



2022
annual giving report

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education



housing



women
& children



veterans

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one of a kind mission, one of a kind people

FCM Cares: 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.

Dear Friends of FCM Cares,

As we reflect on the past year, we are reminded of the many changes and challenges that our world has faced. Through it all, the mission of FCM Cares has remained steadfast: "Empowering kindness in our communities through acts of service and charity."

It is this mission, along with the dedication of our board of directors and the support of the FCM team, that has allowed us to make a meaningful impact in communities across the country. Since our founding in 2016, we have grown from assisting 14 charities in our first year to partnering with nearly 50 charities in 2022.

We are proud of the progress we have made, but we know there is always room for growth and improvement. Our desire to reach our highest potential of service to others is deeply ingrained in the fabric of FCM and FCM Cares.

We are incredibly grateful for the support of our donors, employees, and communities. Without you, we would not have been able to achieve the level of giving and impact that we did in 2022. We hope you will continue to support our efforts and join us in our mission to empower kindness in our communities.

Keith Canter
2023 Chairman
FCM Cares

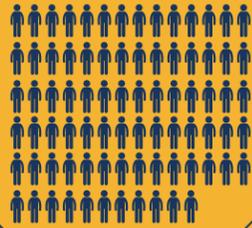
As we look toward the future of FCM Cares' growth in 2023, I am excited to step into the role of President of FCM Cares. As the mortgage industry fluctuates we hope FCM Cares can be a consistent source of positivity and giving back where the need is greatest. We will continue to serve our communities through our four pillars: Education, Housing, Women and Children and Veterans as well as through our giving fund. We look forward to continuing to partner with our employee's fundraising efforts through matching funds and volunteer opportunities.

With the expansion of First Community Mortgage into the Midwest and other areas of the country in 2022 we are excited to spread our giving to the local communities of these branches. Our goal for 2023 is to "serve local" in the communities of all our employees near and far. We are excited to increase our board membership to include other branches and find new ways to give back through our acts of service and charity.

Samantha Meyer
2023 President
FCM Cares

2022 recap

81
volunteers



\$160,858.38
money distributed

\$202,297.80
money raised



25
total events
14 corporate events &
13 Individual events with an
FCM Cares match.

45

charitable causes helped



2022 fcm cares officers & board of directors



Chairman
Keith Canter
CEO



President
Samantha Meyer
Chief Risk Officer



Vice President
Retta Gardner
EVP of Sales-WS Division



Treasurer
Jennifer Cothran
Accounting Manager



Secretary
Kaitlyn Roper
Senior HR Generalist/Recruiter



Foundation Director
Laura Wade
Executive Assistant to the CRO



Foundation Director
Lily Shepler
Marketing Communications Coordinator



Board Member
Megan Chastain
VP Marketing



Board Member
Andrew Fine
General Counsel



Board Member
Carrie Smotherman
Closer



Board Member
Ivonne Morales
Processor



Board Member
Antonio Roundtree
Vice President of Community
Engagement

education

For February, board members Antonio Roundtree and Laura Wade wanted to give back through our Women & Children pillar as well as our Education Pillar through a donation to two charities in honor of Black History Month.



MTSU Raider Closet

In April 2022, FCM Cares did some spring cleaning! The MTSU Raider Closet stays stocked with professional and casual business clothing for students to pick out an interview outfit at no cost to them. Professors, faculty, and community partners help keep this closet full and thanks to our employees and supporters, we donated **\$2,360** worth of items! Everything from business attire, shoes, jackets and accessories were donated to help the students look their best! Thank you to Lily Shepler, Antonio Roundtree, and Shelby Sallee for helping transport the many donations to MTSU.



Hope Station

The board voted on a **\$1,000** donation to Hope Station. Hope Station was founded in November 2014 to serve as a resource to bridge the gap between financial need and financial empowerment for single working mothers. Hope Station offers financial assistance programs and resources to families facing urgent circumstances. The ultimate goal is to encourage and support women as they work to build up their community and future generations.



On November 3rd, Read to Succeed sponsored their annual fundraiser at Copper Ridge, 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 donate **\$1,000** for their Bronze sponsorship and help them exceed their goal for that evening. Read to Succeed provides books to new teachers, reading in schools events, adult literacy programs, high school book clubs and more.



READ TO SUCCEED

Spelling Bee Bronze Sponsor

Meharry College

The second charity chosen for a **\$1,000** donation was Meharry Medical College. The College's mission includes empathy for the disadvantaged, education in the health sciences, and maintenance of a center of excellence for the practice and delivery of health care. Antonio Roundtree and Laura Wade met with Ms. Freda Lusk, Director of the Shelbyville Clinic and Dr. Julie Gray, Assistant Dean of Student Affairs at the Meharry Medical College School of Dentistry in Shelbyville to show our support to further the aid they are able to provide through this program.



DACC

Lori Figueredo, FCM Underwriting Team Lead, in partnership with the DACC Dental Advisory Board, the Delaware Area Career Center Dental Advisory Committee, and the Sunbury-Galena Rotary Foundation created a scholarship for dental assistant students. The FCM Cares Board voted for a **\$1,500** donation to match the employee's fundraising efforts for the scholarship fund. They plan to provide two scholarships each year to students in need! This year we are thrilled to award the scholarship for the first time to Mirella Arevalo Martinez and Hana Ahmed!



Andrew C. Rambo Memorial Scholarship



Middle Tennessee State University awarded the 6th annual FCM Cares Andrew C. Rambo Memorial Scholarship for \$7,500 to Elana L. Mister of Memphis. Elana graduated in May 2022 with a Bachelor in Entrepreneurship and plans to use the scholarship toward her MBA, also at MTSU. Upon completion of her MBA she plans to start her own business. "I am so happy that I can make my parents and family proud by accomplishing dreams beyond their imaginations," Mister adds.

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 with a goal of always learning and serving his community.



I am overjoyed and very blessed to be a recipient of this scholarship. I would have never expected it, but winning this makes me feel like I am truly capable of anything I put my mind to. With this scholarship, I am able to complete my graduate studies with ease of mind and financial freedom.



J.C. Gordon Memorial Scholarship

For the sixth year, FCM Cares sponsored the Tennessee College of Applied Technology (TCAT) scholarship in memory of J.C. Gordon. FCM Cares, in conjunction with the Gordon family, provides \$7,500 annually for the J.C. Gordon scholarship. The scholarship assists 15 students with the purchase of tools and various items needed to complete the program and begin their careers in the machine tooling industry. J.C. Gordon was one of the founders of First Community Mortgage and sat on its original board. Gordon helped to train TCAT students through an internship program with his company, WEGO Precision Machine. At the end of this academic year the scholarship will have benefited 90 students attending TCAT.



housing



On March 19th FCM Cares and a Mortgage Boutique sponsored the first-ever Health, Wealth, and Wine event benefiting Rutherford County Habitat for Humanity, organized by Retta Gardner, Carrie Smotherman, and Lily Shepler.

Many employees and guests attended to enjoy a delicious brunch and speakers, Megan Bynum and Shelly GoForth; who taught about financial and physical wellness. There was also a silent auction with many great items for guests to bid on. This event raised **\$13,000** for the Rutherford County Area Habitat for Humanity!



Health, Wealth & Wine



KMBA Classic

Andrew Fine, General Counsel and FCM Cares Board Member, teamed up with AMB Loan Originator, Aimee MacIlveen in support of the Knoxville Mortgage Bankers Association golf tournament supporting Knox County Habitat for Humanity! The FCM Cares board voted for a donation to sponsor lunch for the tournament.



FCM Cares helped sponsor the 14th Annual Hammer Down for Habitat Poker Run on Saturday, September 17th. Participants drove or rode along a 95-mile poker run, while others walked or ran a 26-mile marathon relay to raise funds for Rutherford County Area Habitat for Humanity. Carrie Smotherman, AMB Closer and FCM Cares Board Member, and her husband, along with many motorcycles and classic cars drove the 95-mile trail through some beautiful countryside stopping along the way at the Old Country Store in Chapel Hill, Harley Davidson in Columbia, Arrington Vineyards, and ending at the Hops Springs Beer Park. At each stop, participants drew a card to make up a poker hand. The best (and worst) hand won a gift card. There was live music, lunch, and many raffled prizes given away at the end! It was a beautiful day to support our friends at Habitat for Humanity resulting in nearly **\$37,000** in donations!

Hammer Down for Habitat





women & children

Coat Drive



FCM Cares Board Members, Kaitlyn Roper and Carrie Smotherman conducted a coat drive for the month of January. Between gently used coats that were donated and monetary donations that purchased new coats, FCM Cares donated **82 coats** to Bedford County Schools and Murfreesboro City Schools! A Bedford County School counselor stated how grateful she was for this donation as most of the needed sizes for the schools had run out.

Party in the House

Ann Lafferty and FCM Cares sponsored Party in the House which is the top fundraiser for New Life Furniture Bank, the only furniture bank in the Cincinnati area. They provide home furnishings, furniture and household goods for people trying to get off the streets or out of unsafe situations. They serve their most vulnerable neighbors and turn empty houses into homes, giving people hope and dignity.

The goal for this fundraiser was \$50,000 and they raised **\$53,000** which is 106 homes they can furnish for families in need!

Frank Becker, FCM Branch Manager saw an opportunity to help Rescue 1 Global in their efforts to support the victims of human trafficking. The FCM Cares board voted to donate **\$500 worth of personal care items** needed for the foundation as they rescue and restore individuals in need. Every donation makes a difference!

RESCUE 1 global

Aid Victims of Human Trafficking

The Big Payback

FCM Branch Manager, David Prince and Loan Originator, Chris Meagher support Special Kids Therapy and Nursing Center each year during "The Big Payback," a 24 hour online giving event created to increase philanthropy in Middle Tennessee. This year they reached out to FCM Cares for a match of their donated funds. With an FCM Cares match and the funds from David and Chris, we were able to give a total of **\$10,000** to Special Kids for their work in serving children with special needs and their families.



30 Mile Walk Challenge for Make-A-Wish



Laura Epling, FCM Legal Coordinator, set out to raise \$1,500 for the Make-A-Wish 30 Mile Walk/Run Challenge in August. Make-A-Wish is important to her because her late daughter was granted a wish in 2002 to go to Disney and meet her best friend, Cinderella. Laura completed the 30-mile challenge and with an FCM Cares match, donated \$3,000 to Make-A-Wish.



Wish Fest

On Saturday, April 30th, a few local FCM employees, a couple of husbands, and one sweet pup joined Make-A-Wish of Middle TN to take part in Wish Fest. This event was held at Nissan Stadium where sponsors decorated a vehicle in the theme of a wish that had been granted. All families of previous "wish kids", as well as those who are still waiting for their wish, were invited to come out, meet volunteers, and fill a goody bag as they went car to car. Since FCM Cares helped sponsor Xavier's wish to get a golden retriever puppy in 2021, we thought it was the perfect theme. We passed out suckers, paw print covered bracelets, pencils, and bubbles. Sadie the dog was a huge hit for the kiddos who would come by and share about their own dogs at home. The bubble machine also created fun for both children and adults walking by. Through this event with Make-A-Wish Middle TN, FCM Cares was able to provide fun and entertainment to over 150 kids and families waiting on their wish to be granted.



Wish Granting



FCM Cares joined Make-A-Wish Middle TN to grant a wish to a special 6-year-old boy, David. His wish is to go to Disney World and meet the Star Wars characters. FCM Cares got his wish started early by bringing Rey, a Mandalorian and Storm Trooper, to a party just for David. He danced around the room with excitement and played games with the characters. As the party wrapped up David commented "This is the best party of my entire life." Everyone there was blessed to see the joy that radiated from David.



Journey Boxes for Make-A-Wish

In August, volunteers served at Make-A-Wish Middle Tennessee to fill wish journey boxes for the children waiting on their wishes to be granted. Over 100 kids receive these boxes each month to bring them joy during their waiting. These boxes were super hero themed and reminded the kids that they are the real superheroes.





BOYS & GIRLS CLUBS
OF RUTHERFORD COUNTY

Stake and Burger



Representatives of First Community Mortgage and FCM Cares attended the 33rd annual Stake & Burger event at the beginning of June. This event supports the Boys & Girls Club of Rutherford County. This year's event had both a live auction and silent auction and included guest speaker Jay Leno who auctioned off multiple tours of his well-known car garage! One of the highlights of the night was one of the attendees paying **\$10,000** for a ten year old little girl's painting that she created while at the Boys and Girls club. This was an evening of laughter and celebration of all the Boys & Girls Club do to lift up and support the youth in the community.

Kelly Cearing, AMB Loan Originator, hosted the 2nd annual lemonade stand on July 15th at the AMB office in Murfreesboro to gather donations for the Isaiah 117 House! The lemonade stand was a huge hit raising **\$900!** The FCM Cares Board voted to make a **\$500** donation to the cause as well!

This wonderful organization helps children as they are transitioning into the foster care system. Oftentimes, when children are removed from their homes, they go to DCS to await placement. The Isaiah 117 House provides a welcoming home with girls' and boys' bedrooms, fully stocked bathrooms, toys, clothes, healthy snacks, warm beds, and volunteers with a lot of love as a place for those children to come while awaiting placement to their new foster homes.

Isaiah 117 House

St. Jude Marathon

VP of Marketing, Megan Chastain's sister, Kate Austin participated in the St. Jude Marathon in Memphis in November. This was her 11th year running in this marathon. She had a goal of **\$3,000** and with an FCM Cares donation of **\$500** she was able to meet and exceed her goal.



Keep a Child Alive



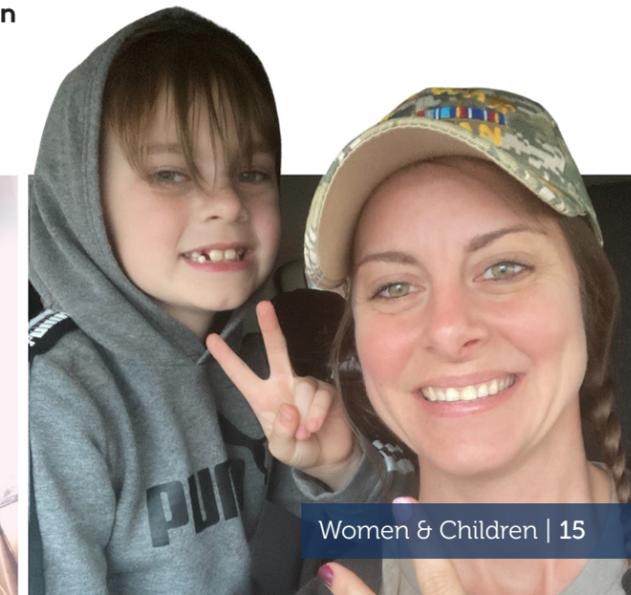
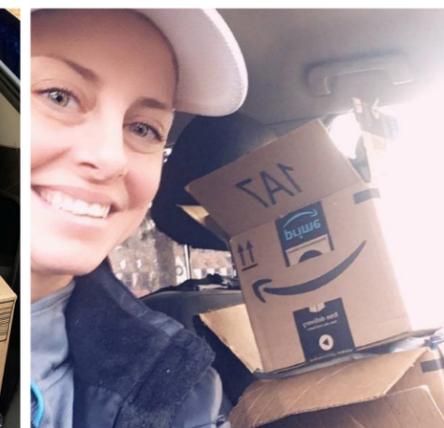
Cassidy Barnard, FCM Loan Originator Austin Barnard's wife, ran in the November 2022 NYC Marathon. FCM Cares assisted in sponsoring her as she gathered donations to support Keep a Child Alive! Her "why" to cross the finish line was knowing she is supporting the nonprofit's mission to improve the health and well-being of vulnerable children, young people, adults, and families around the world with a focus on combating the physical, social, and economic impacts of HIV/AIDs.

FCM Cares **sponsored the food and beverage cart** at the Young Life Murfreesboro Golf Classic. Young Life is an organization that has programs at most high schools as well as summer and fall camps. They are a non-denominational Christian ministry that brings high school-aged children together building friendships.

Young Life

Reading Hospital NICU

Autumn Gordon, Compliance Coordinator, started a fundraiser 8 years ago for Reading Hospital in Pennsylvania. Each year she raises funds to give thermal tote bags to mothers who have babies staying in the NICU. This allows them to transport milk to and from their visits. This year FCM Cares provided **30 totes** for Autumn's fundraiser, helping her reach her largest donation yet, **107 totes!!!**





FCM Cares' focus in July was a Back-to-School theme, headed up by Samantha Meyer (Chief Risk Officer) and Megan Chastain (VP of Marketing). They chose to work with the Boys and Girls Club of America (BGCA) to assist their children with back-to-school clothes. The children that attend BGCA often struggle financially, so new back-to-school clothes are not common for these children. We were excited about helping to boost their confidence and have positive attitudes...all thanks to our employees & FCM Cares donors.

The FCM Cares Board of Directors agreed to purchase \$1,500 worth of Old Navy gift cards. We also received an additional \$760 from our employees as well as additional gift cards! All in, we were able to give 45 gift cards worth \$50 each to the Boys and Girls Club! After

these donations were dispersed, we received multiple pictures and stories from families that went immediately to purchase their children new clothes. The kids smiles in the pictures showed just how excited their new clothes made them.

In addition to the gift cards, we also sponsored the ice cream, snow cone, and cotton candy stations at the Boys and Girls Club in Murfreesboro for their end of summer celebration. Volunteers had so much fun serving the kids treats and watching them play. Thank you to our volunteers for joining Samantha and Megan – Taylor McDonald, Kaitlyn Roper, Paige Tilghman, Tammie Russell, and Abby Vaquerano!



Christmas for the Children

We had another successful year partnering with Parks Realty for their annual Christmas for the Children program. FCM alone helped 83 families for a total of 127 children in Rutherford County have a memorable Christmas. Thanks to Ana Camacho, Administrative Assistant, and Ivonne Morales, Processor, for taking care of organizing the shoppers, pickup and meeting with the families. Ana commented the following, "It was so heartwarming seeing these families and knowing we were able to provide them some joy this holiday season. Every single family I encountered was super grateful and that in itself was a gift. I am very thankful for every volunteer that made this happen"

Ivonne who has orchestrated this event each year had the following to say about the success of this years event. "We collected so many gifts, a lot of volunteers went over the budget and out of pocket to make sure their assigned kiddo had as much as possible. Aside from the toys and clothes, we were also able to provide the grocery voucher for Kroger. We didn't get to see many kids, most of them were in school or with a sitter but the parents were VERY appreciative. One mother said these were the only gifts they were going to be able to give their kids. A single dad came after work and said we did more than he could've and appreciated the gifts were wrapped."

veterans

On Tuesday, May 24th, FCM Cares hosted its 2nd annual Armed Forces Day Event at Murfreesboro's Strike and Spare Entertainment Center. This year we chose to support a local Middle Tennessee charity with a nationwide outreach, Working Dogs for Vets. They rescue dogs from shelters, train them and provide them to veterans as service dogs to assist with things like disabilities and PTSD. Mateo, a Newfoundland poodle mix, and his owner Jeremy, as well as Anna, a Border Collie mix, and her owner Pam, attended the event. We were so thankful to have them there to educate us on the importance of service dogs for vets and how our donations would help others in need.

The bowling tournament was a hit for the top three teams who won medals and bragging rights. The kids enjoyed bumper cars, laser tag, skating, and most of all cake! Our first-place bowling team was led by FCM Branch Manager Lori Clark with 414 total pins!

Thanks to your donations and an FCM Cares match, we proudly raised **\$6,000** for Working Dogs for Vets to further their efforts in serving others!



Armed Forces Day Fundraiser supporting Working Dogs for Vets

FCM Cares board member, Andrew Fine, requested a donation to sponsor food for the Feed the Veterans event in Murfreesboro on September 11, 2022. This event is sponsored by the Stones River VFW Post #12206 each year to honor veterans on 9/11.

Feed the Veterans



Service Dog Surgery

Gracie Dunn, a 10-year Army Veteran, needed help raising money for her service dog to have surgery to remove a cancerous tumor. We were thankful for the opportunity to help a veteran who has given back so much to our country! We matched **\$650** of the donations she was able to raise herself and her service dog, Sapphire, safely made it out of surgery with a successful recovery.



HicksStrong

HicksStrong was founded by the Hicks family to provide mental health assistance to military members after their child, Macoy Hicks, lost his battle with PTSD. The foundation's goal is to connect service members with therapists via telehealth so they can truly receive confidential support no matter where they are. FCM Cares Foundation Director, Lily Shepler and FCM Cares Board member, Carrie Smotherman, teamed up to fundraise for this organization. With employee donations along with an FCM Cares donation we were able to achieve the Red Level Sponsorship for **\$5,400**. This equates to 3 service members receiving 24 therapy sessions.



giving fund

The FCM Cares board **sponsored a tent** at the Bedford County Juneteenth Celebration this year. There was a parade, arts, crafts, food vendors, children and youth activities, and musical performances by local talent. Founder and Pastor of Believers Faith Church, Jason Scales, was the keynote speaker for the special program including recognition of the Juneteenth Proclamation.

Volunteers and FCM Cares board members, Jennifer Cothran and Carrie Smotherman helped register children for a free M&M Sports Clinic at Thomas Magnet School where they were coached in football and basketball. They also helped prepare and serve them a free lunch of hot dogs and pizza!

Bedford County Juneteenth Celebration



FCM Cares volunteers were able to attend the 2022 Heart Ball by the American Heart Association. FCM Cares attendance was made possible thanks to a donation from our 2021 TMO tournament. The evening was filled with fellowship, a silent auction and speakers all for a great purpose. Through the Heart of Rutherford Heart Ball campaign, they celebrated the success in driving change, funding science, and improving behaviors. The American Heart Association and its supporters continue to work hard every day to help every heart.



American Red Cross Blood Drive

FCM Cares hosted a blood drive with the American Red Cross on Wednesday, August 31st. We had a great turnout with a total of **20 donors**. This could equate to saving up to 60 lives since one donation helps 3 people. Thanks to all the employees as well as the outside public that came to make this a success.



Ukraine Relief

FCM Cares and the FCM HR Department led a campaign to help the refugees from Ukraine. In March, First Community Mortgage SVP of HR, Tammie Russell, and FCM Cares Foundation Director, Laura Wade visited Justice and Mercy International to provide a check for **\$10,000** to assist with their efforts. Justice and Mercy International shared the importance of receiving these funds to provide hygiene items, beds, food, and other essential items to the seven houses currently occupied in Moldova by refugees fleeing Ukraine. They have over 40 staff members in Moldova assisting these refugees. This donation will play an integral part in helping those in need.



Autumn Gordon, FCM Compliance Coordinator, set out to complete the 31 Mile Walk Challenge for Type 1 Diabetes in August. Her family has been impacted by the difficulties of Type 1 Diabetes and she hopes to raise awareness and funds to find a cure to help those struggling with T1D. With an FCM Cares match of **\$500**, Autumn was able to donate **\$1,000** to further research for this disease.

31 Mile Walk Challenge for Type 1 Diabetes

Rebecca Endres, FCM Senior Loan Originator, shared how she supports the Parish Kitchen in Covington, KY. The kitchen serves hot meals 365 days a year to the homeless and needy in the community. She volunteers every Sunday and takes 3 dozen PB&J sandwiches and baked goods with her. They serve around 150 people each day. The board voted to donate **\$500** to this charity to aid in their continuing to feed the community!



Parish Kitchen

Breast Cancer Awareness

Our board voted for a **\$500** donation to the Breast Cancer Research Foundation in the month of October in honor of Lauren Dages, Jon Dages' (FCM Production Manager) wife. Lauren was diagnosed with breast cancer in 2021 and since then Jon has donated \$25 per closed loan to the charity to support their research. We were pleased to make a donation in her honor and support finding ways more people can overcome this diagnosis.

On Put-In-Bay Island at the end of summer, the Juvenile Diabetes Research Foundation – Northern Ohio Chapter hosts a scavenger hunt where attendees can enjoy food, drinks, door prizes, and race each other on golf carts to the items on the list such as the lighthouse, specific locks on a fence, or finding a spot a photo was taken. Over 180 people attended the JDRF Scavenger Hunt in 2022, raising approximately **\$18,000** for Type 1 Diabetes research. Matt Roman, FCM's RTT Account Manager, has attended this event each year for nearly 10 years. FCM Cares was glad he reached out for a donation match to help push him to his total donation of **\$3,100!**

JDRF Scavenger Hunt



great holiday giveback

The Great Holiday Giveback is one of the many ways our employees have the opportunity to contribute to a charitable cause and receive an FCM Cares match for donations. This is an event we look forward to each year so we can spread some of the holiday magic to those in need! Once employees have chosen their charity and gathered donations, FCM Cares will match up to \$1,500 for a cause close to their heart.

Community Childcare Center



Jason Kaplan, VP Branch Manager, chose Community Childcare Center in Franklin, TN. He feels they provide such an important service at a fraction of the cost of the average daycare. Over half of the students are from low income households that pay partial or no dues as long as the parents are working or in school. The school prides themselves on low turnover with some teachers having over 20 years of service at the school! This gives the young students a stable place to learn and grow until they start kindergarten. These funds will help with the daily operations.

A Mortgage Boutique raised funds for two local food banks. Nourish Food Bank in Murfreesboro, TN and the Mt. Juliet Help Center in Mt. Juliet, TN. Combined they raised over **\$4,300** for the two food banks. They chose food banks as their charity of choice because inflation and the high cost of groceries makes the need for this support so great. We were thrilled to learn that the donation made to Nourish will cover the cost of their backpacks program for the schools for one whole month!



Nourish Food Bank & Mt. Juliet Help Center

Polk County Bully Project



Leigh Gelok, FCM Closer, raised funds through outside donations for Polk County Bully Project. This group cares for dogs who have been deemed unadoptable simply due to their breed. They are working to end the stigma associated with pit bulls and similar breeds, and their goal is to make Polk County, Florida no-kill by 2025. Animal control and citizens of the county depend on PCBP to help with dogs needing medical assistance, dogs found discarded along the roadside, and dogs whose owners can no longer keep them for whatever reason. They currently have over 140 dogs in their shelter or in foster care. FCM Cares' match of Leigh's donations will help the project with their outstanding vet bills and care for the dogs in need.

Children's Cancer Therapy Development Institute



Shelby Sallee, Graphic Designer for FCM, chose to raise funds for Children's

Cancer Therapy Development Institute in memory of her sister, Rachel Olerud. Rachel was diagnosed with Extrarenal Rhabdomyosarcoma in August of 2006 and passed away in April of 2007. This charity's mission is to translate scientific discovery into clinical trials by understanding and proving new disease-specific treatment options for children with cancer. Their research has the potential to make childhood cancer survivable. In total, **\$3,228** was donated to Children's Cancer Therapy Development Institute!



Rebecca Endres and Ann Lafferty, FCM Senior Loan Originators along with their team; sponsored Christmas for two families in their hometown. Rebecca commented the following regarding her branch's participation in the Great Holiday Giveback. "There are really no adequate words to describe the opportunity to make a difference in a family's (let alone TWO family's) life. When you see the excited look on these kids' faces as you are making trip after trip to bring in all the gifts and goodies... it does the heart SO MUCH good. You really are overwhelmed with the absolute knowledge that this "good thing" is going to continue on in some way, shape or form. I keep these little faces (as well as the appreciative and relieved faces of their adult/parent) in my heart and mind. Thank you to everyone in our branch that participated, thank you to FCM Cares and thank you to my friend and partner-in-crime, Ann Lafferty."

The Gift of Christmas

Inspiredu



Danny Baute, FCM's EVP of Service Assurance, serves on the board of Inspiredu, a wonderful organization that aims

to close the digital divide for children living in low-income housing by working with local public schools on their digital offerings. They partner with schools and teachers to train on technology. They also provide these children with free computers to take home as they usually do not have a computer at home to use for learning and completing school work. FCM Cares matched Danny's donation to be used for donations of computers and operations for this excellent organization.

Megan Busbee, FCM Business Analyst, is a member of the Board at Middle Tennessee Spay and Neuter Clinic. She greatly enjoys working with the clinic and non-profits in the area to help alleviate pet overpopulation, clear the shelters and coordinate rides for adopted animals to other states. MTSNC has performed over 32,000 sterilizations (mostly through grants) since opening in Bedford County in 2010. They rely heavily on grants and funding from different programs to provide low cost, high quality, specialty clinic services. The donations Megan raised, along with FCM Cares' match, will help fund the Spring Spay Day and Vaccination Clinic!



Middle Tennessee Spay and Neuter Clinic



Community Wishes



FCM's Midland, Michigan branch participated in this year's Holiday Gala organized by the Community Wishes organization. Each year

Community Wishes selects deserving charities that fulfill a need in the community. Our donations, combined with others, provided much needed assistance to organizations such as Community Construct, Murphy's Meals, Sleep in Heavenly Peace, The Diaper Alliance as well as the Midland Youth Hockey League. We were proud to be able to help out so many in our local community.

employee contributions

The employees of First Community Mortgage are given the opportunity to donate to designated charities in our four pillars of support through payroll deductions. The charities chosen for 2022 donations were the FCM Cares Giving Fund, Safe Haven, FCMC Scholarship Fund, Habitat for Humanity, Hope for the Warriors Foundation and Ronald McDonald house.

Giving Fund

As part of employee contributions, if a nonprofit is not selected the funds go into our Giving Fund. The FCM Cares Giving Fund is a pool of money with many purposes! The Giving Fund helps us with community outreach such as donations for the American Heart Association, Breast Cancer Awareness, Parish Kitchen, Type 1 Diabetes Research, and all of the Great Holiday Giveback matches. These are excellent examples of how the Giving Fund is put to work in our communities. In 2022 our employees contributed **\$30,768.20** to the FCM Cares Giving Fund!

Safe Haven's vision is to eliminate family homelessness in Middle Tennessee. They do so by providing for families' immediate needs of stability and shelter, then empower them with the resources and tools they need to achieve lasting self-sufficiency, stable employment, and secured housing. FCM Cares is honored to support this organization that has 36 years of experience in changing family homelessness. Their proactive programs, evidence-based practices, and trauma-informed care help affect long term stability and happiness in the lives of many women and children. In 2022 our employees contributed **\$3,893.30** to Safe Haven Family Shelter!



Women & Children Safe Haven Family Shelter

Employees who chose to give to the FCM Cares scholarship fund provided **\$8,182.75** in support of our Andrew C. Rambo Memorial Scholarship to MTSU and the J.C. Gordon Memorial Scholarship to TCAT. The Andrew C. Rambo Memorial Scholarship is awarded to one student of the Flex MBA program at MTSU the spring prior to their first MBA course semester. At TCAT, 5 students each trimester, 15 each year, are awarded the J.C. Gordon Memorial Scholarship in memory of the local tradesman, dedicated to excellence.

Education

Andrew C. Rambo Memorial Scholarship & J.C. Gordon Memorial Scholarship



Housing Habitat for Humanity



Habitat for Humanity was founded in 1976. Over the years they have helped more than 35 million people achieve strength, stability and independence through safe, decent and affordable shelter. In 2020 alone, they helped more than 5.9 million people build or improve their homes. Their work promotes dignity and hope. FCM Cares is proud to contribute to the tangible improvement of quality of life and the establishment of generational wealth that affordable homeownership can offer. In 2022 our employees contributed **\$2,389** to Habitat for Humanity!

Hope For The Warriors believes those touched by military service can succeed at home by restoring their sense of self, family, and hope. FCM Cares supports them because of the comprehensive support programs that they provide for service members, veterans, and military families. 90.1% of every dollar donated goes directly to over 12,000 life changing services for more than 4,870 individuals in the warrior community each year. These beneficial services are focused on transition, health and wellness, peer engagement, and connections to community resources. Making HFTW an invaluable shoulder to lean on for those who serve(d) our country and their families. In 2022 our employees contributed **\$3,590.46** to Hope for the Warriors!



Veterans Hope for the Warriors Foundation

Women & Children Ronald McDonald House



The support, resources, and home away from home that this foundation provides helps children with medical needs stay close to their families and benefits the family as a whole. RMHC helps families save over \$930 million each year in lodging and meal costs alone. In 2022 our employees contributed **\$4,245.83** to the Ronald McDonald House!



Thank you to everyone who added FCM Cares as your charity of choice on AmazonSmile! Each time you shop AmazonSmile, 0.5% of your purchase is donated to FCM Cares and together we have raised **\$729.41** in donations this year!

tyler morrissey memorial golf tournament

THANK YOU to all the volunteers, 84 sponsors, 54 golf teams, and the TMO Committee for making the 9th Annual TMO Golf Tournament such an amazing event. A huge thank you to our TMO committee members for their hard work: Megan Chastain, Andrew Fine, Carrie Smotherman, Scott Matuk, G Rollins, Tammy Hampton, Kelly Cearing, Laura Wade, Tricia Pohlman, and Keith Canter. This year we netted over **\$52,000** in donations! A donation to Christmas for the Children in the amount of \$40,000 was made, and the additional funds went to the FCM Cares Giving Fund for future donations, matches and fundraising. Thank you so much for your support of the Tyler Morrissey Golf Tournament.



FCM Cares is blown away by the generosity and care demonstrated by each of our board members, volunteers, donors, and community supporters. 2022 was full of different volunteer events, donation opportunities, supporting employee initiatives, and providing a helping hand to our neighboring communities in need. Providing assistance to 45 different charitable causes in 2022 means so much as we grow to increase our giving across the country with a bigger vision and bigger goals. In 2022, we disbursed \$160,858.38 for charitable causes and look forward to having a deeper impact across the nation because, anywhere our employees call home, is a community we call our own.

