

fcm cares

annual giving report
2023 | vol. 7



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03 board members



Chairman
Keith Canter



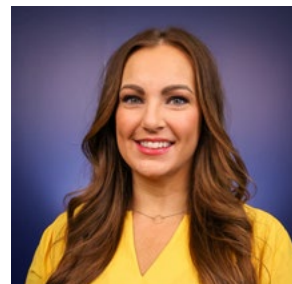
President
Samantha Meyer



Vice President
Retta Gardner



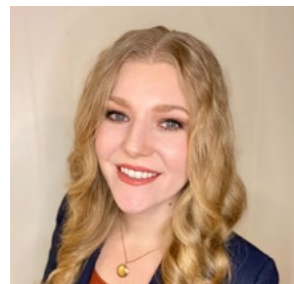
Treasurer
Jennifer Cothran



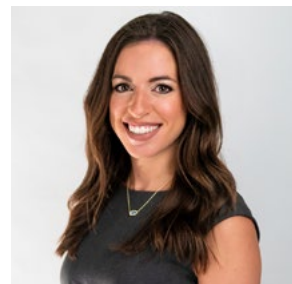
Secretary
Kaitlyn Roper



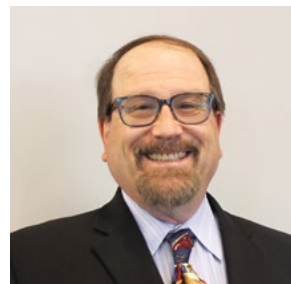
Foundation Director
Laura Wade



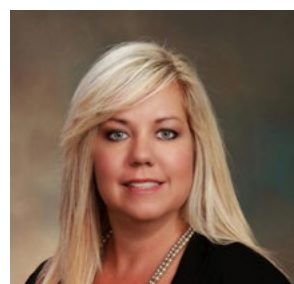
Foundation Director
Lily Shepler



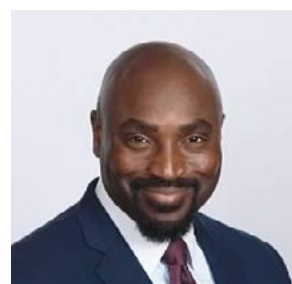
Board Member
Megan Chastain



Board Member
Andrew Fine



Board Member
Carrie Smotherman



Board Member
Antonio Roundtree



Board Member
Matt Roman

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.

2023 was a year to remember for FCM Cares! Filled with big smiles and even bigger hearts, we teamed up with amazing people like you to make a real difference in our communities.

Education: Books open doors, literally! We connected with various schools and organizations to help kids and young adults get the tools they need to chase their dreams. From scholarships to school supplies, we were there to cheer them on every step of the way.

Housing: Everyone deserves a roof over their head. We partnered with incredible groups like The Urban League who are focused on affordable housing solutions, we supported Habitat for Humanity's initiatives to build homes for those in need, and we supported The Journey Home in their effort to care for those facing homelessness. Because a safe place to sleep means a brighter future to dream about.

Veterans: We owe so much to our brave heroes. This year, we collaborated with organizations like Soldier's Angels, The Charlie Daniels Center, Coleman Veterans Memorial, and the Davis Focus Project to show our gratitude and offer vital resources. From job training to mental health support, we have been able to touch the lives of countless individuals, helping them reintegrate into civilian life and fostering a sense of belonging.

Women & Children: Where the need is high, we show up. From the Boys & Girls Club to Make-A-Wish, we supported groups that empower women and children to thrive. Everyone deserves a chance to shine, no matter their circumstances.

Our Volunteers: This wouldn't be possible without YOU! From generous donations to volunteer hours, your kindness fueled our mission. Thank you for believing in the power of community and making a difference alongside us.

Looking Ahead: 2024 is calling and we're ready to answer! With your continued support, FCM Cares will keep spreading kindness and creating lasting change. Together, we can make the world a more hopeful, joyful place, one act of kindness at a time.

See you next year!



P.S. Want to join our amazing mission?
Check out our website to see
how you can get involved!

President
Samantha Meyer

05 education

Irving Schools Foundation and Decatur Education Foundation

Renee Copeland, Account Executive, shared with us two organizations that she is intimately involved in. Irving Schools Foundation (ISF) in Irving, TX supports the students and staff of the school district through many initiatives including a free store for students and teachers to get school supplies and clothing. They also provide weekly meal bags to go home with students and grant scholarships for high school seniors. Renee started a scholarship two years ago called "Cancer Fighters" after a close woman in Renee's life passed away from cancer. The scholarship goes to a high school senior who has had cancer themselves or one of their immediate family members who have had cancer. The scholarship gives \$1,000 every year.

The second nonprofit Renee is involved in is Decatur Education Foundation. They are a much smaller program than ISF. They give grants to teachers for innovative classroom ideas. The goal was to raise \$75,000. The FCM Cares donation aided in the Irving Schools Foundation Cancer Fighters scholarship getting endowed and help the Decatur Education Foundation reach their annual goal! We are thankful to Renee for reaching out and partnering with FCM Cares to make a larger impact for these two causes.



J.C. Gordon Memorial Scholarship

In memory of the remarkable local tradesman, businessman, and community leader, J.C. Gordon, this memorial scholarship has been awarded annually since 2017. Mr. Gordon's legacy lives on, and his commitment to education continues to impact our community.

J.C. Gordon was not only an original board member of First Community Mortgage but also an advocate for student development. For years, he actively supported Tennessee Colleges of Applied Technologies students through internships at his company, WEGO Precision Machine. Now, we carry his legacy forward by investing in the future professionals he cared so deeply about.

Congratulations to the TCAT Shelbyville Machine Tool Technology scholarship recipients, Dominique Barnhart, David Rosas, Will Smotherman, Michael Turner, and Justin Whitacre! Your hard work and dedication have paid off, and we can't wait to see the incredible contributions you'll make to our community.



Figueredo Family Scholarship

We were so thankful for the opportunity to help students through the Figueredo Scholarship again! Each of the students received a \$1,500 scholarship to be used toward their tuition and/or books and fees.

FCM Cares matched donations that in turn gave support to Martin, who is going to Ohio University for Biology- Pre-dental, and Carolyn, who is going to Kent state for Biology- Pre-dentistry!

Andrew C. Rambo Memorial Scholarship

Middle Tennessee State University awarded the 7th annual FCM Cares Andrew C. Rambo Memorial Scholarship for \$7,500 to Savanna Cucchiara. 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. Savanna is excited to graduate from the MBA program by August 2024. After graduation she plans to receive her master's degree and continue her career at Amazon while building managerial experience. Eventually, she would like to open her own business. Savanna is driven to provide her loved ones with jobs they love and feel passionate about. She plans to build financial autonomy and security for her family. The Andrew C. Rambo Scholarship, coupled with MTSU's Buchanan Fellowship, will allow her to complete her bachelor's and master's degrees debt-free. Graduating without debt is a blessing that few students experience, and Savanna is grateful for the financial independence that these scholarships offer. This scholarship will aid professional development and hopefully open more opportunities in academia and management.



09 spring focus on education

In the spring, FCM Cares Chairman, Keith Canter and Board Member, Matt Roman decided to focus their efforts on education. A total of **\$3,000 was distributed among 12 employee** submissions to a school or educational facility of the employee's choice. This was a great way to showcase the efforts of our employees and their family or friends who are educating children and adults to grow into their potential. Check out the highlights!



Angela Myers, FCM Production Manager in Carmel, IN shared with us her daughter-in-law, **Kaitlin Myers** - who works with the **Lighthouse Autism Center**. Angela shared that Kaitlin pours into helping children with autism to develop skills, shape and refine their current skills, and decrease socially significant problems. Her dedication helps not only those with Autism but the family as well by instilling skills they may utilize for daily functions with someone with Autism. She's patient and loyal with all the children which helps set them up for success for the rest of their lives. She's been working for 5 years with her current employer and says to "Follow your heart and passion."



Diane Tate, recently retired Loan Originator from Knoxville, TN, donated her gift to the **Bowers Sweethearts**, a 4th and 5th grade dance team who perform multiple times throughout the year. This year they got to perform at the UT Lady Vols Game and the Roane State Raiders basketball games a few times during the season. Diane's advice: Volunteer! No matter how big or small the role or the amount of time you have available, volunteers are truly appreciated.

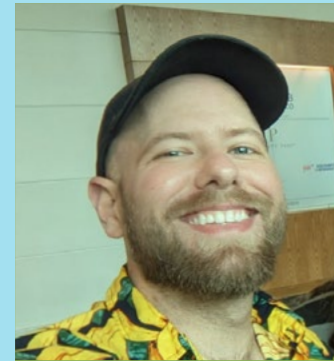


Renee Copeland, Account Executive, serves on the Board of Directors for the **Decatur Education Foundation (DEF)** which she elected to give the FCM Cares gift. DEF funds innovative classroom grants to teachers of Decatur Independent School District! Renee would like to remind everyone that volunteering at your local campus is very rewarding and there are many options! You can read to students, help teachers with projects, or help in the office.

“Students are more enriched when more adults pour into them and love on them.
- Renee Copeland



Diana J. Cox, the wife of FCM Sr. Loan Originator **Paul Cox** in San Antonio, TX, has taught art from a Christian Classical perspective and worldview for 16 years. Their gift went to **Providence Classical School** in Spring, TX. Diana's education advice was to be passionate and learn everything you can along the way. Be teachable, coachable, and humble.



Matt Roman, RTT Account Manager nominated his mother **Barb Bowen** - who is in Administration for **Lorain City Schools**. Barb has been with Lorain City Schools for 34 years, during her tenure she's been a teacher, a Vice Principal and Program Coordinator. She now is a Executive Director of Student Services and Academic Technology where she oversees the Instructional Technology team for Lorain City Schools. Barbs Pro tip: Be passionate with what you do. Once you're passionate, you're invested, and once you're invested in something, grow it!



Chris Weber, FCM Loan Originator, shares his support for his wife, **Emily Weber** - who works at **Northfield Elementary School** teaching Kindergarten. She's taught there the last 5 years covering a variety of subjects and skills for young children including literacy, math, social skills, and more. Emily's pro tip would be to lean on the teachers with experience to learn what has worked for them and what doesn't work.



JR Eastman, FCM Loan Originator, nominated his wife **Michelle Eastman**. Michelle taught in the Metro Nashville School system for 10 years and has been the director of **Lascassas Baptist Preschool** for the last 14 years. Michelle leads a team of 23 teachers and approximately 80 children ages 6-weeks to Pre-K. Michelle's advice is to have a passion for educating others, both kids as well as the teachers. Being a teacher is a calling, you do not get into the education field to retire wealthy.



Ashok Ghildyal, FCM Loan Originator in West Chester, OH teaches at **RAGC - Real Estate Alliance of Greater Cincinnati**. Ashok teaches a 3-hour CE course to realtors that highlights the benefits of VA Loans, not only for veterans, but also the added benefit of business opportunities for realtors. With his 10 years of experience teaching, Ashok recommends finding a subject that is beneficial and meaningful to you as well as your audience. If it is meaningful to you, then you will shout it from the rooftops for all to hear!

spring focus on education

Jim Luscinski



Lisa Luscinski, wife of FCM Murfreesboro, TN Loan Originator **Jim Luscinski**, has taught first grade at **Saint Rose of Lima Catholic School** in Murfreesboro for 17 years and has been teaching for 26 years! Lisa's advice is to never be afraid to ask for help, we only learn when we discover what we haven't known or understood!

Jacob Naylor



Jacob Naylor, FCM Loan Originator, nominated his mother, **Tracy Naylor** who works with **Russelville High School** for the last 15 years where she started as a teacher and has transitioned into the Assistant Principal position.

“Be a sponge. You aren't expected to know all the answers so don't assume, pretend to know, or feel the pressure to know everything; rather, you should lean on mentors, ask questions and be open to learning.”
- Tracy Naylor

Bob Marek



“Be passionate about what you're teaching since sharing knowledge with youths can be a fulfilling endeavor. If you want to get involved all you have to do is reach out and ask how!”
- Bob Marek

Bob Marek, FCM Production Manager in Eau Claire, WI works with **Boy Scout Troop 29** as a Merit Badge counselor where he helps those in the troop achieve the Personal Management Merit Badge, the Salesmanship Merit Badge, Entrepreneurship Merit Badge, Camping Merit Badge, Cooking Merit Badge, and Geocaching Merit Badge. Bob has been a Merit Badge counselor for 2 years and is also the Nova STEM counselor. Bob's main emphasis with the Scouts is Personal Management where he discusses budgeting, credit, time management, and career choice with the scouts who hope to complete their merit badge journey on the way to becoming an Eagle Scout.



A loan originator in Eau Claire, WI, presented the **Junior Achievement of Northwestern Wisconsin** for one of the FCM Cares gifts. They set up volunteers to teach children in local schools about entrepreneurship and how resources are used within the region to help run locally-owned businesses.

13 housing

Comedy Night

FCM Cares annual spring fundraiser for Rutherford County Area Habitat for Humanity was a huge success. We had over 200 people in attendance at the Embassy Suites to eat, drink and laugh with comedian and ventriloquist, Taylor Mason. What a fun event for a great organization! Thanks to generous donations of our sponsors, attendees, and FCM Cares we donated \$15,000 to our local Habitat for Humanity! We look forward to continuing to grow this annual event.



Urban League

For National Homeownership Month, FCM Cares voted to donate to various Urban League locations across the nation to support their ongoing efforts in homeownership education courses and their mission to enable African Americans and other underserved urban residents to secure economic self-reliance, parity, power, and civil rights.

With the help of some of our local leaders and Loan Originators, we met with Urban League chapters in Middle Tennessee, Greater Atlanta, Indianapolis, Detroit and Southeastern Michigan, Austin, and Cincinnati!

Journey Home Groovin in the Boro

Carrie Smotherman, Jennifer Morris, Marcia Perdue and Tricia Pohlman attended Groovin' In The Boro on behalf of FCM Cares, in support of The Journey Home. The Journey Home's mission is to house the unhoused and provide for their basic needs. In 2022, The Journey Home served more than 1,800 people in 1,156 households. The Journey Home was able to help 119 households move into housing; and an additional 247 households avoid eviction for a total of 366 households stabilized in their housing. 297 individuals received life-saving winter shelter through our Coldest Nights program and their Wellness Clinic treated 127 people. Plus, they served nearly 40,000 meals the past year with the help of more than 1,000 volunteers. The Journey Home is fundraising in hopes to break ground on a new location in 2024. The 23,000 sq. ft. facility will have 10 short-term family units, along with mental and physical health resources to help the vulnerable and disadvantaged begin to stabilize and reconnect with their community. The founder and director of The Journey Home, Scott Foster, and his wife Shanna own Jani-Clean. Jani-Clean is the janitorial company that services the corporate building in Murfreesboro. We are proud to do business with and support the Fosters whose mission and values line up with the FCM Cares initiatives.



Hammer Down Habitat

Carrie Smotherman, FCM Cares Board member and AMB Closer attended the 15th Annual Hammer Down for Habitat Poker Run in September! The rain didn't stop anyone from driving in the beautiful Tennessee countryside to pick up poker cards along the way. The Poker Run started at the Rutherford County Area Habitat for Humanity then headed out to Wartrace, Shelbyville, and Lewisburg with the final destination ending at Mayday Brewery for lunch and door prizes. This event is always a huge hit for Habitat for Humanity and FCM Cares was happy to be a sponsor for it.

New Life Furniture Golf Tournament

With 29 foursomes, over 30 amazing sponsors, and a host of rock-star volunteers, New Life Furniture Bank raised \$70,000 at their Fairways for Furniture golf tournament. They were grateful to those who participated, purchased a raffle ticket, or bid on the silent auction! Proceeds from the event went directly to help reach their goal of furnishing 2,400 homes in 2023. Helping end the cycle of homelessness is why New Life Furniture holds fundraisers like Fairways. We want to thank Ann Lafferty, FCM Loan Originator, for introducing us to this nonprofit and reaching out for a sponsorship match. We are grateful for the opportunity!

17 veterans

Armed Forces

FCM Cares 3rd annual Armed Forces Day Bowling Event helped to support MTSU's Charlie and Hazel Daniels Veterans and Military Family Center (Daniels Center). This center strives to enroll military-connected students at MTSU, encourage students, help find employment opportunities, educate the MTSU community, and expand the Veteran-education knowledge base.

We had a fun night of bowling, arcade activities and a raffle for two luxury car rentals. FCM Cares very own Carrie Smotherman and FCM's CIO, Andrew Badstubner were the winners of the car rentals and they were beyond excited to receive it! FCM Cares was able to donate \$4,000 to the center and enjoyed a tour of the facility when presenting the donation to them.

Coleman Veterans Memorial

Jessica Barber, FCM Loan originator, shared a story from her small town of Coleman, Michigan. Casey Zylman was a veteran who was killed during active duty in Iraq in 2007. The town and family came together after Casey's death to build a memorial in honor of all veterans. Funds for the memorial were given to help maintain public statues and memorials in honor and remembrance of veterans who served and sacrificed while in action. FCM Cares made a donation to the memorial in support of their mission.

Soldier's Angels

FCM Cares was proud to partner with Soldier's Angels in San Antonio, TX. Soldier's Angels is an international non-profit helping active-duty military members, their families and veterans. For the month of March, Soldier's Angels raised money for socks for service members. FCM Cares was able to donate over 100 pairs of socks for this cause to support our veterans overseas.

FCM Cares Car Show

Thanks to the sponsors, volunteers, and car enthusiasts who came out to the 2023 Veterans Day FCM Cares Car Show benefiting the Davis Focus Project!

Because of your support, we raised \$11,000!

Funds will go towards The Davis Focus Project's very first Center for Human Performance in Clarksville, TN which will provide science-backed human performance protocols to active duty and veterans, free of charge. With these non-verbal modalities, our nation's heroes will heal from invisible wounds and return to peak human performance.

Not only did the Car Show support Veterans, but we also donated the rest of the pastries and breakfast drinks to Journey Home to share something sweet.



19 women & children

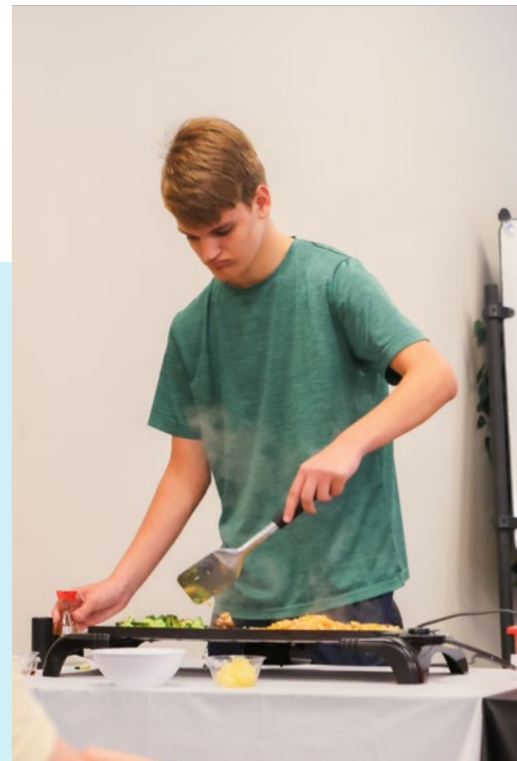
Operation Underground Railroad

After viewing a movie titled *The Sound of Freedom*, Steve Branigan was moved to donate to Operation Underground Railroad and reached out for a donation match in hopes of aiding their mission to save children from child trafficking. Operation Underground Railroad goes to the darkest corners of the world to assist in rescuing children from slavery and ensure ongoing aftercare, providing cutting-edge tools and resources to U.S. law enforcement throughout the United States while strengthening preventative efforts that benefit at-risk children worldwide. They will not give up and will continue to go to the darkest place until the light is restored and every child is protected.



Omni Family Foundation Golf Scramble

FCM Cares and the Murfreesboro Retail branch participated in the first annual Omni Family Foundation Golf Scramble. The Omni Family Foundation works with youth who are aging out of foster care to assist with apartments, driver's licenses, and career development. Loan Originators Chris Weber and Brad Chastain joined referral partners Pat Murray and Reed Clark for a day on the course to benefit this excellent organization.



Make A Wish

We partnered with Make A Wish Middle TN again in 2023. This time FCM Cares was able to help grant Logan's wish of having his very own Hibachi grill set up in his backyard! Logan loves to cook for his family at just 16 years old! FCM Cares brought in some of our very own chefs for a cook-off at Logan's wish reveal party and had the best time! A big thanks to our Murfreesboro-based Loan Originators JR Eastman, Ken Hampton, Chris Weber, and their fearless leader, Regional SVP of Sales, Scott Matuk for donning those chef hats and "griddling" away for the trophy! Ken Hampton swept up the competition while Logan spun the wheel to make the chefs stand on one foot or cook with their eyes closed. Logan even had a chance to "save the rice" for Scott when he spun "change places with Logan" on the wheel! Logan and his family were very appreciative of FCM Cares support in Logan's wish granting. He had waited a long time for his wish and we were thrilled to be able to get him excited for his wish to come true. At the end of the party, Logan said, "I didn't know what to expect from this party, but it exceeded my expectations, and I can't wait for you all to come to my house so I can cook for you."

Carrie Smotherman and Laura Wade were invited to attend Logan's wish-granting party in October. They got to witness Logan's first time using his new grill. Make A Wish Middle TN had a chef come and teach Logan all he needed to know about cooking, hibachi style. They served up a delicious steak and shrimp hibachi dinner. Logan was a great student and was excited to try new things on his grill. Thank you to everyone who made Logan's wish come true!

Reading Hospital NICU Fundraiser

We are incredibly thankful for the generosity of amazing donors, whose support allowed Autumn Gordon, FCM Compliance Analyst, to make a significant difference in the lives of 131 NICU mamas. Each year Autumn Gordon fundraises thermal for tote bags for the moms of babies in the NICU at the Reading Hospital in Pennsylvania. Why a thermal tote you might ask? Mothers in the NICU travel back and forth sometimes a few times daily to visit and bring breast milk to those sweet babies. Instead of having to use hospital-issued bio hazard bags, these women who are already going through enough can carry and keep milk cold in a beautiful thermal bag given by the most generous donors.... you all! FCM Cares contributions not only provided much-needed assistance but have also helped these mothers feel loved and supported during a challenging time. While some may see the thermal totes as simple items, they hold immense significance to the new mothers who receive them. These totes serve as a warm reminder that they are not alone and that they have a supportive community standing by their side.



Boys and Girls Club of Rutherford County Back to School

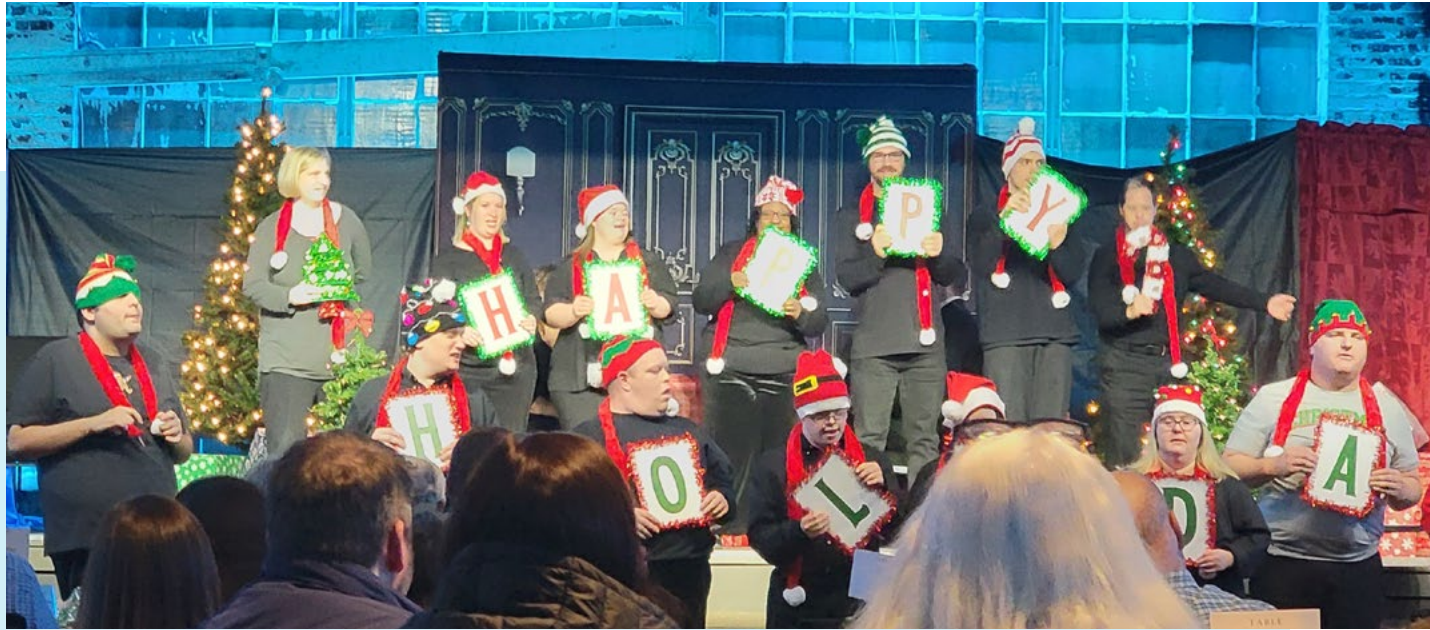
Carrie Smotherman and Megan Chastain, FCM Cares Board Members held a Back to School campaign for our local Murfreesboro Boys and Girls Club. Through employee donations and FCM Cares match they were able to brighten the lives of children at the Boys and Girls Club. They delivered a whopping 43 gift cards for stores such as Old Navy. These special gift cards will be used to provide wonderful kids with brand-new clothes that they truly deserve. We are beyond grateful to be able to make a difference in their lives, bringing smiles and happiness to their faces. Together, we can continue spreading joy and ensuring that every child feels loved and supported in our community.



Stake and Burger

We are incredibly thankful to Megan Chastain, Carrie Smotherman, Marcia Perdue, and Christine Cundiff for representing FCM Cares Bronze Sponsorship at The Steak & Burger Dinner hosted by Boys & Girls Clubs of Middle Tennessee. This event holds a special place in our hearts as it uplifts and supports children in our community, but also brings together supporters in a warm and engaging atmosphere. The dinner itself is a delightful experience, filled with delicious food, entertainment, and this year a meet and greet with Rob Gronkowski!





Night of Possibilities

Samantha Meyer, Laura Wade and a few members of their families attended the annual Possibility Place – Night of Possibilities Christmas Program where FCM Cares sponsored a table. Possibility Place is located in Murfreesboro and is a non-profit organization created to serve adults with intellectual and developmental disabilities. They work on job training, independent living skills, building friendships and other important skills for daily living. The Night of Possibilities Christmas Program was a time for the adults in the program to put on a play and sing Christmas carols that they had learned the last few months. There was a lot of joy and laughter throughout the night.



Fellowship of Champions Church

Paul Cox, FCM Loan Originator, reached out to share his involvement with a local church, Fellowship of Champions. They often work in Honduras to help with an orphanage there for practical things such as building floors in the rooms, so the children don't have to sleep on the dirt. They also carry supplies with them on their annual trips to the orphanage to provide clean supplies needed for everyday life. We were thrilled he thought of FCM Cares to help impact the lives of children across the world!



Coat Drive

For the month of January, FCM Cares campaigned for a coat drive for local schools. We had a total of 50 coats donated and purchased thanks to donations from employees! These were then dropped off at the Murfreesboro City Schools corporate office. They were able to give a few out that same morning so the donation came at a wonderful time to help children stay warm during the winter



Isaiah 117 house

Once upon a time, children awaiting a foster home placement were sleeping in offices; but now, because of Isaiah 117 House, these children have a beautiful home to stay at with volunteers who will love on them and cook a good meal for them to eat. Thanks to your support we were able to help children in need and gathered 46 pairs of uniform pants for the Isaiah 117 House of Rutherford County Giving Room!

25 giving fund

St. Paul's Church

In 2021, FCM Cares was able to assist St. Paul's Church in Nashville, TN with a donation, landscaping, and stocking a pantry of food items for their outreach to the unhoused community. This year, in honor of Black History Month, we made another donation to support their ongoing efforts! Pastor Duke, former Metro Police Chaplain and Officer for over 30 years, counsels people in times of great crisis and even puts his life on the line. We are grateful to have another opportunity to support Pastor Duke and his church.



Alzheimer's Association of Atlanta

Charles Ritter, FCM Loan Originator, reached out for a donation match to Dancing Stars of Atlanta as they were involved in putting on a wonderful event raising funds for research to end Alzheimer's Disease supporting Alzheimer's Association of Atlanta. FCM Cares was able to match the donations that Charles' personally gave to the foundations to make a larger impact in fighting a disease that takes so much from loved ones

Mt. Juliet Help Center Sponsorship

Tony Zikovich, Regional Sales Manager of our Wholesale division works closely with the Mt. Juliet Help Center to provide food, utilities, and clothing assistance to families in Western Wilson County. The Center celebrated its 40th anniversary in May and the Mayor of Mt Juliet presented the proclamation declaring the day in Mt Juliet as Mt Juliet Help Center Day. FCM Cares with David Prince and Chris Meagher were happy to be platinum sponsors at the event in support of all they are doing in the community.



Cassba

Rebecca Endres had the pleasure of attending the annual Catholic Charities, Diocese of Covington annual fundraiser this year at the beautiful Drees Pavilion in Devou Park overlooking downtown Cincinnati with her daughter and son-in-law. Following the Gospel teachings, Catholic Charities strives to ensure that everyone in need in the community has what is needed to live a dignified human life. Among many other things, this includes serving a hot dinner 365 days a year through The Hosea House, and a hot lunch 365 days a year through The Parish Kitchen. Personally, over the last few years, Rebecca has been a volunteer with The Parish Kitchen and is thankful for FCM Cares Silver Level Sponsorship of the event.



JDRF

This year was the 23rd Annual Juvenile Diabetes Research Foundation Scavenger Hunt on Put-In-Bay Ohio, hosted at the Heinemans Winery, home of the worlds largest Geode! Matt Roman, RTT Account Manager and FCM Cares Board Member, participates in the scavenger hunt every year. For a duration of about 3 hours, they all hop onto their golf carts and go across the island to try and find the different things on the list. The event was well attended, about 185 people were there, and this year they let Matt's team know that due to the FCM Cares Match in donations, for the last 2 years they have been the #1 team to help raise funds in Northeast Ohio! As the scavenger hunt celebrates its anniversary, they are proud to say since the start of the hunt they have raised over \$200,000!

Run for the Alzheimer's Association

Austin Barnard, FCM Loan Originator's, wife Cassidy ran the Chicago Marathon in support of the Alzheimer's Association. She ran in support of the memory of her Grandmother who fought this terrible disease. She shared the exhilaration she felt during the marathon as she ran alongside 47,000+ people. FCM Cares was grateful to be able to support her efforts.

Chopped in the Boro

Charity Chopped in the Boro returned in September for the first time in 3 years and FCM Cares matched funds to sponsor the event! This fundraiser is a cooking competition that pins teams against each other along with a celebrity chef to create a culinary masterpiece in front of a live audience. This year the fundraiser benefited Second Harvest Food Bank, Amelia's Closet, and Habitat for Humanity!

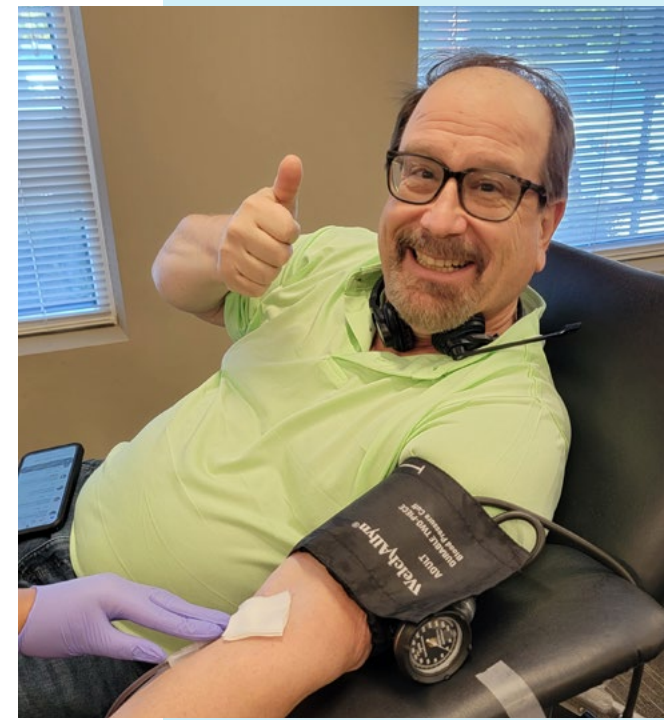


St. Jude Memphis Marathon

Katie Austin, Megan Chastain's sister, ran in the 2023 St. Jude Memphis Marathon! Katie raised \$1,795 with an FCM Cares donation and beat her goal. We are proud of Katie for crossing the finish line in a journey to find a cure for childhood cancer. Families never receive a bill from St. Jude for treatment, travel, housing, or food - because all a family should worry about is helping their child live.

Feed my people

Bob Marek, Kristy Sloviak, and Nikki Koller in Eau Claire volunteered for Operation Picnic with Feed My People Food Bank! They packed food bags for people in need. The FCM Cares Board voted to make a donation that would feed a child for a whole school year! That's another life impacted on top of all 2,587 pounds of food they packaged for so many people in need by volunteering!



Blood Drive

FCM Cares had an awesome turnout at our Annual Red Cross Blood Drive. 22 units were collected which was 110 % of our goal that will help save 66 lives!!! In addition, and most importantly we had 4 FIRST TIME DONORS!! Incredible!! We are so thankful for each person who participated.

31 month of love

FCM Cares held a “Month of Love” in February. We randomly selected 3 cost centers each week for a \$250 donation to their nonprofit of choice. The following were the lucky winners and their choices:

Franklin, TN branch chose **Danita’s Children**, a non-profit located in Nashville, TN that works to rescue, love, and care for orphans and impoverished children in Haiti, meeting their physical, emotional, educational, and spiritual needs. With the FCM Cares donation, we were able to sponsor two children for the year which will provide food, clean water, education, and medical care.

David Prince’s branch chose **Special Kids**, a therapy and nursing center for children with medically fragile diagnoses. They are a Murfreesboro, TN-based, Christ-focused, non-profit that provides professional therapy and nursing services to children from birth to 21 years old in the Middle Tennessee area. They are committed to serving every child in need, regardless of a family’s ability to pay. This donation will aid them in providing this needed comfort and care for these families.

Michael O’Nan’s branch chose **Covenant House** in Atlanta, GA. Covenant House is a non-profit that seeks to build bridges to hope for young people facing homelessness and survivors of human trafficking through unconditional love, absolute respect, and relentless support. This donation will assist in providing hot meals, safe beds, medical care, counseling, and mental health services to help young people get back on their feet and onto their next chapter.

Greg Janicki’s branch chose **Wellspring Living**. Wellspring serves women and girls victimized by abuse and trafficking. Greg and his wife Michelle served on the board many years ago and witnessed the transformation this program provides to the women and girls it serves. The programs they have provide transformative care through therapeutic services, education, life skills, and personal and professional development. The focus for each participant is on developing their courage to move forward and their confidence to succeed.

Jeremy Estes’ branch chose **Home To Stay Housing Assistance Center**. Their mission is to promote self-sufficiency to Midland County, MI residents in need of stable housing and support services. Their countless volunteers, devoted board of directors, and staff have a collective vision of a community with safe, stable housing for all. No one should have to worry about where they’re going to sleep at night and if they’ll be safe. This donation will make it possible for them to continue to educate, advocate and support residents in need of housing assistance.

Damian Garbiras’ Branch chose **HomeSource, TN**. At HomeSource East Tennessee, they understand the deep desire to grab your piece of the American dream. They recognize the importance homeownership is to the stability and growth of communities across Knoxville and the East Tennessee Region. HomeSource East Tennessee’s mission to strengthen our communities by providing sustainable housing opportunities is accomplished by providing education, offering foreclosure prevention counseling, developing apartment and single-family homes, providing rental opportunities for seniors, and revitalizing neighborhoods by improving existing housing or building new affordable housing.

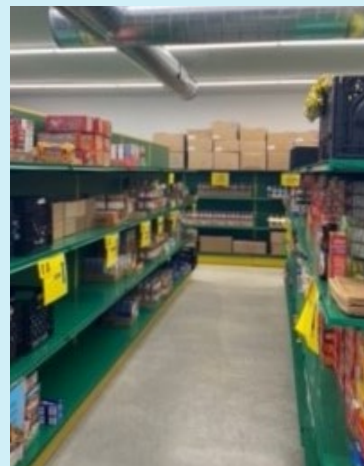


The Retail Transition Team chose **Boy Scouts of America, Lake Erie Council**. The purpose of the Boy Scouts of America, founded in 1910 and chartered by Congress in 1916, is to provide an outdoor-based leadership and educational program for youth ages 6-21 years to build character, train in the responsibilities of participation citizenship, and develop personal fitness. Elements of the Scouting program include camping and adventure, youth leadership training, caring and nurturing relationships with adults and peers, and positive, educational, and creative uses of time in a fun-filled and adventurous setting. Boy Scouts of America is the only youth organization chartered by Congress as an educational program.

Post-Closing and Servicing chose **Stepping Stones Safe Haven** in Murfreesboro. They opened in January 2016 after a group of passionate community members recognized the need for dependable shelter for women and children experiencing homelessness in Rutherford County. The team's efforts demonstrate great consideration for both the group needs and their individual goals and dreams. Their work is to help guide them along their journey, not to prescribe actions for them to carry out. This work is completed with every effort to maintain consistency and fairness for each and every individual or family served.

Bob Marek's Branch chose **Evolving Wellness**. They are an innovative nonprofit in the Greater Chippewa Valley, established in 2018. As a regional network of highly respected health and wellness practitioners, they offer therapies such as functional medicine, chiropractic, equine-assisted therapy, massage, music and art therapy, nutrition, life and health coaching, meditation, energy work, yoga, and many other natural options. Their services offer support to alleviate conditions such as lung disease, cancer, autism, mental health, Lyme disease, and many others.

Brandy Smith's Branch chose **Gigi's Playhouse** in Atlanta, GA. They are dedicated to providing free therapeutic programming, resources, and support to families of individuals with T21/Trisomy 21/Down syndrome. Programs at Gigi's Playhouse Atlanta address the developmental needs of children with T21/Down syndrome, including the areas of gross motor, fine motor, intellectual, social, and communication development. The earlier aggressive therapeutic interventions take place in these areas, the greater the possibility that GiGi's participants will achieve a more independent life. GiGi's addresses these needs by offering for free, a literacy tutoring program, a math tutoring program, physical, occupational, and speech-based therapeutic classes, family support, social events and a vast referrals network.



Roman VonHapsburg's branch chose **Wigs for Kids**. The various causes of hair loss in children don't result in just physical suffering. The change in their appearance can drastically undermine their self-image and sabotage their self-esteem. To help heal the pain of these struggles, Certified Cosmetic Therapist Jeffrey Paul founded Wigs For Kids, a non-profit hair donation organization that has been serving children suffering from hair loss since 1981. Wigs For Kids is a cooperative effort among Certified Service Providers throughout North America who share a common goal. "Children shouldn't have to worry about how they look, especially when they're in the middle of a health crisis," says Jeffrey Paul. "We want to give these kids the opportunity to feel good about themselves again."

Mack Howell's branch chose, **You Feed Them Missional Food Pantry's Youth Savings Program**. This program teaches youth about various facets of savings, money management, and overall financial education. Mack has served as a member of the executive board for many years and has seen the impact this program has on the youth of his area. This donation will be used for their various initiatives including, Back-To-School Community Resource Day, Youth Savings, Christmas Overflow, and workshops for Financial Literacy and Youth Mentorship.

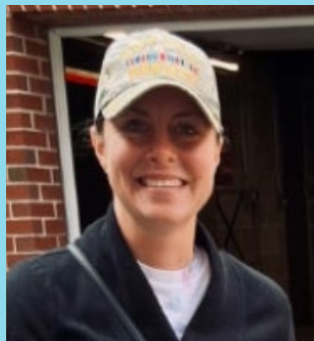


Month of Love Volunteers:

As an extra gift from FCM Cares, any employee who did volunteer work in February could send in a picture and information about what they were doing and FCM Cares would give a \$500 donation to the nonprofit they volunteered with. **Mindy Morgan**, FCM Licensing Coordinator, was the lucky winner of the \$500 donation. Mindy volunteered her home to foster puppies that were surrendered from an Amish puppy mill. She cared for two puppies in support of the **East Coast Boxer Rescue** while they waited for their forever homes.



Previous FCM Accounting manager, **Jennifer Cothran** from Shelbyville, TN, volunteered at a fundraiser to help the **Page High School LLS Student Luminaries** raise funds for the Leukemia and Lymphoma Society. This is a work of love for these students, as they lost a good friend to Leukemia this past September.



Autumn Gordon, FCM Compliance Coordinator, is the Volunteer Community Coordinator for her son's **Cyber School** where she arranged for students to Meet and Greet with the Berks County Sherriff officers and their K9's. This teaches kids about the career. It teaches them how to respect and behave around animals, and that officers are here to help and support the community.



Sherry Sullivan, FCM Team Loan Originator in Greenwood, IN, had the opportunity to volunteer with a realtor partner in **The Refuge**. We were able to work in the food pantry stocking shelves and filling up carts for the families coming residents of Johnson County seeking to provide a stable source of care for men, women, and children looking to halt the course of poverty. It is their goal to provide assistance for physical, emotional, academic and spiritual needs.



Rebecca Endres, Senior Loan Originator in West Chester, OH, gave her time to two different causes! She volunteered at **New Life Furniture Bank** who furnishes homes for people coming out of homelessness. They have furnished over 10,000 apartments and homes in the Cincinnati area. Second, she volunteered at the Parish Kitchen where they serve a hot meal to those in need every day of the year.



Carrie Smotherman, AMB Closer in Murfreesboro, TN, donated blood for the 22nd time at her local **Red Cross blood drive!** She started donating a long time ago when she didn't have monetary donations to give but still wanted to help. She says it doesn't take more than a lunch break or about an hour to save sometimes more than one life.



Brandy Smith, FCM VP, Branch Manager in Atlanta, GA volunteered at **Restoration Church** for a two-day event celebrating marriage. The marriage conference allows spouses to enjoy time with each other and inspire their lives together. In addition, couples were able to connect with other like-minded couples to walk alongside towards a Godlier marriage. The event packed with 380 attendees was truly beautiful and symbolized our thoughts of what Valentine's Day is all about: Love, commitment, marriage, and God.

37 the great holiday give back

Lift for Leo

Jared Swider held a CrossFit event, Lift for Leo, to raise funds for research for Usher's Syndrome being done in the Netherlands. His son Leo and so many others have Usher Syndrome or a variant of it. This disease causes eyesight and hearing loss and sometimes affects balance as well. FCM Cares is proud to partner with Jared and raise funds to continue research for a cure. Jared and his team raised enough to earn an additional \$500 plus the match from FCM Cares for a total of \$12,000 raised for the Lift for Leo event!

Gigi's Playhouse

Brandy Smith chose Gigi's Playhouse which changes lives through the consistent delivery of FREE educational, therapeutic-based, and career development programs for individuals with Down syndrome, their families, and the community, through a replicable playhouse model.

Brandy fundraised \$2,021 and earned an additional \$500 match for the high amount of donations! The total donation came out to just over \$4,000 to support Gigi's Playhouse in Atlanta.

Blue Monarch

Retta Gardner and Carrie Smotherman with a Mortgage Boutique chose to support Blue Monarch. Their mission is to provide a long-term, residential, and therapeutic Christian community for women and their children to break adverse cycles and rebuild their families. Donations raised for Blue Monarch will allow new residents to take classes and activities that fit within five major categories: counseling, spiritual growth, recovery, life skills, and parenting setting them up for a successful transition into the community.

Trinity Haven

Kayden and Angela Myers joined the Great Holiday Giveback to raise funds for Trinity Haven which provides safe, affirming housing for LGBTQ youth experiencing housing instability. Their fundraising brought in enough donations to provide a week of case management including job readiness, housing, and well-being support to an LGBTQ+ young person in their programs!

The Night Before the Night Before Christmas

Matt Roman chose to raise funds for the American Red Cross in Elyria, OH! Funds raised will help children with their highest needs during the holiday season and assist with a better Christmas experience for them. His fundraising after the FCM Cares match provided a \$630 donation!

LaVergne High School

Megan Butler raised funds for LaVergne High School's Student Welfare Program to assist with books, technology needs, and more. Funds raised will continue to build a sustainable, positive, and inspiring culture in the Title I school. By raising money for LHS Megan hopes to see the investment at work with additional programs and by watching students gain access to higher learning and broader opportunities.

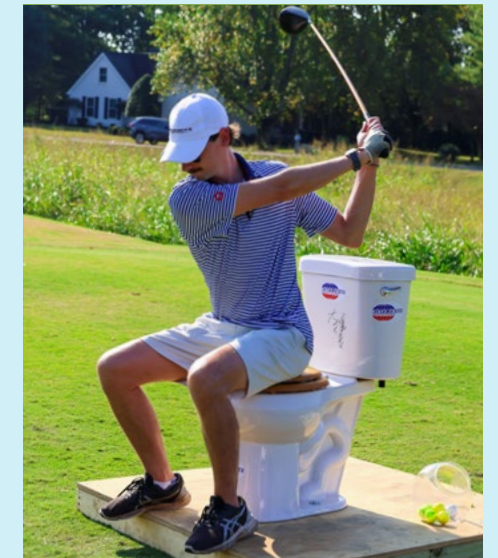
St. Vincent Family

Rebecca Endres and her branch sponsored two families for Christmas! They gifted the joy of the holiday season to two families sharing the magic of the season and blessing those in need. Not only did they impact two families – but they also extended their holiday giving by delivering 43 pairs of gloves to Catholic Charities to benefit the residents at the St. Joseph Apartments in Covington!



39 tyler morrissey memorial golf tournament

Our annual TMO Golf Tournament was a huge success this year despite it being our first year of getting rained on. Thank you to our TMO Committee, Volunteers, and Sponsors for a great turnout! We raised nearly \$48,000 this year and could not be more grateful for the donations! As you know, we use this opportunity not only to fuel FCM Cares' giving throughout the year but to assist other local charities as well. We are blessed with the ability to give a donation to Christmas for the Children so they can spread the magic of the season to families in need!



41 yearly recap

12
Events



37
Charitable Causes Helped



56
Volunteers



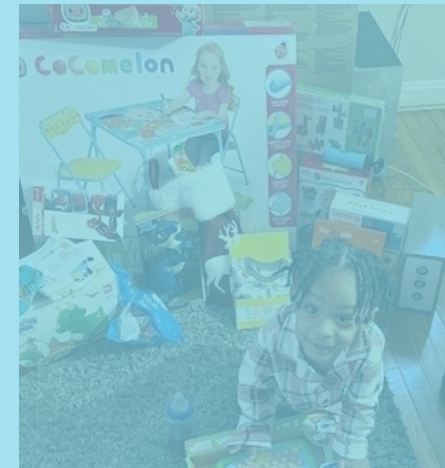
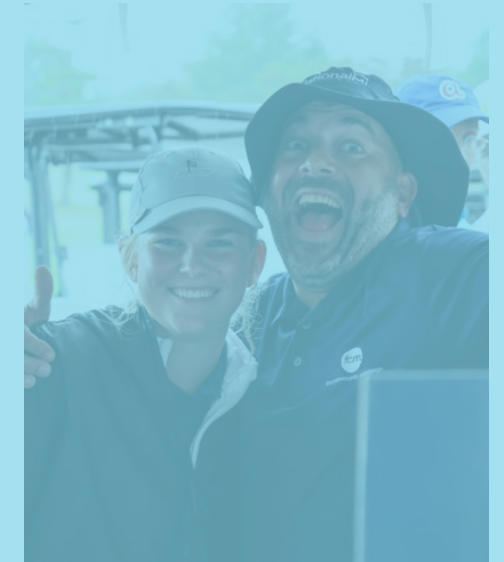
734
Volunteer Hours



\$108,924.39
Money Distributed



\$190,405.85
Money Raised



FCM Cares is blown away by the generosity and care demonstrated by each of our board members, volunteers, donors, and community supporters. 2023 was full of various volunteer events, donation opportunities, supporting employee initiatives, and providing a helping hand to our neighboring communities in need. Providing assistance to 37 different charitable causes in 2023 means so much as we grow to increase our giving across the country with a bigger vision and bigger goals. In 2023, we disbursed \$108,924.39 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.

