
## Make A Wish Party

Our FCM Cares Make-a-Wish "March Madness" competition was a huge success in the 1st quarter. The Midwest team pulled ahead of Southeast and with their WIN got the opportunity to host a party for a Make-A-Wish child in their area. FCM Cares joined Make-A-Wish Ohio, Kentucky & Indiana to celebrate a wish for a bright and special 8-year-old boy, Remmington. His wish was to go to Disneyworld, visit the different parks, and was very excited to meet all the characters. FCM Cares started his wish celebration early by surprising him with a party at the Cincinnati Zoo attended by his family and an awesome special appearance by Spiderman. Remmington loves Marvel and leapt into Spiderman's arms as soon as he saw him! The joy and excitement he had at his party surrounded by his family, and another special guest, Darryl the snake, proved to be a momentous day for Remmington and he said he would be sure to tell Mickey "Hello", from his new friends at FCM!



## Make A Wish Journey Boxes

Although the Southeast didn't win the March Make-A-Wish Madness competition earlier in the year, they still got to find a way to support the local Middle Tennessee Make-A-Wish chapter through their monthly Journey Boxes. These boxes are sent out monthly to the kids that are waiting for their wish to be granted. For the month of October, the Make-A-Wish foundation sent "Boo Boxes" that included lots of fun Halloween and Fall themed toys, games, and of course, candy. The FCM Cares team was able to pack 152 of these boxes to send some joy to these children.



## Julianne Rosela Memorial Golf Tournament

In May 2024, FCM Cares was a Platinum sponsor at the Julianne Rosela Memorial Golf Tournament. This tournament was created by a previous Loan Originator's wife, in memory of her daughter who was tragically killed in 2015. The money raised at this tournament goes back to the community in the form of college or trade school scholarships for graduating seniors at four local high schools. The scholarships total \$40,000. In addition to the scholarships, funds from the tournament assist families who have experienced sudden loss to pay for funerals, mortgage payments and additional family needs. Although the day of the tournament was filled with rain, everyone came together for a great time and a wonderful cause.



### Bryttan's Battalion Golf Outing

Bryttan's Battalion was started to support Bryttan, the daughter of a local Cincinnati Realtor who was battling pediatric brain cancer. Ryan Keifer shared this story with FCM Cares, and we quickly responded in support of the Bryttan's Battalion Golf Outing as the Golf Cart Sponsor. This event raised funds for families that have children battling pediatric brain cancer.

### Doors of Hope – Firefly Supper

Doors of Hope hosted their annual Firefly Supper event in September 2024. The event was filled to capacity with community supporters attending to raise awareness and funds to help empower women facing substance abuse and mental health challenges in the community. FCM Cares was grateful to be a Candlelight Sponsor for the event.

### Rewired and Real

Nikki Koller, Loan Originator, gathered items for eight 13-year-olds for a local nonprofit dedicated to enhancing mental health, wellness, and a sense of community support through engaging initiatives. The nonprofit, Rewired and Real, hosted an event in May called Unlocking Kindness Challenge. Through FCM Cares donation, and Nikki's willingness to serve by filling baskets for the kids, they were able to meet their goal of reaching more youth in the schools and communities.



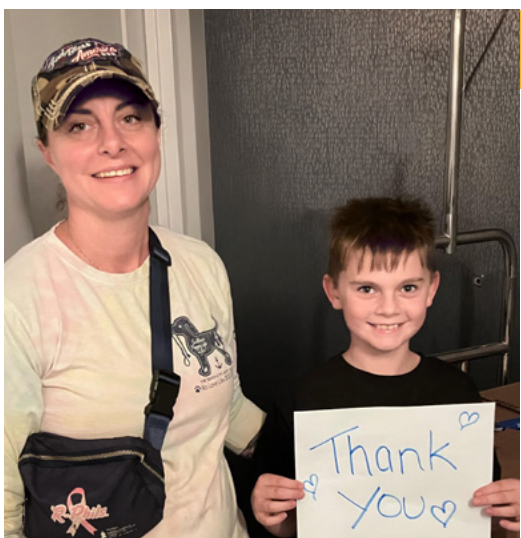
## Stake and Burger

FCM Cares supported the Boys and Girls Club of Rutherford County by sponsoring a table at this year's Steak and Burger event. We got to hear amazing stories from kids in the program and from adults who grew up in the club and now give back as leaders and role models. The live and silent auctions were filled with generous bids, and it was inspiring to see so many people come together to support such a worthy cause. Jeff Foxworthy brought down the house with laughter, making it a fun and meaningful night that left us all thinking about how we can make a difference in our community.



## Make A Wish Donation

During our Make A Wish competition in the 1st Quarter 2024, it was brought to our attention of a local realtor, Joshua Burch, in Michigan that had dealt with a cancer diagnosis and through treatment was in recovery. Through his cancer diagnosis he learned about Make A Wish and began participating in the annual 300 mile bike tour for the local Make A Wish in Michigan. Since 2019, he has raised over \$21,000 for local wish kids. FCM Cares was proud to support Joshua's efforts in raising money for his 2024 fundraiser.



## Reading Hospital NICU

Autumn Gordon, Compliance Coordinator, celebrated her 10th year of fundraising for the Reading Hospital NICU by providing thermal tote bags for mothers with babies in the NICU. These totes allow mothers to travel to and from the NICU with breast milk for their sweet babies. For Autumn's tenth year, in combination with an FCM Cares donation, she was able to collect 140 beautiful totes for donation. A decade of this fundraiser has equated to a total donation of 744 totes for these families.



## Gabriel's Horn

We are so thankful to Amanda McKenzie and her teammate for wanting to gather donations in support of Gabriel's Horn, a Women's Shelter in Portage, Indiana. Gabriel's Horn seeks to provide shelter, education, counseling and community connections to women and children experiencing homelessness. During the month of January, they campaigned to pay off their mortgage for the shelter to be able to begin a new endeavor to build four more units. We are happy to say that thanks to the hard work of Amanda and her team, as well as an FCM Cares match, we played a part in helping Gabriel's Horn accomplish their goal to pay off the mortgage and serve more women and children.



## Sweet Addiction Comedy Lunch

In October, FCM Cares supported The Sweet Addiction's LOL Comedy Luncheon. The Sweet Addiction is a non-profit based in Middle Tennessee dedicated to the employment of women survivors of human trafficking, addiction, domestic violence and incarceration. They provide programs to enrich their lives and career coaching while providing participants meaningful work through their catering company and a support network. The ladies participating in the program catered a lovely lunch buffet including an elaborate dessert table. The comedian was hilarious and several attendees from FCM/AMB won their silent auction bids.

## Nicotine & Vape Awareness Program (NOVA)

A previous Loan Originator asked FCM Cares to make a donation to the local NOVA chapter in El Paso, Texas. NOVA Initiative is a 501 (c)(3) nonprofit organization that focuses on bringing attention to vape prevention and nicotine education through the means of research supported workshops. NOVA Initiative focuses on using the information gathered, along with other sources of literature, to create a research-based educational program. The program aims to educate students on how vaping can cause harm to their brains and mental health.

## Doors of Hope Golf Tournament

Doors of Hope is a nonprofit that empowers women to break the cycle of addiction, homelessness and incarceration. Kelly Key, FCM Processor, contacted FCM Cares about Doors of Hope Annual Golf Tournament. FCM Cares was happy to be a premier hole sponsor for the event. The funds raised went to cover costs for addiction treatment.

## Make A Wish – The Gainesville Getup

A local group to the Gainesville, GA area set out to have a night of music and fundraising for the area's Make A Wish program. FCM Closing Specialist, Lyndsey Irvin reached out to see how FCM Cares could help. Through FCM Cares donation as well as many others the team was able to have a successful event. The night was filled with community members coming together for performances, dancing and music.



## Hunger Fight

Chuck Rolling, Tallahassee VP, Branch Manager, gave to Hunger Fight, a local nonprofit that gives food and books to children in need through the school system. Chuck also volunteered at their Packing Event where 10 volunteers, along with other sponsors, packed food into back packs for children who are under resourced so they have food over the weekend. Chuck reached out to FCM Cares and our board matched his donations to double down on his impact and help feed more children in need! Since Hunger Fight opened, they have been making a difference for the littlest neighbors with meals and books to keep them well-fed and well-read.





## Camp River Run

Camp River Run is an annual summer camp for youth who are battling medical conditions. This week long camp allows the campers to have an outdoor camp experience they wouldn't otherwise be able to enjoy. Ashley Tengler, Branch manager in Meridian, Idaho, made FCM Cares aware of a lack of funding for the 2024 summer camp. Through the FCM Cares donation along with others, Camp River Run had a successful week of fostering a sense of belonging for these campers and cultivating the magic of being a kid.



## Childhood Hunger Initiative Power Pack Program

Thanks to YOUR support, FCM Cares made a meaningful donation to Alpha Kappa Alpha in Nashville to aid their efforts in fighting childhood hunger through the Childhood Hunger Initiative Power Pack Program. With this donation, they are making it possible to feed 30 kids each week, ensuring they have the nutrition they need to thrive.



## Wine on the Square

Tricia Pohlman, FCM Cares Secretary, Megan Chastain, FCM Cares Marketing Director and Brad Chastain, FCM Loan Originator attended the Power of Pink Wine Around the Square event in support of breast cancer awareness. It was a night of music, food and most importantly supporting a great cause. There were pink ribbons around the courthouse that Tricia and Megan added names to in honor of those within their personal lives, and FCM, that have dealt with a breast cancer diagnosis. The event was a huge success, raising over \$370,000.





## Candle Wishes

Retta Gardner, EVP of Sales-Wholesale Division, shared with FCM Cares a local non-profit, Candle Wishes. This organization hosts birthday parties for children in Rutherford County that are economically challenged and the families likely can't afford to throw their child a party. Each month volunteers buy presents for the children having a birthday and they all come together to celebrate each child and give them a special day for themselves. FCM Cares was honored to be able to support this organization for their September party which celebrated 67 children.



## Brave Run

FCM employees, Amber Horvath, Megan King, Cara Pryor and Mackenzie Sells participated in the 5k Brave Run for the Blakelynn Foundation on Saturday August 24th. This foundation was started by a family who lost an infant and serves to support families who have lost infants during pregnancy as well as up to 11 months and 29 days with costs of medical bills and funeral expenses. The FCM Team said they had a great time and the weather was perfect for a day of walking/running.



## Men Wear Pink

Dallas Williams, FCM Loan Originator in Indiana, participates in an annual fundraiser for the American Cancer Society "Men Wear Pink" campaign of Indianapolis. Throughout the month of October, Dallas raised funds for this campaign; he even visited the corporate office where many employees wore pink to support his efforts for this important cause. With an FCM Cares match, Dallas was able to contribute over \$3,000 to the "Men Wear Pink" campaign.

# GIVING FUNDS



## Compassion in Action

The FCM Cares giving fund is established to provide ongoing support for a wide range of needs within our communities. This includes addressing essential community needs that are carefully evaluated and deemed appropriate by the FCM Cares Board. By maintaining this fund, we aim to be a reliable source of support, fostering resilience and hope for those we serve.

## Swim Across America

Just Keep Swimming! Jon Dietz, Sales Manager in the Boston area has participated in the annual fundraising event, Swim Across America for nearly 20 years. This event creates teams that fundraise to support quality of life research at Dana-Farber Cancer Institute and oncology research at Mass General Cancer Center. The 2024 Swim Across America Boston Swim at Castle Island's Pleasure Bay raised a record breaking \$525,000. Jon's team, Team Festivus was third in fundraising with \$58,035. FCM Cares was a proud supporter of Team Festivus.



## Cassba

Rebecca Endres, Loan Originator in Ohio, volunteers often at The Parish Kitchen which has been serving lunch to anyone who walks through the doors for 50 years now. Cassba is an annual event held in August of each year to raise funds for programs such as The Parish Kitchen and St. Joseph Apartments that house formerly homeless families and help them get back on their feet. FCM Cares supported this event with a Silver Sponsorship.

## Tap Out Cancer

Tap Cancer Out is a non-profit organization that uses Brazilian Jiu-Jitsu tournaments to raise money for cancer research and patient support. They host various events throughout the year, including tournaments, seminars, and community outreach programs. The organization aims to empower the Jiu-Jitsu community to make a difference in the fight against cancer. To date, Tap Cancer Out has raised over \$6.2 million to support cancer fighting organizations all over the US. Hudson Meyer, the son of FCM's Chief Risk Officer Samantha Meyer, has competed in this competition for several years and had a goal to raise \$1,000. He was not only able to meet his goal but exceeded it by raising \$1,250! Together we can Tap Cancer Out!



# MONTH OF LOVE

## **Supporting Our Communities**

For the Month Of Love FCM Cares randomly selected 3 cost centers a week to pick a nonprofit under one of our pillars to receive a \$250 gift! The following are the nonprofits our branch leaders chose to make an impact to and as a special bonus we included all of our volunteers for that month! As a special way to support and thank our volunteers we randomly selected a volunteer's submission to receive a \$500 gift to the nonprofit they volunteered for.



## Ben Kakkuri's Branch

**Ben Kakkuri's branch** chose the Susan Mast ALS Foundation. The **Susan Mast ALS Foundation**, established in 2014, carries the vibrant spirit of its namesake, Susan Mast, who fiercely battled ALS until her passing. This West Michigan-based non-profit organization is dedicated to providing support, guidance, and resources to ALS patients, their families, and caregivers throughout their journey with this debilitating disease. This non-profit not only offers community and awareness, but provides for practical needs such as wheelchairs, support machine, ramps and respite care. Their goal is to create a community of hope and inspiration, recognizing the strength and perseverance of patients and their loved ones.

## Todd Pennington's Branch



**Todd Pennington's branch** chose **NAMI of Franklin County, OH**. The National Alliance on Mental Illness (NAMI) stands as a beacon of support and hope for individuals and families living with mental illness in the Columbus, Ohio area. Established in 1983, this organization has been a pillar in the community, providing critical resources, education, and advocacy. NAMI Franklin County plays a crucial role in the lives of countless individuals and families in Columbus by providing peer support, family support, and crisis intervention teams that pair local police with mental health professionals to de-escalate crisis situations. Through Todd's work coaching high school sports teams, he appreciates how organizations like NAMI provide a much-needed resource.

## Brett Bosarge and Chuck Rolling's Branch



**Brett Bosarge and Chuck Rolling's branch** chose **Sleep in Heavenly Peace (SHP)**. Sleep in Heavenly Peace is a dedicated group of volunteers that builds cozy, handcrafted bunk beds for children who are currently sleeping on the floor/sofa/etc. SHP Tallahassee recognizes the widespread issue of children without a bed, or even a pillow to sleep on in their community and actively addresses it by ensuring that no child goes without a safe and comfortable place to sleep. With every bed delivered, they bring more than just furniture; they deliver a haven of comfort, dignity, and a brighter future. By supporting their work, you invest in not just a bed, but in a child's dreams, well-being, and a brighter future. With additional support directly from Brett and Chuck this donation will be able to build 4 beds!



## Jeremy Owens' Branch

**Jeremy Owens' branch** chose **Habitat for Humanity Hall County**. Habitat for Humanity Hall County stands as a beacon of hope for families dreaming of a safe and decent place to call home. This dedicated organization, established in 1985, transforms lives by constructing affordable homes and advocating for sustainable housing solutions. Habitat Hall County offers pathways to homeownership for low-income families through sweat equity programs. Partner families contribute to the construction of their own homes, developing valuable skills and a sense of ownership. Since its inception, Habitat Hall County has built over 100 homes, transforming the lives of hundreds of individuals and families. Jeremy currently works with Habitat Hall County through his work with the Board of Realtors.



## The Accounting Team

**The Accounting team** chose **Clothe Our Kids of Bedford County**. This great charity is no stranger to the FCM Accounting team as they have supported them in the past. The Clothe Our Kids (COK) organization is a shining beacon of hope for at-risk children by providing them with needed clothing and shoes. Clothing bags are delivered directly to school counselors, or case workers, who call and request help for a child in need. Their goal is to help these children feel loved, cared for, and good about themselves. They refer to this as "clothing kids with confidence." In 2023 alone, they were able to clothe 655 kids with new shoes, socks, underwear, several tops, pairs of pants, and a winter coat.



## Joe Vegas' Branch

**Joe Vegas' branch** chose **Unlimited Possibilities (UP)**, formally known as United Cerebral Palsy of Orange County. Unlimited Possibilities began with a focused mission on supporting the lives of children with cerebral palsy over 70 years ago. Over the years the organization has evolved and expanded to meet the needs of the community and now offer services to more than 160 disabilities and conditions. UP's impact on Orange County has remained focused on creating a limitless future for children and families with disabilities. With UP it's not just therapy sessions, but building brighter futures, fostering inclusion, and unlocking the potential within every child.



## Ladson Belcher's Branch

**Ladson Belcher's branch** chose the **Center for Developmental Services**. Nestled in the heart of Greenville, South Carolina, the Center for Developmental Services (CDS) stands as a beacon of hope and support for children with developmental delays and disabilities. Since 2000, CDS has served as a one-stop shop for families, offering a comprehensive range of services under one roof. Beyond providing essential services such as early intervention, therapy services, and education support they also foster a warm and welcoming environment where individuals feel valued and celebrated.

## Candy Robertson's Branch

**Candy Robertson**, Account Executive, was our randomly selected employee to receive a \$500 donation to the nonprofit she volunteers for. Candy has worked with **The Children's Advocacy Center** through The Howard Phillips Center for many years. Her family is very involved in providing clothing, fundraising and awareness for the children who come to the center. The Children's Advocacy center helps local children who are removed from abusive situations have the love and protection they need.



## AMB Sales

**AMB Sales** chose **Nourish Food Bank**. The Nourish Food Bank is a non-profit organization that provides food assistance to families and individuals in need. They have been working to end hunger and build up a community response to food insecurity for nearly 40 years. Nourish Food Bank also helps their clients with skills training, financial counseling, and utilities and rental assistance. Over the years, the food bank has grown and now serves an average of 850,000 worth of meals to families in economic and food crises, serving approximately 3,000 people each month. Each client receives a cart full of food consisting of perishable and non-perishable items, as well as personal care necessities.



## Ryan Keifer and Steve Maloney's Branch



**Ryan Keifer and Steve Maloney's branch** chose **Disabled American Veterans (DAV)**. DAV is a dedicated organization empowering veterans who have sacrificed for our nation's freedom. Founded in 1920 by World War I veterans, DAV remains a vital resource for veterans of all eras, offering a network of support, advocacy, and essential services across the county. DAV, based in Kentucky, champions the well-being of veterans and their families through a comprehensive approach of benefits assistance, healthcare advocacy, community connection and legislative action. DAV helps more than 1 million veterans with access to healthcare, disability, employment education and financial benefits.

## Matt Rodeghier's Branch



**Matt Rodeghier's branch** chose **Rising Stars Academy (RSA) Foundation**. The RSA Foundation stands strong on their mission to be a place for intellectually and developmentally disabled individuals to belong and develop the necessary skills to participate at their full potential within the community. Through culinary programs, compassionate support, and dedication, the RSA Foundation empowers individuals while impacting their local community. Their program provides job opportunities at local restaurants, the foundation's café, and at the RSA bakery that delivers bread to 90 Detroit area restaurants. RSA students are also involved in the Detroit Wing Company as employees and create all the sauces.



## The Product Administration Department

**The Product Administration Department** chose Bags of Smiles. **Bags of Smiles** is an organization dedicated to bringing smiles to children battling serious illnesses. Fueled by the unwavering support of volunteers and generous communities, the organization creates, and delivers personalized care packages filled with age-appropriate toys, games, crafts, and comforting items. These bags offer a moment of joy and a sense of normalcy during difficult times. Bags of Smiles mission is to bring smiles one bag at a time to local pediatric patients in Minnesota. Founded in 2011, they have delivered 20,000 bags at over 15 local hospitals.

The Cassie Hines



SHOES CANCER  
FOUNDATION

## Jason Bock's Branch

**Jason Bock's branch** chose **The Cassie Hines Shoes Cancer Foundation**. The Cassie Hines Shoes Cancer Foundation (CHSCF) is dedicated to supporting teens and young adults facing cancer. Founded in memory of Cassie Hines, a high school athlete who battled cancer with unwavering strength and courage, the foundation carries her spirit forward through emotional and peer support, one-on-one mentoring, social events, financial assistance with medical bills, transportation, and education resources. They also offer adventure therapy through various week-long outdoor adventure programs. This experience was especially impactful on Cassie by giving her the inner peace to not just live life but experience it in the moment and appreciate all the gifts God gave her.



## Additional Employee Efforts



**Autumn Gordon**, Compliance Analyst, and her 9-year-old son volunteer weekly at the local dog rescue, **PA Pitstop**. They walk the dogs, help with socialization and do the never-ending laundry. PA Pitstop dedicates their work to rescuing, aiding and providing for homeless, neglected and abused dogs.



**Amy Gallagher**, Sr. Loan Originator in Carmel, Indiana volunteers twice a month at her local **Open Doors of Westfield**. Open Doors started as a food pantry, but evolved into so much more. Families can come and pick up food from the pantry, as well as clothing, shoes, infant items or household goods.



**Renee Copeland**, Account Executive, serves as a board member for the **Decatur Independent School District Education Foundation**. They focus on funding initiatives to strengthen the quality of education to the school district and encourage, facilitate, recognize, and reward creative instructional approaches to learning.



**Tony Zikovich**, Account Executive, participated in the **Mt. Juliet Policy Departments Pack the Cruiser** event. This event benefited the Mt. Juliet Help Center. They gathered over 3,200 pounds (about half the weight of an elephant!) of food along with monetary donations to help those in need in the Mt. Juliet area.



**Ann Lafferty**, Sr. Loan Originator, participated in a volunteer day at **New Life Furniture Bank**. New Life is Southwest Ohio's only furniture bank. They collect gently used furniture and household items providing to those who are overcoming homelessness, domestic abuse, poverty and other devastating circumstances.

## Casey Stormer

**Casey Stormer**, Loan Originator, is serving her second Court Appointment for the **Texas Court Appointed Special Advocates (CASA) program**. CASA serves children within the foster care system. The advocates are assigned a child's case to work on for their time in foster care. CASA advocates exclusively for the child's interest in every area including housing, medical care, custody and more.

## Mack Howell

**Mack Howell**, VP Branch Manager, serves as a board member for the **You Feed Them Missional Food Pantry** in Indianapolis. They provide food to underserved, inner city communities. They even take it a step further than the food pantry and provide financial literacy information to the families through their Youth Savings Initiative.

# MONTH OF LOVE

# THE GREAT HOLIDAY GIVE BACK

## Spreading Holiday Cheer

The annual Great Holiday Giveback was bigger and better than ever before, spanning across nine states. FCM Cares opened up 15 spots to employees supporting other nonprofits during the holiday season to receive up to a \$2,000 donation. The top five employees that raised the most during the time frame received an additional \$500 to donate to their charity.



## A Greater Giveback Than Ever

Matt Roman, RTT Account Manager headed up the hype team by getting all participants excited for the campaign, getting the competitive juices flowing and providing encouragement for all those participating. Throughout the competition the top five spots continually changed as more and more donations came in. In the end, the top 5 fundraisers were Carrie Smotherman with Simply Chosen, Tony Zikovich with Mt. Juliet Help Center, Ann Lafferty with We love Birthday Parties, Deb Baider with Autism Cares, and Amanda McKenzie with Big Dogs Don't Cry! Over \$80,000 was raised and donated thanks to our employees' efforts! The success of this campaign truly embodied the spirit of giving and was by far the LARGEST Great Holiday Giveback fundraiser yet!!



### Carrie Smotherman - Simply Chosen

**Carrie Smotherman**, AMB Closer and FCM Cares Treasurer, supported **Simply Chosen**. Simply Chosen is a ministry that helps women gain a better understanding of their purpose, and to grow in a deeper relationship with Jesus. Simply Chosen was raising funds for their future events, keeping ticket prices affordable and reaching more women through the ministry events they hold twice a year.



### Tony Zikovich - Mt. Juliet Help Center

**Tony Zikovich**, AMB Account Executive, supported the **Mt. Juliet Help Center**. The Mt. Juliet Help Center is dedicated to providing temporary and emergency food, utility, and clothing assistance to families in western Wilson County, TN. Their purpose is to help bridge the gap when families are unable to provide basic necessities. The money raised will assist them with purchasing food and other items needed to help feed families along with paying the utilities for families so they don't get disconnected. The Mt. Juliet Help Center distributed 318,000 pounds of food in 2024, assisted 2600 families with Food/Utility Assistance, and paid out \$70,000 in utility assistance.



### Ann Lafferty - We Love Birthday Parties

**Ann Lafferty**, FCM Loan Originator, supported **We Love Birthday Parties**. We Love Birthday Parties spreads love through the simple joy of hosting birthday parties for kids with limited opportunities that may not otherwise be celebrated. Through their partnerships with various agencies and non-profits, they provide birthday cakes, decorations and presents for the children. The funds will help with the supplies needed for the birthday parties they throw and for finishing their building that was bought three years ago and has been a long process to complete the space.

## Deb Baider - Autism Cares Foundation



**Deb Baider**, AMB Operations Support, who supported **Autism Cares Foundation**. Founded on the desire to offer children with autism enriched life experiences, ACF has grown to include Day Habilitation and Home and Community programs. Autism Cares Foundation utilizes donations to host over 200+ activities, events and programs for children, teens, adults, and their families each year. Their adult program provides continued instruction and coaches life and social skills and gives participants opportunities to practice their skills in the community. This year they are adding social skills clubs for elementary age children and employment services for adults to meet the needs of the underserved community.

## Amanda McKenzie - Big Dogs Don't Cry



**Amanda McKenzie**, FCM Production Manager, supported **Big Dogs Don't Cry**, a foster based animal rescue in Indiana dedicated to helping large breed dogs find their forever homes. Through the GHGB donations they were able to save two puppies, Xena and Athena, who were abandoned in the freezing temps by helping with vet bills that usually amount to about \$5000 per month.

## Margarita Valentic - Gary Sinise Foundation



**Margarita Valentic**, FCM Team Loan Originator, supported the **Gary Sinise Foundation**. This Foundation serves our nation by honoring our defenders, veterans, first responders, their families, and those in need. They do this by creating and supporting unique programs designed to entertain, educate, inspire, strengthen, and build communities.

## Sarah Bates - Our Girls Safe (KOGS)



**Sarah Bates**, FCM VP Branch Manager, supported **Keeping Our Girls Safe (KOGS)**. KOGS is a non-profit created to honor Sierah Joughin's legacy. While riding her bike, Sierah was kidnapped and murdered by a previously convicted violent offender. KOGS's mission is to education and engage communities regarding violence against women, advocate for the empowerment of women, and to honor first responders. The money raised will be used to offer self-defense training classes in the community.



## Jeff Farrier - Angel Tree Prison Fellowship

Jeff Farrier, Senior Business Analyst, supported the **Angel Tree Prison Fellowship**. Every year, Angel Tree Christmas brings children and their incarcerated mom or dad together on Christmas, one gift at a time.



## RTT Team - Breakthrough T1D

RTT Team supported **Breakthrough T1D**. They are on a mission toward curing type 1 diabetes and helping to make everyday life better for the people who face this disease.



## AMB - Cancer Awareness

**AMB** supported **Cancer Awareness**. The AMB team had many members of their team affected by cancer throughout the year and wanted to show their support to those dear to them.



## Kim Barron - Green Beret Networking Task Force

Kim Barron, AMB Account Executive, supported the **Green Beret Networking Task Force**. This organization is comprised primarily of Special Forces/Green Berets and various other subject matter experts who are all dedicated to the mission to liberate the oppressed.



## Bob Marek - One Battle, Inc

**Bob Marek**, FCM Production Manager, supported **One Battle, Inc.** One Battle, Inc. is a veteran-run organization in Wisconsin that will leave no one behind. This organization is dedicated to providing support and resources to Veterans in need. The One Battle, Inc team is committed to making a difference in the lives of those who have served our country, ensuring that they receive the assistance and care they deserve. The donations from the GHGB were able to assist veterans who were found on the streets of Wisconsin begin to find employment, pay their bills and house the homeless.



## Ed Sullivan - Thin Blue Ride

**Ed Sullivan**, FCM Branch Manager, supported **Thin Blue Ride.** At Thin Blue Ride, they recognize the profound sacrifices made by military personnel and first responders in serving their communities. By extending support to these brave individuals, they honor their service and provide crucial assistance during their time of need. They also strive to alleviate hardships and express gratitude for their unwavering dedication to protecting and serving others. The money will be used in various ways (medical costs, transportation, etc.) to help military persons, first responders and their families with the costs associated with battling cancer.



## Micah Betschart - Wine to Water.

**Micah Betschart**, Lock Desk Coordinator, supported **Wine to Water.** This campaign supports the efforts to get potable water to Western North Carolina since the devastation of Hurricane Helene. Wine To Water is an international non-profit committed to supporting life and dignity for all through the power of clean water.



## Renee Copeland - Irving Schools Cancer Fighters Scholarship

**Renee Copeland**, AMB Account Executive, supported the **Irving Schools Cancer Fighters Scholarship.** The scholarship goes to a student that has personally been affected by cancer either themselves or in their immediate family. Fighting cancer yourself or with your parents/siblings and trying to finish school is a tough battle. These funds go to them for technical, trade or higher education colleges.



# THE GREAT HOLIDAY GIVE BACK

# TYLER MORRISSEY MEMORIAL GOLF TOURNAMENT





## Golfing for a Greater Cause

The 11th Annual Tyler Morrissey Golf Tournament was a resounding success, raising an impressive \$60,000 in donations. With over 225 participants and 25 volunteers the event brought together golf enthusiasts and community members who generously supported the cause. The day was filled with friendly competition, delicious food, and a festive atmosphere, all contributing to the outstanding fundraising total. Corporate sponsors, volunteers, and donors played a crucial role in making the event a success. The funds raised will go directly to supporting FCM Cares mission, ensuring a positive impact for those in need. Through the support of the Morrissey family FCM Cares also used some of the donations as a gift to Christmas for the Children to spread cheer to families in need.



# YEARLY RECAP

100%  
donated to charity

empowering  
kindness to our  
communities



volunteer

our employee-directed  
foundation focuses on serving  
four pillars in our community:

est. 2016



Education



Housing



Veterans



Women Children

## Our Year of Service

In the past year, FCM Cares has made a meaningful impact, supporting 86 charitable causes with the dedication of 45 volunteers who generously contributed 830 hours of service. Through our collective efforts, we raised an incredible \$244,660.02 and distributed \$208,145.43 to organizations and individuals in need. This year's success is a testament to the power of community, generosity, and a shared commitment to making a difference. Thank you to everyone who played a role in helping us create lasting change!



## Charitable Causes

86



## Volunteers

45



## Volunteer Hours

830



## Money Distributed

\$208,143.43



## Money Raised

\$244,660.02

