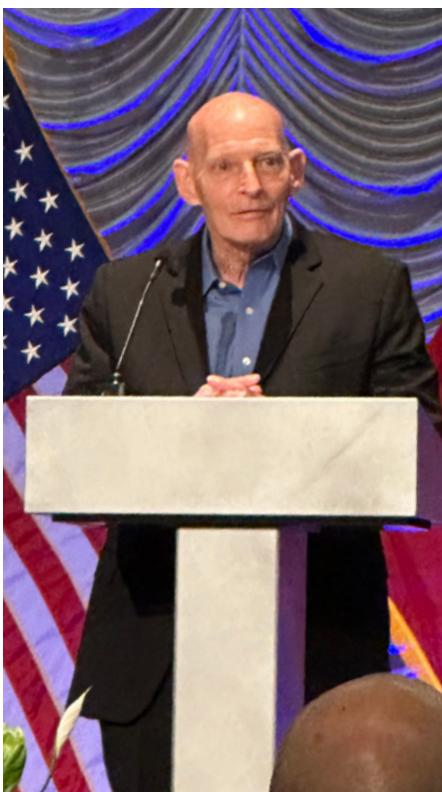




ANNUAL GIVING REPORT



BOARD MEMBERS

05



EDUCATION

07



HOUSING

11



VETERANS

15



WOMEN & CHILDREN

19



GIVING FUND

27



MONTH OF LOVE

33



GREAT HOLIDAY GIVE BACK

41



TYLER MORRISSEY MEMORIAL GOLF TOURNAMENT

47



GENERAL DONATIONS

49



YEARLY RECAP

53



CHAIRMAN

Keith Canter



PRESIDENT

Samantha Meyer



VICE PRESIDENT

Retta Gardner



FOUNDATION DIRECTOR

Laura Wade



SECRETARY

Tricia Pohlman



TREASURER

Carrie Smotherman



MARKETING DIRECTOR

Megan Chastain



BOARD MEMBER

Ashlynn Francescon



BOARD MEMBER

Jessica Rowlett



BOARD MEMBER

Marco Montano



BOARD MEMBER

Laura Epling



BOARD MEMBER

Matt Roman



A MESSAGE FROM OUR PRESIDENT

Dear Friends and Supporters,

As we reflect on another remarkable year at FCM Cares, I am filled with gratitude for the steadfast support and generosity that has enabled our nonprofit to continue making a meaningful impact in our communities. Thanks to your contributions and dedication, we raised an impressive \$196,498.37 over the past year. This vital funding allowed us to distribute \$167,509.48 directly to charitable causes, ensuring that resources reached those who needed them most.

Our reach extended to 97 different charitable causes this year, each one representing a unique opportunity to create positive change. Whether it was providing food, shelter, education, or one of many other needed services, our collective efforts have touched countless lives. The commitment of our volunteers has been nothing short of inspiring—53 individuals generously gave a total of 1,397 hours of their time, working tirelessly to bring our mission to life and support those in need.

On behalf of FCM Cares, I want to express my deepest appreciation to everyone who played a part in our success this year. Your compassion, energy, and commitment are the driving force behind everything we do. Together, we are building a stronger, more caring community, and I look forward to another year of hope and progress with your continued partnership.

With sincere gratitude,

Samantha Meyer

FCM Cares President, FCM Chief Risk Officer

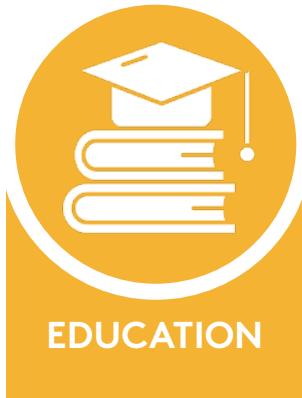


P.S. Want to join our amazing mission?

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

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



VETERANS



WOMEN & CHILDREN



BOARD MEMBERS | 5

EDUCATION

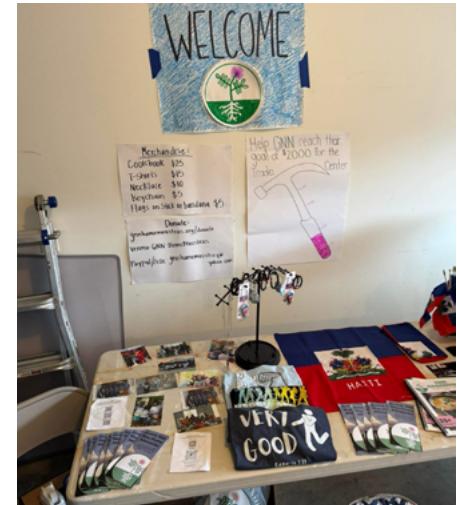


OPENING DOORS THROUGH EDUCATION

The Education Pillar invests in learning and career development through scholarships, partnerships, and support of educational programs. By helping expand access to education and professional resources, this pillar empowers individuals to build skills, pursue opportunities, and achieve long-term success.

GRANDI NAN NOU

Grandi Nan Nou Home Ministries, a nonprofit based in Haiti and led by Shelby and Jameson Toyo, of Murfreesboro, TN continues to serve their community with resilience and purpose. Through education, discipleship, and trade training, they are creating a safe space. With support from a local Life Group and proceeds from a recent yard sale held while the Toyos were in the U.S. fundraising, over \$2,000 was raised. FCM Cares was honored to match those funds to help GNN continue their mission of equipping and empowering the next generation.



UNITED WAY CATALYST

FCM Cares is proud sponsor of the United Way of South Central Tennessee's Catalyst program for the 2025-2026 class. In August, a kick-off reception was held at FCM's corporate office in Murfreesboro, TN, marking the start of an exciting year of education and leadership development. The United Way Catalyst program is designed to train and empower the nonprofit volunteer leaders of tomorrow. Over the course of nine intensive sessions, participants receive education in critical areas such as governance, financial accountability, advocacy, diversity and inclusion, and fundraising. The program also exposes attendees to a variety of nonprofit structures and operational models.



EDUCATION

DEVO MARSH MEMORIAL SCHOLARSHIP FUND

Established in 2024, the Jerry "Devo" Marsh Memorial Scholarship honors the life and legacy of a young man whose impact continues to resonate in the Jackson, Tennessee community. Devo, cousin of FCM Compliance Coordinator Cara Pryor, was deeply involved in local charities and youth sports, leaving behind a legacy of service and compassion. In tribute to his memory, Devo's family created a scholarship to support high school athletes in their pursuit of higher education. We are deeply honored that Cara entrusted FCM Cares to help carry forward his legacy through contributions to the scholarship fund. Thanks to the generosity of supporters and the success of the memorial tournament, \$35,000 was raised—enabling six deserving students to receive scholarships. It's a powerful reminder of the lasting impact one life can have.



ANDREW RAMBO SCHOLARSHIP

FCM Cares is proud to recognize Yaried Engedaye and Felice Thomas as this year's Andrew C. Rambo Memorial Scholarship recipients. Both MBA students have demonstrated strong commitment to their education and career goals.

Yaried, from Nashville, aspires to work in business operations, marketing, or finance, with hopes of joining the business side of a professional sports team. Felice, from Murfreesboro, earned her MBA in Human Resources Management and plans to pursue a doctorate and a career as an HR Director.

EDUCATION

JC GORDON SCHOLARSHIP

FCM Cares, in partnership with the JC Gordon family, proudly presented the JC Gordon Scholarship at the Tennessee College of Applied Technology in Shelbyville, TN. For the past eight years, this annual scholarship—created in memory of JC Gordon, one of the founding members of the FCM Board—has provided \$500 to 15 students in the Machine Tool Technology program to help them purchase the tools and materials needed to succeed after graduation. JC Gordon had a deep passion for student development across all areas of education, especially for those pursuing technical training. Through his company, WEGO Precision Machine, Gordon offered internship opportunities to TCAT students, helping them gain hands-on experience in the field. His commitment to education lives on through this scholarship, continuing his legacy of support for technical students. Members of the FCM Cares Board had the privilege of meeting five of the scholarship recipients and hearing firsthand how these resources will help them launch their careers. This is what FCM Cares is all about: supporting education, building futures, and honoring a legacy.



LIBERTY'S STATION

Liberty's Station is a community-funded café and event space in Murfreesboro, TN, dedicated to empowering individuals with employment barriers—particularly those with intellectual, developmental, or physical disabilities—through paid job training and skill development. FCM's very own, Kele Cuddy, Appraisal Desk, reached out to FCM Cares in support of her daughter, Gracie's, Harvest Hope Fundraiser for Liberty's Station. Gracie is currently one of the Liberty's Station interns and with FCM Cares support was awarded the top earner for the fundraiser. This support will assist the interns with real work experience that will transition into long-term community employment.



HOUSING



STRENGTHENING COMMUNITIES ONE HOME AT A TIME

The Housing Pillar supports initiatives that promote stability and safe housing through partnerships, fundraising events, and volunteer opportunities. By working with organizations focused on housing access and sustainability, this pillar helps strengthen communities and create pathways to secure, stable living environments.

HABITAT FOR HUMANITY HOMEOWNERSHIP MONTH

As part of FCM's ongoing commitment to community impact, FCM Cares proudly donated \$1,000 to five Habitat for Humanity chapters across the country. Local Loan Originators had the opportunity to personally present the checks, fostering new relationships and strengthening ties within their communities. The supported chapters include:

- Habitat for Humanity Greater Cincinnati - Ohio
- Habitat for Humanity DuPage and Chicago - Illinois
- Habitat for Humanity Newnan-Coweta - Georgia
- Habitat for Humanity of Eastern Connecticut - Connecticut
- Habitat for Humanity of South County - Massachusetts

These contributions will help further Habitat's mission of building safe, affordable housing for families in need. We're honored to support their incredible work and look forward to continued partnership.



HOUSING

HABITAT FOR HUMANITY COOKIN' TO BUILD

FCM Cares was honored to participate in the 18th Annual Cookin' to Build event, hosted by Rutherford Area Habitat for Humanity in Murfreesboro, TN! This beloved tradition brings the community together every year to help advance Habitat's mission of providing affordable housing for low-to-modern income families. Tricia Pohlman cooked eight gallons of her traditional chili and with the help of Samantha Meyer, Retta Gardner, Laura Wade, and Carrie Smotherman they served chili to many of the 900 people in attendance. Their dedication and teamwork truly exemplified the spirit of giving back to the community.



GROOVIN IN THE BORO

FCM Cares was thrilled to sponsor a table at one of our favorite local events—Groovin' in the Boro 2025! Members of the AMB team were able to attend this joy-filled evening of music, community, and giving back, featuring a fantastic performance by country legend, Collin Raye. From "That's My Story" to "One Boy, One Girl," the crowd sang along to every hit. The evening also spotlighted the incredible work of The Journey Home, a local nonprofit helping individuals overcome homelessness and hardship. They also shared stories of the impact Journey Home has had on local families as well as celebrating the opening of their new facility, which offers job support, housing assistance, life skills training, health and wellness services, and spiritual encouragement—all rooted in hope and faith.



HOUSING

PARKER TASK FORCE

The Parker Task Force, a local nonprofit in Parker, Colorado, is dedicated to homelessness prevention and food assistance in their local communities. FCM Cares Board Member, Marco Montano, is an active volunteer with the organization and requested FCM Cares' support for their Back-to-School needs.

Founded in 1987, Parker Task Force is a 100% volunteer-run agency that provides food, limited financial assistance, and personalized support to individuals and families facing crisis. Their work directly aligns with FCM Cares' housing pillar, helping prevent eviction and utility shut offs while guiding clients toward self-sufficiency.



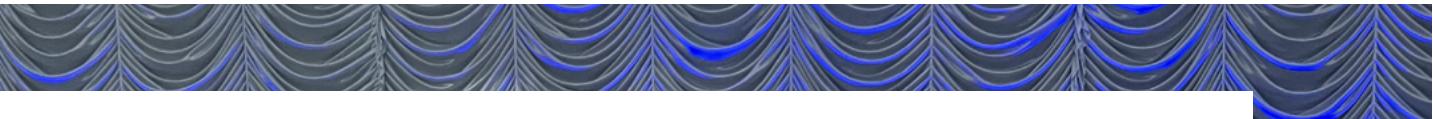
OLE SOUTH BUILDERS HOLIDAY GIVING

David Prince, Vice President Branch Manager in Murfreesboro, TN, requested a match to his team's contribution to the Ole South Builders Holiday Giving initiative. This heartwarming tradition began several years ago when Ole South Builders decided to forgo exchanging Christmas gifts and instead pooled their resources to pay the December rent for a family in need. Over time, the initiative has grown to include not only Ole South employees but also friends, family, and business partners, expanding its reach and impact.

NEW LIFE FURNITURE BANK GOLF TOURNAMENT

At the 2025 Fairways for Furniture event, held at the breathtaking Oasis Golf Club in Loveland, OH, FCM Cares was thrilled to sponsor the Bloody Mary Bar. It was an unforgettable day filled with golf, giving back, and great company—all in support of New Life Furniture Bank, the region's only furniture bank serving individuals and families overcoming homelessness, domestic abuse, and other devastating circumstances.

This meaningful sponsorship was requested by Ohio Loan Originator, Ann Lafferty, who serves on the board of directors for New Life Furniture Bank and is deeply committed to its mission.

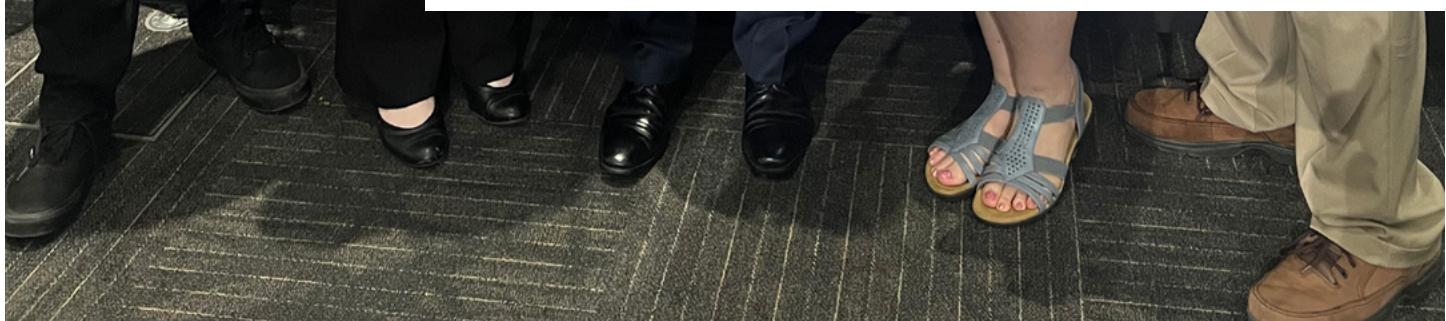


VETERANS



STANDING WITH THOSE WHO SERVED

The Veterans Pillar honors and supports those who have served through partnerships, fundraising efforts, and targeted programs. By working alongside organizations dedicated to veteran well-being, this pillar helps provide critical resources, services, and support to veterans and their families.



THIN BLUE RIDE

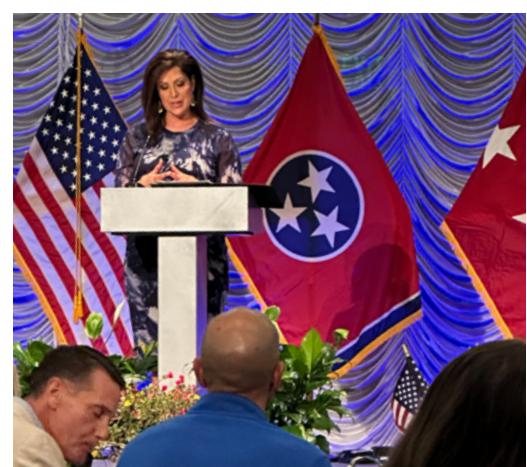
FCM Cares demonstrated its commitment to giving back to our community by matching the funds raised by Ed Sullivan, Boston Branch Manager, for the Thin Blue Ride charity hockey game in Worcester, MA. The Worcester Fire and Police Departments faced off in spirited competition to support the cause. The proceeds from the event were donated to Thin Blue Ride, a non-profit who supports military members and first responders battling cancer.



VETERAN IMPACT EVENT

FCM Cares was privileged to sponsor the 8th Annual Charlie and Hazel Daniels Veterans Impact Celebration, hosted by Middle Tennessee State University. Ohio Loan Originator, Ashok Ghildyal and Chief Risk Officer, Samantha Meyer represented FCM/FCM Cares at this powerful event, which celebrates the work of the MTSU Veterans and Family Center—a program that supports over 1,000 veterans and their families.

Lieutenant General Keith Huber, Senior Advisor of the Center, shared a sentiment that resonated deeply: "We don't talk about it—we just take care of things." Over the past eight years, the Center has lived up to that promise, providing unwavering support and resources to those who've served.



VETERANS

CINCINNATI AND INDIANAPOLIS HONOR FLIGHT BREAKFASTS

In May, FCM Cares had the privilege of supporting our nation's heroes through Honor Flight events in Cincinnati and Indianapolis. FCM Cares proudly sponsored and served breakfast for Veterans and their companions, offering a heartfelt send-off before their day of remembrance. Thank you to Ashok Ghildyal, Loan Originator in Cincinnati and Laura Epling, Legal Coordinator in Indianapolis, who led the cause by coordinating with their local Honor Flight chapters. We appreciate Tricia Pohlman, Kim Perry, Meredith Ziegenhagel, Tom Garrison, and all the volunteers who made the morning memorable. These events were powerful reminders of the lasting impact we can make when we come together with purpose to honor those who have served.



VETERANS

TENNESSEE STATE VETERANS HOME DONATIONS

In November, Keith Canter, Retta Gardner, and Tricia Pohlman enjoyed a heartfelt visit to the Tennessee State Veterans Home in Murfreesboro, TN. They brought snacks and games as a small gesture of appreciation for the Veterans' dedicated service. However, the real gift was received by Keith, Retta, and Tricia as they listened to the Veterans' inspiring stories and treasured memories, leaving them deeply moved and grateful for the experience.



HORSEPOWER FOR HEROES

Ark Health Foundation (formerly The Davis Focus Project), located in Nashville, TN, empowers veterans, service members, and Gold Star families to overcome trauma and achieve total wellness through science-backed, non-verbal therapies and personalized recovery plans. They held their 3rd annual Horsepower for Heroes event sponsored by the Harpeth Car Club in November 2025. FCM Cares sponsored the event, which was a huge success with over 500 in attendance and over \$20,000 raised.

HONORING VETERANS THROUGH ACTION

In November, Autumn Gordon, Compliance Coordinator and proud Veteran, launched a fundraising campaign in Pennsylvania in honor of Veterans Day to support a local Veterans' home. Thanks to her efforts, multiple essential items—food, clothing, personal care, and comfort items—were purchased for residents. FCM Cares proudly backed Autumn's initiative with a general donation, reinforcing our commitment to those who served. Autumn exemplifies the deep bond among veterans—always stepping up to support one another and ensuring no one is left behind.



WOMEN & CHILDREN



UPLIFTING FAMILIES AND CREATING OPPORTUNITY

The Women and Children Pillar supports initiatives that uplift and protect families through partnerships, donations, and community-driven programs. From meeting essential needs to supporting organizations focused on safety, education, and opportunity, this pillar is dedicated to creating positive, lasting impact for women and children in the communities we serve.

BRAVE RUN

FCM Cares proudly marked its second year as a sponsor of the Blakelyn Foundation's Brave Run, a superhero-themed 5K event dedicated to supporting parents who have demonstrated remarkable courage in the face of child loss. Held this August at Sharp Springs Park in Smyrna, TN, the race brought together community members to raise vital funds for families coping with the loss of an infant due to stillbirth.

Representing FCM/AMB at the event were Cara Pryor, Kristin Shelton, Amber McCord, Jessica Rowlett, and Tricia Pohlman, who participated in the walk, while Susan Ray cheered them on from the sidelines. All proceeds from the Brave Run will help mothers and fathers with medical and funeral expenses during their time of need.



HUNGER FIGHT

FCM Cares was proud to support Florida Loan Originator, Chuck Rolling, in his efforts to fight childhood hunger through a donation to Hunger Fight, an organization dedicated to providing meals and books to school-age children and daycares in need.

Chuck served alongside his family in August, helping box meals and sort food for distribution. During the event, there were 145,000 meals packed. He's committed to making an even greater impact by donating to the cause and inviting FCM Cares to join him in matching his contribution. We're honored to stand behind Chuck and Hunger Fight in this meaningful mission to nourish minds and bodies.



WOMEN & CHILDREN

BOYS AND GIRLS CLUB STAKE AND BURGER

Members of the FCM Cares Board as well as FCM employees had a wonderful time attending the Boys and Girls Club annual Stake and Burger event. It was a great night filled with delicious food, meaningful conversations and a shared commitment to supporting youth in the community. The highlight of the night was a fantastic performance by Cedric the Entertainer, who had the entire room laughing and engaged. The night was a huge success, raising over \$200,000 for the local Boys and Girls Club of Rutherford County.



WOMEN & CHILDREN

WINE AROUND THE SQUARE

FCM Cares was proud to sponsor Wine Around the Square in Murfreesboro, TN. It was a wonderful evening that brought together local businesses and community members to raise funds for breast cancer awareness, research, and patient care. The proceeds from the event support the Saint Thomas Rutherford Foundation's Power of Pink Fund, which provides mammograms and diagnostic testing for uninsured and underinsured women in Rutherford County.



THE 2025 BORO BAKING BASH: THE SWEET ADDICTION BAKE OFF BATTLE

FCM Cares was privileged to sponsor the 2025 Boro Baking Bash: The Sweet Addiction Bake Off Battle. Samantha Meyer, Retta Gardner, Laura Wade, and Tricia Pohlman enjoyed a phenomenal meal and desserts prepared by program participants working alongside local celebrity chefs—including Alex Belew, winner of season 21 of Hell's Kitchen. There was a silent auction and live music—including a special performance from Buddy Jewell, the first winner of the reality competition Nashville Star that aired in the early 2000's. For many, the star of the show was the brave woman who gave her firsthand testimony of the impact The Sweet Addiction has made in her life. With the support of Robin Housch, founder of The Sweet Addiction, she has courageously transformed her future by overcoming a drug addiction and earning back custody of her children. The event raised nearly \$10,000 which will help expand The Sweet Addiction's job readiness programs, life skills training, and provide for safe housing; empowering women to reclaim their futures and build lasting independence.



WOMEN & CHILDREN

AUTISM CARES FOUNDATION

FCM Cares was proud to support the Autism Cares Gala in New Jersey—a beautiful and impactful evening dedicated to raising funds for a meaningful cause. Deb Baider, operations support with a Mortgage Boutique, took the lead on decorating for the event with many stunning pieces generously donated by her sister, whose son benefits from the efforts of this nonprofit. This year's fundraising efforts will go toward purchasing a van for Autism Cares, enabling the organization to take attendees on enriching outings they might not otherwise experience. It was a night filled with purpose, community, and hope for a more inclusive future.



CASA RED SHOE SOCIAL

FCM Cares was grateful to sponsor the 2025 Red Shoe Social, an annual event supporting CASA of Rutherford County. This sponsorship was requested by Murfreesboro Loan Originator Brianna Gronbach, who works closely with several members of CASA's board and is passionate about their mission.

CASA (Court Appointed Special Advocates) plays a vital role in the community by advocating for children facing abuse, neglect, or dependency. Their work aligns closely with two of FCM Cares' core pillars: supporting women and children and housing. CASA serves nearly 300 foster children in Rutherford County, helping ensure each child's right to a safe and loving home.

The Red Shoe Social was a beautiful evening filled with purpose, raising awareness and funds for these vulnerable children. We're proud to stand with CASA and grateful to everyone who came out to support this impactful cause.



WOMEN & CHILDREN

MAKE-A-WISH HEROES VS. VILLAINS FUNDRAISER

In July 2025, five teams came together to support Make-A-Wish, raising \$8,596. With the FCM Cares match, a total of \$16,500 was donated to Make-A-Wish chapters across the U.S. Donations from this campaign went to support four different Make A Wish Chapters. This includes Make A Wish of Georgia, Central and Western North Carolina, Ohio, Kentucky and Indiana as well as Middle Tennessee.

Team results:

- Lady Heartline (Amber McCord) - \$4,045 (Top Fundraiser)
- Dollar Doom (Scott Matuk) - \$1,550
- Deal Breaker (Brad Cooke) - \$1,108
- Byteknight (Danny Baute) - \$980
- The Crimson Cause (Bret Head) - \$913

Congratulations to Lady Heartline for leading the campaign. Deal Breaker, Brad Cooke, took on the Ice Bucket Challenge after finishing with the fewest donations on the final day.

Thank you to everyone who participated and donated. This campaign was especially meaningful as we heard personal Make-A-Wish stories from Laura Epling and Darnell Gazzolo, reminding us of the real impact behind our efforts.



WOMEN & CHILDREN

JEREMIAH'S PROMISE HOLLY JOLLY SHOWCASE

Jeremiah's Promise is a parent-founded, parent-governed life program for adults with intellectual and developmental disabilities based in Murfreesboro, TN. Their mission is to provide a safe, loving, Christ-centered environment that empowers participants—known as “Pals”—to reach their full God-given potential through personalized support, educational experiences, and community service, while fostering independence, dignity, and choice. In December, they hosted their first Holly Jolly Showcase, where the Pals shared their talents in singing, acting and dancing, which got everyone into the holiday spirit. Members of the FCM Cares board were delighted to experience this uplifting celebration.



KICKS FOR KIDS

The 2nd annual Kicks for Kids event, inspired by founder DJ Griffin's belief that every child deserves quality shoes, continues to impact the Eau Clarie, WI community in meaningful ways. For a second year, FCM Cares proudly donated \$500 to MBA Corp—Motivation Begins with Your Mindset—following a heartfelt request by Nikki Koller, LOA from Wisconsin. The children selected received a gift card for a new pair of shoes, a surprise gift bag and a cheeseburger and fries meal prepared by the MBA Corp.

SCHWENKSVILLE ELEMENTARY

Database Developer, Ryan Hutchison, reached out to FCM Cares regarding an annual donation that he makes to a local elementary school. Ryan aims to help families in need at the local Schwenksville Elementary School (Pennsylvania) by donating funds to their school lunch debt account. When he first donated, the total debt was \$9,000; as of the request, it was down to \$4,500—proof that focused, local giving, can make a real difference! FCM Cares was proud to partner with Ryan and matched his goal to create change in his community.

WOMEN & CHILDREN

EXCEPTIONAL CONNECTIONS INTERNATIONAL

In September, Gwen Chambers—Loan Originator at Mortgage Boutique—joined family and friends to participate in the Exceptional Connections International 5K and Fun Run held in Memphis, TN. Gwen's team, Carson's Crew, brought together 14 enthusiastic members and was honored with the Most Team Spirit award!

Gwen's grandson, Carson, was born 11 weeks prematurely and has been deaf since birth. While Carson now has a cochlear implant, he is still mostly non-verbal. Exceptional Connections International is dedicated to celebrating and empowering individuals with disabilities and their families. The organization's efforts focus on supporting children like Carson worldwide who need a little extra help.



THRIVING TOGETHER STARS ON THE PORCH

Every family deserves the chance to thrive, yet many face overwhelming challenges like housing insecurity, job loss, health struggles, addiction, or separation in the child welfare system. The Thriving Together Tennessee nonprofit steps in with practical support like diapers, car repairs, and safe housing, while connecting parents to long-term resources such as treatment programs, job readiness, and parenting support. These efforts help families heal, reunite, and build strong futures.

On October 25th, Thriving Together hosted an inaugural fundraiser, STARS ON THE PORCH—a celebration of community and the belief that children are the main event in our lives. They not only raised nearly \$10,000, but increased awareness of their mission and made valuable new connections. FCM Cares was proud to support them in their mission.



GIVING FUND



SUPPORTING OUR COMMUNITIES YEAR-ROUND

The FCM Cares Giving Fund provides ongoing support to nonprofits and initiatives that strengthen the communities we serve. Through thoughtful review by the FCM Cares Board, funds are directed to organizations addressing critical needs across our pillars. This fund allows FCM Cares to respond with purpose and consistency, helping create meaningful, lasting impact in our communities.

BREAKTHROUGH T1D

This year marks the 25th annual scavenger hunt on Put-In-Bay Island in Lake Erie, Ohio. Matt Roman and his team raised funds for Breakthrough T1D, contributing a total donation of \$3,500, which included a matching gift from FCM Cares. Formerly known as Juvenile Diabetes Research Foundation (JDRF), T1D is dedicated to advancing research for Type 1 Diabetes.

The scavenger hunt is always the highlight of August for Matt, his friends, and family. The day begins with a ferry ride across Lake Erie to reach Put-In-Bay Island, famous for its golf carts and scenic fields of grapes grown for local wineries. Each team receives a golf cart and starts at one of the host wineries before embarking on the scavenger hunt. This year, more than 180 people attended, and the fantastic weather helped make it a truly memorable event!



HUNTINGTON'S DISEASE SOCIETY OF AMERICA

FCM Cares was honored to sponsor the recent Huntington's Disease Society of America's Golf Tournament in Urbandale, Iowa, a powerful day of community and purpose that brought together 142 golfers and raised over \$25,000 for the Huntington's Disease Society of America. The cause was especially meaningful to a Mortgage Boutique, where a valued business partner continues his courageous battle with the disease that has deeply impacted his family. The anonymous business partner has pledged ongoing support through multiple events each year, and we are proud to stand alongside them in this mission.



GIVING FUND

UNITED WAY OF SOUTH CENTRAL TENNESSEE'S RED, WHITE & BBQ

In May, Carrie Smotherman and her husband Jimmy represented FCM Cares by attending the Red, White & BBQ, the United Way of South Central Tennessee's signature fundraising event. Murfreesboro's beautiful Copper Ridge Event Venue was the backdrop for the evening's festivities including great music, silent auction, and mouthwatering BBQ prepared by the chef/pitmaster/food visionary - Shaticka Robinson. Shaticka, "I'm Bougie about my Barbecue.", is the season three winner of Netflix's Barbecue Showdown. The menu included appetizers, Tomahawk steaks, shrimp, all the fixings and mini desserts. The silent auction was a huge success with autographed guitars signed by Carrie Underwood and Jason Aldean being the coveted big-ticket items.



SWIM ACROSS AMERICA

FCM Cares was pleased to support Boston Loan Originator, Jon Dietz, in his incredible fundraising efforts for Swim Across America, benefiting cancer research at Dana-Farber Cancer Institute and Mass General Hospital.

Jon's team, Festivus, had an outstanding swimming event, raising over \$62,000, contributing to a total of \$525,000 raised by the swim overall. These funds directly support groundbreaking cancer research and patient care.

Jon shared his deep appreciation for the generous donation from FCM Cares and highlighted his longtime friend and teammate Doug Bosely, who joined the swim and spoke about his personal journey with melanoma. Doug had been swimming with Jon since their early days with SAA in 2006, making this year's event especially meaningful as Doug passed away shortly after the event.

We're honored to stand behind Jon and his team in the fight against cancer and celebrate the impact they're making—one stroke at a time.



GIVING FUND

BURGERS AND BINGO NIGHT

It was an exciting evening of laughter, FCM spirit, and classic Bingo fun—all for a great cause! We had seasoned veteran Bingo players and first timers in attendance; we had virtual players and in-person players. The in-person players enjoyed a delicious burger bar from Red Robin. Those that got to yell BINGO were Marty Davenport, Judy Le, Jolene Adams, and Rhonda Hahn!

Those that attended in-person also had an opportunity to compete in a silent auction. Amber McCord walked away with a deal of the year.... a beach vacation for a \$500 donation to FCM Cares! At the end of the night, FCM Cares was the real winner...walking away with almost \$3000 that they will use to fund other charities that benefit education, women and children, veterans, and housing! A big thank you to Retta Gardner for spearheading the event, but she gives all the credit to Fay Phillips, Carrie Smotherman, and Misty Cagle for doing all the real work to make the event come off without a hitch!



GIVING FUND

FOOD PANTRY DONATIONS

FCM Cares proudly donated \$500 each to six food banks across the country, helping support local communities and families in need. These donations were selected by employees, and many personally delivered the checks to make a lasting impact.

- Atlanta, GA – Community Assistance Center (Brook Benton)
- St. Louis, MO – Circle of Concern Food Pantry (Ashlynn Francescon)
- Murfreesboro, TN – Greenhouse Ministries (Carrie Smotherman)
- Douglas County, CO – Parker Task Force (Marco Montano)
- Plainfield, IN – St. Mark's Episcopal Church Food Pantry (Laura Epling)
- Cleveland, OH – Greater Cleveland Food Bank (Matt Roman)

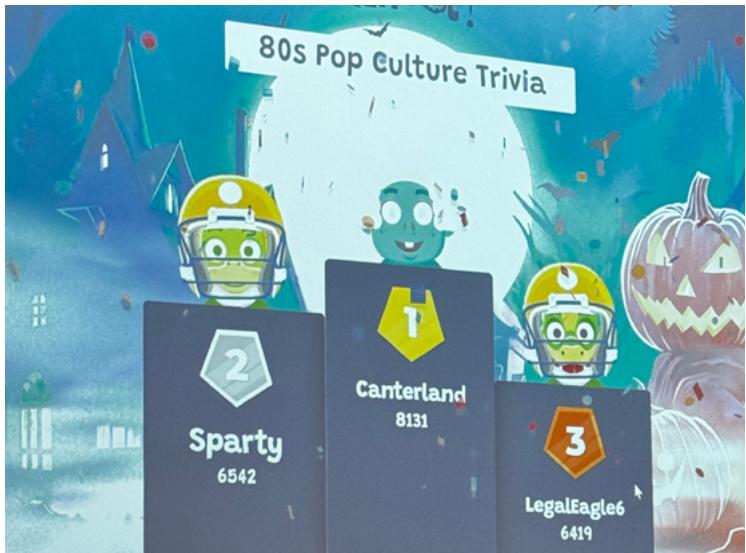
Together, we're making a difference!



GIVING FUND

TACOS AND TRIVIA

In October, FCM Cares brought everyone together for a night of tacos, trivia, and a little costume flair! Thanks to everyone who participated, we raised \$700 to support charities and causes that make a difference in our communities and beyond. Events like these aren't just about having a good time—they help strengthen connections across our team, both in person and virtually. We appreciate everyone who made the evening a success!



MONTH OF LOVE



SPREADING THE LOVE THROUGH GIVING

For the Month of Love FCM Cares randomly selected 15 cost centers to pick a nonprofit under one of our pillars to receive a \$350 gift! Below are the nonprofits our branch leaders chose to make an impact! 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.



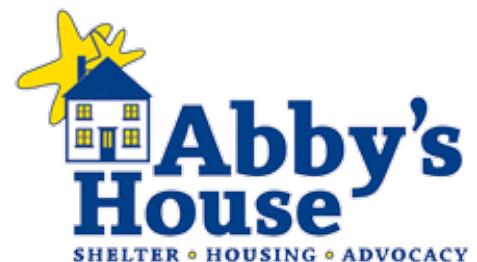
INSPIREDU

The Information Technology Department chose Inspiredu. Inspiredu is a Georgia-based nonprofit focused on closing the digital divide by providing technology and training to marginalized communities. They offer digital literacy workshops that teach essential skills like computer use, internet navigation, online safety, and basic software proficiency. Their programs also help individuals improve financial wellness, gain certifications for better job opportunities, and support student learning. Through events like the annual (e)Mazing Race and partnerships with organizations like City of Refuge, Inspiredu expands its impact and promotes digital access. By supporting Inspiredu, donors help empower individuals and families to thrive in an increasingly digital world.



ABBY'S HOUSE

Ed Sullivan's branch chose Abby's House (Abby Kelley Foster House, Inc.). Abby's House was founded in 1976 in Worcester, MA, is a nonprofit organization dedicated to supporting homeless, battered, and low-income women, with or without children. They provide shelter, affordable housing, advocacy, and support services. Over the years, they have empowered more than 14,000 women and their children to reclaim and rebuild their lives, fostering self-direction, dignity, and hope. The Abby's House mission is to create a safe and supportive environment where women can thrive and achieve their full potential.



NOBLESVILLE CREATES

Jason Anderson's team chose Noblesville Creates. Noblesville Creates has dynamic art organizations dedicated to enriching the cultural landscape of eastern Hamilton County, Indiana. One example of the many art organizations they have is the "Creative Cubs" art program, which focuses on arts and crafts for parents and toddlers.

By fostering creativity, leadership, and collaboration, it offers a historic campus where art enthusiasts, local artists, and community partners converge. The organization provides diverse programs, including art classes, exhibitions, and events, to engage the community and support artistic growth. Through partnerships and sponsorships, Noblesville Creates aims to make art accessible to all, enhancing the quality of life in the region.



MONTH OF LOVE

GIRLS INC. OF FORT SMITH

Chandler Doss' branch chose Girls Inc. of Fort Smith, Arkansas. Girls Inc. empowers girls to be strong, smart, and bold. Through dynamic programs, they provide a safe and supportive environment where girls can learn, grow, and develop the skills and confidence they need to succeed. Chandler is also personally involved with Girls Inc. and is part of a network of support called Women of Vision. By investing in the potential of every girl, Girls Inc. of Fort Smith is making a lasting impact on the community and creating a brighter future for young women.



BOYS & GIRLS CLUB OF SHELBYVILLE

Sterling Smith's branch chose the Boys & Girls Club of Shelbyville. The Boys & Girls Club of Shelbyville is more than just a place; it's a haven where kids can thrive. They provide a safe and supportive environment for young people to explore their passion and build confidence. They offer a variety of programs that focus on academic success, healthy lifestyles, and good character and citizenship. The Club provides afterschool and summer programs, sports leagues as well as well as college tours that expose teens to opportunities beyond high school.



ASHLEY'S HOUSE

Amanda McKenzie's branch chose Ashley's House which is a part of the SAFE Coalition for Human Rights (SAFECHR), a nonprofit organization dedicated to combating human trafficking and restoring human dignity to victims of sexual assault, labor trafficking, and gender-based violence. Established in 2014, and headquartered in Munster, Indiana, SAFECHR operates Ashley's House, a therapeutic residence providing comprehensive care for female trafficking survivors and their children in Northwest Indiana. Recognized with special consultative status by the United Nations Economic and Social Council (ECOSOC), the organization emphasizes education, prevention, and rehabilitation through initiatives like the SAFE Schools program and internationally accredited training certifications. SAFECHR's mission is driven by collaborative advocacy, awareness, and the promotion of human rights to foster socioeconomic growth and policy reform.



MONTH OF LOVE

ALS UNITED GEORGIA

Jake McPherson's branch chose ALS United Georgia. ALS United Georgia is dedicated to enhancing the lives of individuals affected by Amyotrophic Lateral Sclerosis (ALS) throughout the state. They offer a range of free services, including equipment rental, transportation, care, and financial assistance, ensuring comprehensive support at every stage of the disease. Through community engagement and fundraising events like WalkALS, the organization raises awareness and funds to support families living with ALS in Georgia.



ENDEAVOR ACADEMY

Marco Montano's branch chose Endeavor Academy of Colorado. Endeavor Academy is an alternative high school with the mission to prepare students for post-secondary transitions by re-engaging them in the learning process through traditional and non-traditional instruction in a personalized environment. Endeavor Academy's alternative program serves students in grades 10-12 who have struggled in traditional high schools by providing a structured, supportive environment to earn a diploma and pursue post-graduate training. By providing a learning environment where discouraged learners gain a "sense of belonging", they help develop the whole person by understanding students' strengths and challenges and teaching the skills necessary for social, emotional and academic success



BROADWAY - THE EARLY LEARNING CENTER

Wade Browning's Branch chose Broadway - The Early Learning Center in Bowling Green, Kentucky. For over twenty years the early learning center at Broadway has been a place where learning and fun truly become one. They are a ministry of Broadway United Methodist Church and believe that children are tender creations of God, needing the special attention and training available in a Christian environment. Their mission is to provide an environment which will help each child develop spiritually, mentally, emotionally, socially, and physically.



BROADWAY
UNITED METHODIST CHURCH
invite. grow. serve.

MONTH OF LOVE

AMERICAN CANCER SOCIETY

Wells Constantine's wholesale team, based out of California, chose the American Cancer Society. The American Cancer Society is a force for hope, driven by the passion of millions of volunteers and supporters. For over 100 years, they've been a beacon of strength for those facing cancer, funding groundbreaking research, providing essential support services, and advocating for policies that improve cancer outcomes. From groundbreaking research that fuels lifesaving treatments, to the compassionate support offered to patients and their families through 24/7 helplines and local programs, the American Cancer Society is a lifeline for countless individuals impacted by cancer.



CENTRAL OHIO CHAPTER OF ESCHELON

Gen Yanulavich's branch chose the Central Ohio Chapter of Eschelon, part of the Salvation Army. This dynamic group of young professionals dedicated to community service are focused on engaging new volunteers and launching initiatives to support the Salvation Army's mission. Through various events and fundraising efforts, they aim to involve younger generations in giving back. The chapter is particularly committed to addressing critical issues such as anti-human trafficking, homelessness, and after-school programs. By fostering a spirit of service, the Central Ohio Chapter of Eschelon plays a vital role in enhancing the impact of the Salvation Army in the community.



LOS ANGELES FIRE DEPARTMENT FOUNDATION

Greg Smith's branch chose the Los Angeles Fire Department Foundation (LAFDF). The LAFDF is a lifeline for the brave men and women who protect Los Angeles. They provide vital equipment and fund critical programs to help the LAFD save lives and protect communities. The Foundation supports the 3,500 firefighters, paramedics, and sworn personnel who risk their lives to keep L.A. safe. With the recent wildfire impacting so many California communities, the LAFDF has been providing firefighters with urgently needed tools and supplies.



MONTH OF LOVE

THE NOURISH FOOD BANK

Dawson Angeles' Lock Desk Team and AMB Wholesale Operations both chose to support The Nourish Food Bank, an organization that has worked for more than 40 years to end hunger and strengthen community responses to food insecurity. Originally established as the Smyrna-La Vergne Food Bank, Nourish now provides an average of one million meals' worth of food each year to families facing economic and food crises across its service communities. Serving approximately 3,000 people each month, the organization ensures every client receives a grocery cart full of perishable and non-perishable food items, along with essential personal care necessities.



BEAUTY FOR ASHES

David Williams' branch chose Beauty for Ashes, out of Loudon, TN. Beauty for Ashes mission is to bring hope and healing to women who struggle with addiction and the terrible mindset that accompany that battle. Their hope is to see restoration among families and to equip the women they serve with the ability to see a more abundant life for their future, and with a personal relationship with Christ. Beauty For Ashes Freedom House is a residential recovery home for women who have experienced histories of addictions, legal trouble, trauma, and abuse.



MONTH OF LOVE

VOLUNTEER SUBMISSIONS

In February, FCM employees shared how they gave back to their communities through volunteer service. From these submissions, one winner was selected—Steve Branigan—who received a \$500 donation to the nonprofit of his choice. We are grateful to everyone who participated and shared their stories; additional volunteer submissions are featured below.

AMANDA MCKENZIE

Amanda McKenzie, FCM Production Manager, in Portage, Indiana supported Big Dogs Don't Cry, a foster based animal rescue in Indiana dedicated to helping large breed dogs find their forever homes. She volunteered a generous 20 hours in the month of February.



ALBANY CIANFARANI

Volunteering as a recreational basketball coach for 4th and 5th grade boys was an incredibly rewarding experience for our employee, Albany Cianfarani, in Dresden, TN. She had the chance to teach essential skills, foster teamwork, and build confidence in young athletes. Creating a fun, supportive environment allowed the kids to develop their love for the game while learning valuable life lessons. Albany's enthusiasm and dedication made a significant impact.



TONY ZIKOVICH

Each week after services on Sunday, Tony Zikovich delivers donations from St Stephen's Catholic Church to the Mt Juliet Help Center. Some weeks are larger than others. The members of the church review the posted list on Facebook of what's needed, purchase it, drop it off at Church on Sundays. The Mt. Juliet Help Center is dedicated to providing temporary and emergency food, utility and clothing assistance to families in Western Wilson County, TN.



MONTH OF LOVE

STEVE BRANIGAN

Steve Branigan was the Volunteer winner of a \$500 donation to The Isabella County Restoration House in Mt. Pleasant, MI. The Isabella County Restoration House is a vital resource for individuals experiencing homelessness. This shelter provides a safe haven and essential services to those in need. Our dedicated employee, Steve Branigan, volunteers his time to serve meals, demonstrating our commitment to community support. Through his efforts, Steve helps ensure that guests receive nutritious food and a sense of care. The Isabella County Restoration House not only offers immediate relief but also works towards long-term solutions for homelessness, making a significant impact in the community. We are proud of Steve's contributions and the shelter's ongoing mission.



CHARLES RITTER

Buckhead Business Association and Livable Buckhead support and empower entrepreneurs and the small business community in the Buckhead neighborhood of Atlanta, GA. Charles Ritter, Retail Closing Specialist spent much of his time in February volunteering with this organization. Livable Buckhead was founded with a sustainability-focused mission aimed at building existing upon commute alternative programs, taking responsibility for the implementation of an enormous greenspace mission, enhancing quality of life and developing and launching environmentally responsible programs and projects in the community.

MATT UTTERBACK

Matt Utterback, Secondary Analyst in Murfreesboro, TN helps coach a youth travel baseball team called the Tri-Star Titans. The organization is committed to providing young men with the opportunity to develop both on and off the field, through a positive and competitive environment. They motivate and encourage each player to reach their full potential as well as teaching each player the importance of being humble through community service.



THE GREAT HOLIDAY GIVE BACK



TOGETHER, OUR GENEROSITY GOES FURTHER

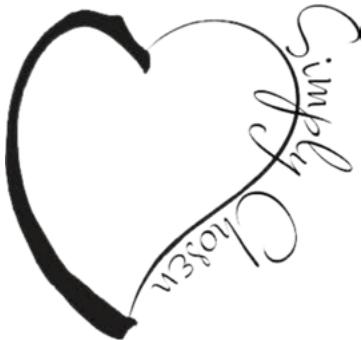
For the 2025 FCM Cares Great Holiday Giveback, FCM employees came together to support 15 incredible nonprofits, raising an amazing \$61,295.56! Each charity was personally selected by an employee passionate about making a difference.

Congratulations to Ann Lafferty, Tony Zikovich, Meredith Ziegenhagel, Chris Meagher, and Tricia Pohlman! Each received a \$2,500 match from FCM Cares for their outstanding efforts. Together, we proved that when we give back, we make a lasting impact in communities across the country!



CARRIE SMOTHERMAN – 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 uses the funds raised to help with event expenses. This includes keeping ticket prices affordable for events held twice a year in Middle Tennessee. Each event focuses on lessons from guest speakers, worship, great food, as well as a special gift for each attendee.



RENEE COPELAND – CANCER FIGHTERS SCHOLARSHIP

This scholarship was started by Renee Copeland, Account Executive in Decatur, TX. In memory of Jessica Robison Preston and Kelly Ann Swihart, the scholarship goes to a student that has personally been affected by cancer themselves or through their immediate family. Fighting cancer yourself, or alongside a family member fighting, while going to school, is a tough battle. These funds are applied to technical, trade, or higher education colleges for tuition.



TRICIA POHLMAN – ADVANCE CAMP

Advance Camp is a day camp held for fatherless young men (in 6th–12th grade) to come and learn practical skills that dad would have taught him if he was involved in his life. In addition to building a strong foundation through these practical skills, the dedicated mentors help teach them how to be rooted and established in Christ. The mentors build solid and lasting relationships with these young men, and in many ways are a father figure that they are looking for. The funds will be used in Tennessee, Texas, Oregon, and Florida.



TONY ZIKOVICH – MT. JULIET HELP CENTER

The Mt. Juliet Help Center is dedicated to providing temporary & 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. They offer compassionate support and maintain the dignity of their clients while partnering with local churches and other community organizations.



THE GREAT HOLIDAY GIVE BACK

MEREDITH ZIEGENHAGEL – NOBLESVILLE CREATES

Noblesville Creates cultivates arts resources to enrich the lives of everyone who experiences the community. A commitment to creativity, leadership, innovation, efficiency and individual dignity guides what they do and how they do it. Noblesville Creates serves eastern Hamilton County, Indiana. To carry out the mission and spirit of collaboration, they also engage with neighboring cities and towns.



GEN YANULAVICH – THE FORGOTTEN INITIATIVE

TFI Ministries in Ohio connect churches and agencies working with foster parents, vulnerable adults, and children in foster care. They develop trusted relationships with the agency by listening and learning. They then work with church leaders, pointing out ways the church can utilize their gifts by coming alongside the agency.



DEB BAIDER – RONALD MCDONALD HOUSE

Ronald McDonald House Charities creates programs and services that keep families close to their hospitalized children and reduce stress during critical times. From housing near hospitals to meal programs, they make it possible for families to focus on what matters most—the health of their child—while alleviating financial burdens along the way.



THE GREAT HOLIDAY GIVE BACK

SAMANTHA MEYER – ENDURE ATHLETICS

Endure Athletics, located in Murfreesboro, TN, is committed to transforming lives by providing homeless youth with the tools they need to succeed. Their programs focus on education, mentorship, and faith-based guidance, helping children and teens develop confidence, resilience, and hope for a better tomorrow. By addressing both practical needs and spiritual growth, Endure Athletics creates opportunities for lasting change.



ANN LAFFERTY – 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. Our very own, Ann Lafferty in Cincinnati, OH serves on their board.



HANNAH DURKIN – NATCHEZ STEWPOT

The mission of the Natchez Stewpot is to feed the hungry and provide volunteer opportunities for the Natchez, MS community. The volunteer led non-profit is always in need of donations and looking to partner with community to organize food drives.



THE GREAT HOLIDAY GIVE BACK

CHRIS MEAGHER – SPECIAL KIDS

With Christ at the center of all that they do, Special Kids in Murfreesboro, TN is dedicated to providing compassionate care, hope, and healing to children with special healthcare needs and their families. They embrace every child with open arms, ensuring personalized care and support regardless of diagnosis, ability, or financial situation as services are available on a sliding scale.



ANGELA REID – INSPIRING MINDS

The mission of Inspiring Minds in Westerville, OH is to engage, inspire and empower youth to reach their full potential through education and exposure to life-changing experiences. They want to see every student graduate high school, complete college or a vocational school and become strong, successful members of our society. Inspiring Mind's goal is to inspire youth to discover their passions and equip them with the tools needed to pursue them.



JEFF FARRIER – PRISON FELLOWSHIP – ANGEL TREE

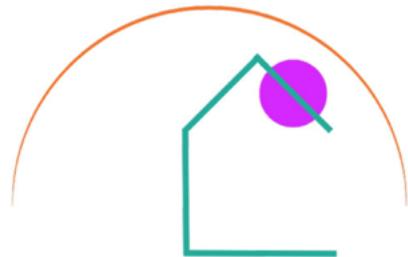
Partnering with local churches around the nation, Prison Fellowship helps facilitate the Angel Tree Christmas initiative, bringing children and their incarcerated mom or dad together on Christmas, one gift at a time. Prison Fellowship is the nation's largest Christian nonprofit organization serving people affected by crime and incarceration. This donation was given to the California chapter. Founded nearly 50 years ago, the organization works inside prisons, alongside families, churches, and communities, and within the criminal justice system to promote restoration, justice, and hope through a faith-based approach.



THE GREAT HOLIDAY GIVE BACK

MATT ROMAN – FAMILY HOUSING COALITION

The Family Housing Coalition (FHC) is a grassroots, nonprofit organization dedicated to supporting homeless and housing-insecure families in Wilson County, Tennessee. The organization focuses specifically on families with children and uses a housing-first philosophy paired with supportive services to help families achieve long-term stability. They aspire to create a future where no family with children must face homelessness and where families are supported with dignity, respect, and hope.



CHRISTINE CUNDIFF – MEALS BY GRACE

Meals by Grace's mission is to bring food, hope, and transformation to children and families in need, with resources from our community, so that children can go to bed happy, not hungry. Meals by Grace serves the nearly 10,000 school aged children, plus their families, in North Georgia, that do not know if they will have enough food each week.



**Meals
by Grace**



TYLER MORRISSEY MEMORIAL GOLF TOURNAMENT



A NEW COURSE, A RECORD IMPACT

The 12th annual FCM Cares Tyler Morrisey Golf Tournament was a tremendous success, hosted for the first time at Old Fort Golf Course. The new venue brought fresh energy to the event and was warmly received by all who attended.

Thanks to the generosity of our many sponsors of TMO, we raised just under, \$60,000 to directly support our local community initiatives. These funds will help continue making a meaningful impact in the areas of housing, women & children, veteran support, and education. A heartfelt thank you to everyone who participated and helped make the day so memorable. Your support fuels our mission to care for our community—one swing at a time!





GENERAL DONATIONS



GIVING BEYOND OUR PILLARS

In addition to our pillar-led initiatives, FCM Cares supports nonprofits through individual employee requests. When a cause or event aligns with our giving pillars—or holds personal significance—we welcome the opportunity to review it for potential support. This approach allows us to extend our impact and ensure our giving reflects the passions and priorities of our employees.

DOORS OF HOPE

\$295.28 – Kelly Key requested – March 2025



HABITAT FOR HUMANITY GREATER CINCINNATI

\$1,000.00 – Ryan Kiefer requested – April 2025



BOTH HANDS – ADOPTION & WIDOW SERVICE

\$500.00 – Brianna Gronbach requested – May 2025



THE MAGNOLIA RESOURCE – BLOOM POP UP

\$500.00 – Calum Banks requested – May 2025



MISSION 22 – CARRIE'S FUNDRAISER

\$250.00 – Carrie Smotherman requested – June 2025



THE BUTLER COUNTY EMERGENCY MONEY FUND

\$500 – Kevin Gray requested – November 2025



GENERAL DONATIONS

FRIENDS OF BOSTON'S HOMELESS



\$300.00 – Ed Sullivan requested – September 2025

FEEDS AMERICA FIRST – REFRIGERATOR CAMPAIGN



\$500.00 – Tricia Pohlman requested – July 2025

RIDE A THON – MAKE A WISH



\$100.00 – Steve King requested – August 2025

SPECIAL OLYMPICS TORCH RUN



\$100.00 – Steve Branigan requested – September 2025

GENERAL DONATIONS

NOLENSVILLE KNIGHTS SPECIAL NEEDS PROGRAM

\$500.00 – Austin Barnard requested – September 2025



**NOLENSVILLE
KNIGHTS**

READ TO SUCCEED – CELEBRITY SPELLING BEE

\$500.00 – Retta Gardner requested – October 2025



CENTER FOR THE ARTS – EDUCATION SPONSOR

\$1,250 – Tricia Pohlman requested – November 2025



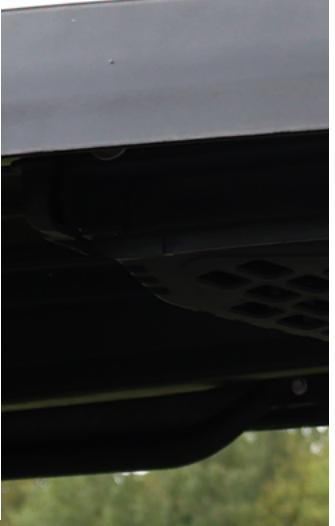
**THE CENTER
FOR THE ARTS**

INSPIREDU

\$2,000 – Danny Baute requested – November 2025



YEARLY RECAP



A LOOK BACK AT 2025 IMPACT

In 2025, FCM Cares made a meaningful impact across the communities we serve through employee-led giving, volunteerism, and strategic partnerships. Our efforts supported life-changing initiatives—from funding scholarships for local students and supporting Habitat for Humanity builds nationwide, to honoring veterans through Honor Flight breakfasts and the Veterans Impact Celebration. We also stood alongside organizations serving women and children, including Make-A-Wish, CASA, and the Boys & Girls Club, helping provide stability, hope, and opportunity during critical moments of need. Together, FCM employees and partners translated generosity into action, strengthening local nonprofits and creating positive, lasting change in the communities where we live and work.

CHARITABLE CAUSES HELPED

97



VOLUNTEERS

53



VOLUNTEER HOURS

1,397



MONEY DISTRIBUTED

\$167,509.48

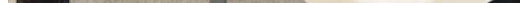


MONEY RAISED

\$196,498.37



YEARLY RECAP | 53







fcmlives cares