



2024

Northwest Federal Credit Union Foundation Annual Report

Letter from the
CHAIRMAN AND VP FOUNDATION DIRECTOR

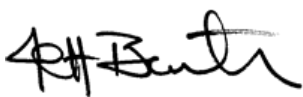
On behalf of the NWFCU Foundation board and staff, we would like to thank all of our supporters for your time, talents, and financial gifts given in 2024. None of what was accomplished would have been possible without the generosity of our corporate and individual donors, community partners, and volunteers. Your contributions help drive our mission to empower young people to achieve their goals by supporting their health, well-being, and education. Highlights from this year include:

- **OVER \$397,000 FUNDRAISED** to support our scholarship, mentorship, and community outreach programs.
- **\$139,000 AWARDED IN SCHOLARSHIPS** to 29 deserving students.
- **15 MENTORS** worked with the NWFCU Foundation—Dranesville Elementary School and Herndon High School Mentorship Program.
- **4 VERY SUCCESSFUL COMMUNITY COLLECTION DRIVES** positively impacted the lives of under resourced children, young people, and community health programs throughout the greater Washington D.C. metropolitan area (VA, MD, DC).
- **36,000 FOOD ITEMS** collected for the weekend meal bag program, ensuring children had nutritious meals to carry them through the weekend.
- **13,000 HYGIENE ITEMS** donated to students, allowing them to attend school with dignity and confidence.
- **1,275 PAIRS OF SHOES** distributed so that students could step into success in the new school year.
- **860 THANKSGIVING MEALS** gifted to families through our partnership with Thompson Hospitality Group.
- **1,100 WINTER COATS & ACCESSORIES** donated to help keep students warm during the cold winter months.
- **THE N.E.E.D.S. PROJECT** empowering schools to apply for funding to address their most urgent, unmet needs was launched.
- **BECAME A PRESIDENTIAL SERVICE AWARD** sponsoring organization. Three Northwest employees achieved bronze level recognition.
- **TAUGHT 70 STUDENTS** to spend, save, and share wisely during a field trip to Northwest.

Most importantly, 100% of the money raised was reinvested in the communities we serve to support our mission.

As we reflect on our 2024, we are filled with deep pride and overwhelming gratitude for you - our supporters, members, and advocates. Thanks to your generosity, we have seen the NWFCU Foundation grow and thrive. As we press on into 2025, we eagerly look forward to celebrating the Foundation's 20th anniversary and the many milestones we have achieved. The best is yet to come!

Warm Regards,



Jeff Bentley
*Chairman and Northwest Federal
Credit Union President & CEO*



Taralyn Tharp Kohler
VP Foundation Director

OUR MISSION

Our mission is to empower youth to achieve their goals by supporting their health, well-being, and education.



For twenty years, the Northwest Federal Credit Union Foundation (the Foundation) has been a driving force in empowering youth to reach their goals by supporting their health, well-being, and education. As the charitable arm of Northwest Federal Credit Union, the Foundation is a community leader dedicated to making a real difference in the lives of youth through its outreach programs. Embracing a Superhero theme, the Foundation embodies the spirit of empowerment and celebrates the potential of every child to succeed.

The NWFCU Foundation offers **FIVE PROGRAMS AND SERVICES** to address the needs identified within the community it serves:

Aspire Higher Scholarship Program:

The Aspire Higher Scholarship Program is a cornerstone initiative that provides financial support to students pursuing higher education, funding over \$2,100,000 in scholarships to 436 students since inception. The program includes an application process and review by a scholarship committee of Northwest volunteers.

Community Outreach and Distribution Drives:

Quarterly collection drives are a vital aspect of the Foundation's programming, aimed at providing essential resources to students from low-income backgrounds. The Foundation has charitable beneficiaries in each of the communities where Northwest has a branch location. They are as follows:

- **Food for Kids:** meal bags for students facing food insecurity
- **Clean & Dream Drive:** bags of love filled with wellness and hygiene products
- **Step Into Success:** new pairs of shoes and socks to students starting the school year
- **Winter Warmth:** coats and warm winter accessories to under-resourced students

The Foundation collects donations from employees, Northwest members, and the community at large and then distributes items directly to students in need through schools and non-profit partners in the communities where Northwest has a branch.

Financial Education and Career Readiness:

The Foundation’s Financial Education and Career Readiness initiatives equip students with essential skills and knowledge to succeed in their future endeavors. Workshops, seminars, and field trips provide hands-on learning experiences related to financial management, job readiness, and career exploration. These programs are structured to engage students in interactive activities and discussions led by knowledgeable facilitators.

Mentoring:

Mentoring programs offered by the Foundation provide students with valuable guidance and support from adult mentors. In 2024, we began to rebuild this program which has been dormant since COVID-19. We currently have 15 Northwest employees serving as mentors who meet 1:1 with students each week.

The N.E.E.D.S. Project:

Whether it’s providing after-school programs, supplying essential resources, funding new initiatives, or creating life-changing experiences for their students, we are here to help make a lasting impact. To celebrate NWFCU Foundation’s 20th Anniversary, the Foundation will fulfill 20 unmet N.E.E.D.S. (nurturing education, experiences, and dreams for students) in 2025.



The Foundation serves communities throughout the DMV where Northwest has a branch location. In 2024, the Foundation partnered with 20 organizations to reach students in need. These included:

Fairfax County

Clearview Elementary School
Cunningham Park Elementary School
Dogwood Elementary School
Dranesville Elementary School
Good Shepherd of Northern Virginia
Helping Hungry Kids
Herndon Middle School
Hutchison Elementary School
Laurel Learning Center
NOVA Diaper Bank
She Believes in Me
Second Story

Loudoun County

Forest Grove Elementary School
LAWS Domestic Violence & Sexual
Assault Services
Seven Loaves Services

Montgomery County

Stepping Stones Shelter
Wheaton Woods Elementary School

Prince William County

Boxes of Basics

Washington DC

Operation Earnie's Plate

Mentoring my third-grade mentee, Gray, has been a great experience thus far.

He is kind, smart, caring, and a levelheaded kid. We did a school activity last week where we were given instructions and materials to plant and grow a small plant. The purpose of our activity was to focus and relate on the importance of self-care and growth as individuals.

Gray and I spoke about setting goals and continuously growing through experiences and learning new things. I look forward each week to meeting Gray and am happy to be a part of the program.

—TRENT SAFLIN

Field Trips and EXPERIENCES

In 2024, Northwest Federal Credit Union signed a naming rights-deal with the Washington Commanders for what is now called Northwest Stadium. This expanded partnership furthers the credit union's relationship with the football team and provides additional opportunities to collaborate on service projects in the community.

In December, Northwest Federal Credit Union, the Northwest Federal Credit Union Foundation, and the Washington Commanders proudly joined forces with NFL star and Walter Payton NFL Man of the Year nominee, Bobby Wagner, to create a memorable experience for the students of Laurel Learning Center at the Children's Science Center Lab.

The afternoon featured engaging, hands-on activities such as slime-making, interactive exhibits, and guided explorations, offering students an exciting opportunity to connect with STEM concepts in a fun and meaningful way. Laurel Learning Center provides affordable childcare to students from diverse cultural and socioeconomic backgrounds, with a high percentage of children participating in free and reduced meal programs.

"The trip to the science museum, meeting Bobby Wagner, the bus, the swag bags for the kids—this was one of the happiest events I have experienced in my 24 years at Laurel," said Courtney Park-Jamborsky of Laurel Learning Center, based in Reston, VA. "All the staff seemed to love the kids, and the energy of happiness in the rooms could have been a science experiment."



"This collaboration with Bobby Wagner is a shining example of what we can achieve when organizations come together to support our youth. Bobby is a role model on and off the field, and the students enjoyed interacting with him. As team Northwest, we believe every child deserves the chance to dream big, and we are thrilled to create moments that inspire the next generation."

—TARALYN THARP KOHLER,
VP FOUNDATION DIRECTOR, NWFCU FOUNDATION

Employee Engagement

EVERYDAY HEROES MAKING A DIFFERENCE

Northwest Federal Credit Union empowers employees with **24 HOURS OF VOLUNTEER TIME EACH YEAR**. The Foundation creates many opportunities for our employees and ways to engage in our mission. In 2024, some of these opportunities included:

- Assembling weekend food bags
- Packaging hygiene products
- Sorting coats and accessories
- Distributing shoes at Dranesville Elementary School
- Distributing resources to various schools
- Chaperoning field trip to Northwest
- Evaluating scholarship applications
- Serving on the Scholarship Committee
- Serving on the Field Trip Committee
- Volunteering at the golf tournament

Also new in 2024, we added the opportunity to make encouragement cards. These were then gifted to under resourced students in our outreach drives. Employees enjoyed crafting and sending encouraging messages to students. We are grateful to Northwest employees for their giving hearts and payroll donations.



Scholarship SPOTLIGHT

This year the NWFCU Foundation **AWARDED \$139,000 IN SCHOLARSHIPS** to 29 deserving students, bringing our total since 2005 to over \$2.15 million, helping more than 400 students. In addition, we supplied professional attire and uber cards in partnership with The Tin Cup Fund to the Horizon recipients.



“The scholarship helped me pay for undergraduate school and reduced my need to work, allowing me to prioritize my studies. The money gifted to me from the Foundation helped me reach my goals and earn my degree. I am now the first person in my family to have earned a 4-year college degree.”

—MELVIN N.

“The scholarship I received has been a cornerstone of my academic journey, inspiring me to excel and fully immerse myself in my studies and clinical training. This support has enriched my school experience, empowering me to focus on becoming a skilled and compassionate nurse anesthetist. It has also strengthened my commitment to giving back to my community through exceptional patient care and advocacy.”

—AMINA N.

Leadership and
BOARD OF DIRECTORS



Jeff Bentley
Chairman



Mary DeFelice
Secretary



Milly Cramer
Director



Dave Eldred
Treasurer



Nene Spivy
Director



Juri Valdov
Vice Chairman



Taralyn Tharp Kohler
VP Foundation Director

Advisory Board

In 2024, the Foundation also formed an Advisory Board, amplifying our work in the business community.

Maria Buccieri
Amtrak

Arturo Cruz
The Cruz Group at Compass

Ryan Jones
Microsoft

Elizabeth Bainbridge
2 the 9s Events

Adreinne Gaylor Green
ARG

Elizabeth Quintana
Fogo de Chao

Gina Corbin
GAM Graphics and Marketing

Kevin Johnson
Fiserv

Jessica Shea
Cheers in a Box



PAR-TEE WITH PURPOSE

Our Drive for the Driven Golf Tournament was a record-breaking success, **RAISING OVER \$190,000** to support our mission. Stonewall Golf Course was the perfect venue to PAR-TEE with purpose. Northwest Financial Advisors served as the Title Sponsor and Fiserv was the Gold Sponsor. We are immensely grateful to all of our sponsors and participants for their generosity and support. This event truly demonstrates the power of the business community working together to make a difference.



“The Foundation does a tremendous job providing for the needs of youth and families in our community.

I know that our firm’s financial support for the Foundation – and our team’s generous individual contributions make a direct and powerful impact on the well-being of our neighbors. This is why we have been a strong advocate for the Foundation since its inception. It is a truly meaningful partnership and one that we plan to continue for many years to come.”

**–KEVIN FISHER, PRESIDENT & CEO
NORTHWEST FINANCIAL ADVISORS
TITLE SPONSOR FOR THE DRIVE FOR
THE DRIVEN GOLF TOURNAMENT**

Kicking Off Our 20TH ANNIVERSARY

“Happy 20th anniversary to the Northwest Foundation and a special thanks to Juri Valdov, who had the vision 20 years ago to create a world class foundation. [I’m] so very proud of the contributions the foundation has made in making a difference in the lives of the community we serve. Can’t wait to see their meaningful contributions in the years to come.”

—WINKY BURKS
CHAIR, NWFCU
BOARD OF DIRECTORS

In September, the Foundation held a board and donor reception to kick-off the 20th anniversary. Juri Valdov, the Foundation’s Founder, was present and recognized. In commemoration of the 20th anniversary, the Foundation team **LAUNCHED A NEW PROGRAM, THE N.E.E.D.S. PROJECT**. N.E.E.D.S. stands for “Nurturing Education, Experiences, and Dreams for Students.”

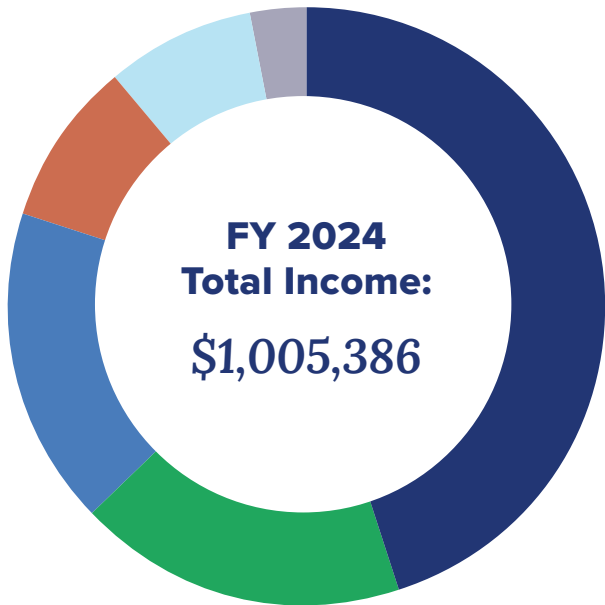
The inspiration for this program came from a conversation between the Northwest Foundation team and Kate Beckner, Principal of Dogwood Elementary School in Reston, Virginia. When we asked Beckner, “If NWFCU Foundation could grant a wish, what would it be?” her response was unexpected: a washer and dryer! Beckner explained that many families at Dogwood lack access to laundry facilities at home, and having the ability to do laundry at school not only ensures clean clothes but also creates opportunities to engage families and build a stronger sense of community. It was from this ah-ha moment that The N.E.E.D.S. Project was born.

In 2025, the Foundation looks forward to fulfilling twenty N.E.E.D.S. and will continue to celebrate 20 years of impact.



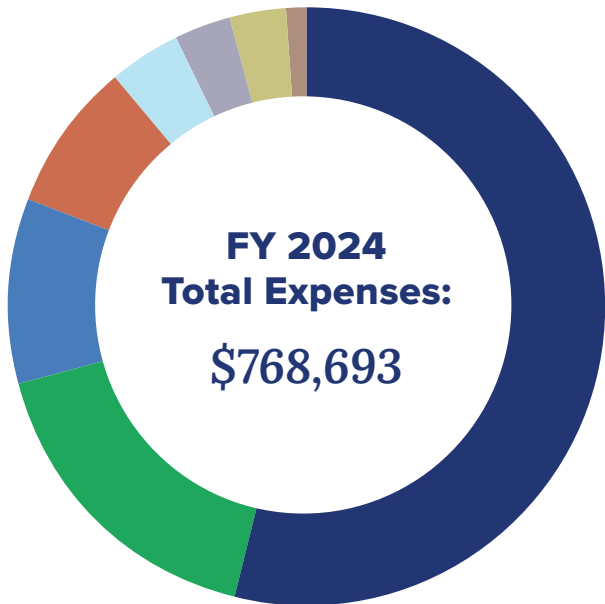
FINANCIAL STATEMENT

Support & Revenue



NWFCU In-Kind	\$449,664	45%
Golf Tournament Event	\$187,859	18%
Individual Donors	\$173,432	17%
Investment Income	\$87,021	9%
Youth Outreach Resources In-Kind	\$76,960	8%
Corporate Donors	\$30,450	3%

Expenses



In-Kind Salaries and Fringe	\$412,179	54%
Scholarships	\$130,000	17%
In-Kind Program Services	\$76,960	10%
Youth Outreach Resource Services	\$59,258	8%
In-Kind Occupancy, Equipment, and Supplies	\$33,920	4%
Supporting Services	\$26,021	3%
Golf Event Fundraising	\$22,151	3%
Youth Events & Experiences	\$8,204	1%

Thank You to Our Generous

DONORS

Memorials and Tributes:

IN HONOR OF:

Erin Patricia Ables
Anthony Castellano
Mary Crenshaw

IN MEMORY OF:

All Those Perished and
Forgotten, serving this
country.
Ben DeFelice
Rashaun C. Herring
Barbara Holt
Hollis Bradford Johnson
Cynthia Judge
Douglas Hokenson
James Lewek
Virginia Long
Ronald Lynch
Simba

Donors:

VISIONARY DONOR

Northwest Federal Credit
Union

SUSTAINER LEVEL

\$20,000 - \$25,000

FISERV
Northwest Financial
Advisors

EMPOWERMENT LEVEL

\$5000 - \$19,999

Alkami Technology, Inc.

Allied Solutions
ALM First
American Eagle
Anonymous
BUCH Construction
Core BTS
GAM graphics and
marketing
iHeartMedia
Kudulis, Reisinger and
Price
Members Trust Company
NFP
ProteQ
Route 66 Warranty
The Peter G. and Tillie M.
Weil Charitable Fund

INSPIRATION LEVEL

\$2500 - \$4999

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Anonymous
ARG
John Brennan
Russell & Milly Cramer
Dark Wolf Solutions
Patricia Duryee
David Eldred
John Hutson
JLL
Kasasa, Ltd.
MeridianLink, Inc.
Morgan Keller
Construction
Patient First
Stifel
Trinity Group Construction
Virginia Credit Union
League

EDUCATION LEVEL

\$500 - \$2499

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All-Business Systems and
Design, Inc.
Amplifi Loyalty
Andrew M. Arnette
Anonymous
Terri Barnett
Jeffery & Susan Bentley

Joyce Bolton
BVTI
Jean M. Cain
Chick-fil-A | North Point
Village
Scott Colenda
Michael Darrah
Robert Davidovits
Mary DeFelice
Brian F. Donovan Giving
Fund
Nancy Dunn



Members of the NWFCU Mortgage Lending Team win the Foundation's 2024 Food for Kids Collection challenge.



The NWFCU Gainesville Branch displays their collection of food for the Foundation's 2024 Food for Kids Collection Drive.

DONORS

(continued)

Dawn Eilenberger	LPL Financial LLC	Michelle G. Thompson	David M. Beardsley, Jr.
ePlus Technology, Inc.	Tyler Martin	Gary Thornton	Karen Beck
Equifax - Retail Alliance	Meridian Imaging	Catherine J. Tomfohrde	Brian Bell
Jennifer Fairfax	Solutions, Inc.	Tower Federal Credit	Thomas Benjamin
Falcon Crest, Inc.	Nicholas O. Miller	Union	Barbara Bergstrom
Amy N. Falkler	Chuck Molina	TransUnion LLC	Maryrose A. Bernabe
FHLBank Atlanta	Earl & Sarah Moor	Jason A. Tucker	Desinda Black
Kevin Fisher	Karla V. Morgan	Donald Twombly	Claudie Bowen
Paul Fisher	Pieter Nauta	Juri & Louise Valdov	Scott E. Buckheit
Deborah and Douglas	Peter Nguyen	Caryn Wagner	Gerrienne Burks
Fuller	Kevin Nodianos	Kevin White	Patricia Butler
Nathaniel Grant	Karen Oberst	Christine Wood	Kathryn Campanelli
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Brenda Howell	John Savanick		Michelle C. Chosset
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Edward "Ted" Johnson	Shepard		Gary Coene
Michael G. Kapfer	Frank Solis		Helen Coleman
Taralyn Kohler	Patrick Spann		Tom Coleman
Jennifer L. Kostelnik	SWBC		

WELL-BEING LEVEL

\$100 - \$499

Anonymous
Judith L. Arnold
Cheryl Aten
Travis Ayres
Debra Bailey
Samuel Bailey
Beverly Ballinger
Charles Barlow
Richard Bartley
Sharon Basso

James Carson
Jana K. Chamberlin
Eric Chang
Jianmei J. Chen
Stephanie P. Chirinos
Michelle C. Chosset
William & Judy Clair
Raven Coates
Gary Coene
Helen Coleman
Tom Coleman

"A scholarship from NWFCU Foundation made it possible to get my nursing degree. I didn't qualify for FAFSA or government financial aid because I was not a citizen yet but through nursing, I got my U.S. residency...After three years in a medical surgical unit, I moved to the ER where I have been for the last 7 years. I'm currently a travel nurse with an upcoming assignment in Hawaii and a missionary trip to El Salvador."

-STEPHANIE C.
SCHOLARSHIP RECIPIENT

DONORS

(continued)

Margaret A. Coleman
 Brian Cooper
 Terry Corner
 William Coupe
 Paige Cronlund
 Lili Crowley
 George & Ginny Curtis
 Ernest Dale
 Barbara d'Andrade
 Ivan Danzig
 Navpreet Darhele
 Michael Darrah
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 David Deacon
 Linda Beth DeHaemers
 John R. Delaney
 Laura Dominguez
 Danielle Dozier
 Ann Dubas
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 Kedric C. Edwards
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 Angela R. Frazier
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 Amy Frieman
 Peggy Furgerson
 Dennis Gautreau

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 Martin Hanofee
 David Hardy
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 Wanda Hill
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 Mary Hogan
 Kathryn Hokenson
 Barbara Holmes
 Dennis Holthaus
 Leslie Houseman
 Meredith & Sean Hovan
 Marcella Hudson
 Robert Huffstutler
 Michael Hunter
 Susan Hurt
 Nohman Ishaq
 Sherone Ivey
 Beresford Jarrett
 Lisa A. Jenkins
 Mary Johnson



NWFCU employees serve as mentors to Dranesville Elementary School Students.



The NWFCU Foundation and NWFCU Middleburg Branch Teams deliver food to Seven Loaves Services' Food Pantry.



NWFCU Foundation Community Engagement Specialist, Caroline Patrickis, delivers new shoes to Wheaton Woods Elementary School.

DONORS

(continued)

Pauline Johnson	Sandra Lewin	Gus Neitzel	Kristin Ramkey
Michael Jones	Vernon R. Limerick	Hung Nguyen	Cody R. Ramsey
Sheila Jones	Sean Linahan	Christine Nielsen	Edward Rankin
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Tamara Kirkland	Melissa Marinello	George Pascoe	Mark D. Rumsey
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Denise Kitchen	Charlotte Martinsson	Jeanette Penner	Thomas Ruth
Sonya Kostan	Jeanne Matthews	Terri Peterson	Kathy Rutter
Linda Kostrzewa	Kristine McAndrew	Henry A. Peterson, Jr.	Phandany A. Sam
Michael Kostrzewa	Mary G. McCarthy	Carol Phillips	Najmia Samey
Gregory Krall	Bobbie McCartney	Frank Pieruccini	David Sanchez
David Kraus	James McDonald	Guy Plaster	Julia Santarcangelo
Erin P. Krause	Sandra L. McDonnell	David Pletcher, Jr.	Juan A. Saravia
James Kruszewski	Michael McGraw	Linda and Jerry Pohl	Mary Sattazahn
Bonnie Kull	Edward R. Mengani	JoAnne Poole	Homaira Sayami-baha
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John Lee	Ramesh Muniswamy	Paul Prezruk	Marc Schulkin
Wendy C. Leewe	Kishore Nadella	Bruce and Susan Radebaugh	Bob Schwartz
Margaret K. Leitner	Deborah F. Neal	Anjali Ramakumaran	Joseph Scott



NWFCU volunteers distribute new shoes to elementary school students preparing to return to school.

DONORS

(continued)

Kerry Shackelford
Hashmatullah Shahi
Mariana Shelton
Anna Siano-Harvey
Ruth Sievers & Steven Hanft
Brian Simms
Rema Simms
Stacy Siu
Elaine Smith
Adalene “Nene” & Art Spivy
Otis Stanley
La-Trenda M. Stone
Barbara J. Storck-Madden
Cynthia Strand
Marie Sullivan
Paul Summers
Joseph L. Talmadge
Ann Tansey
Adriel Teel
Kelvin L. Teel
Celeste Thomas
Destiny E. Thomas
Leslie Thomas
Kevin Thompson
Joel Ticknor
Mary Tinsman
Joel Treshansky
Peter Tsouras
Donna Varner
Lesli Vasquez Reyes
Theodore Von Sydow
Trina Wahezi
Jeanne Walls
Walmart
Danielle M. Washington
Deloris Watson
Solon Webb
Robert Weir

Richard Westlake
Carolyn Whipple
Clara Whiting
Joanna L. Wilbur
Robert Wilkinson
Lena Williams
Kelly A. Winsheimer
Robin Wolczanski
Nancy Wolford
Mary Wood
Thomas Woolridge
Alvin Wright
Quinn Wu
Chrystal Young

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Caboose Brewing
Cheers in a Box
Chick-fil-A | North Point Village
Davio's
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Elizabeth Bainbridge, 2 the 9s Events
Fogo De Chao, Reston Town Center
Ford's Fish Shack
GAM graphics and marketing
Genesco
Giant Food
Taralyn Tharp Kohler
LOOK Cinemas
Meadow Farms
Morton's
NoVA Weekend Warriors

Northwest Federal Credit Union
Pev's Paintball Experience
Pupatella
Round House Theatre
Six Flags
Stonewall Golf Club
Thompson Hospitality
Tin Cup Fund
Tobaccology
Total Wine & More

Washington Commanders
Wawa
Wines for Humanity
Wintergreen Resort
Woolly Mammoth Theatre Company



The NWFCU Foundation team delivers new coats and winter accessories to Dogwood Elementary School.



NWFCU Foundation's Winter Warmth Corporate Partner, ARG, delivers coats for students.

GET INVOLVED

Community Outreach Collections

Support the Foundation and the youth we serve by hosting a collection of our items from one or more of our quarterly drives:

Food for Kids | Hunger Heroes Unite
February – March

Step into Success | Back-to-School Shoes & Socks
July – August

Clean & Dream | Youth Hygiene Bags
May

Winter Warmth | Wrapping Kids with Confidence
October – November

Special Events

[Drive for the Driven Golf Tournament](#)

Come tee off with us to support the NWFCU Foundation's mission. Your foursome or sponsorship helps fund programs like the Aspire Higher Scholarship Program, empowering young scholars to pursue their college dreams.

[20th Anniversary Celebration](#)

The Foundation is celebrating its 20th Anniversary throughout 2025. Join us as we commemorate 20 years of changing lives and make a transformational difference in the communities where Northwest serves its members. We look forward to our culmination event in December 2025 where we will celebrate our milestones and recognize the partners, stakeholders, and leadership who have played a role in building the Foundation into what we are today!

Stay Connected

Website: nwfcufoundation.org | **Email:** foundation@nwfcu.org



Make a Donation

Checks made payable to NWFCU Foundation can be mailed to:
NWFCU Foundation, 220 Spring Street, Suite 120, Herndon, VA 20170

Secure online donations can be made at:
nwfcufoundation.org/give-grow