



90<sup>YEARS</sup> LAFAYETTE FEDERAL  
CREDIT UNION

# 2025 COMMUNITY IMPACT REPORT



**B. John Farmakides**

President & CEO

## MESSAGE FROM THE PRESIDENT

Dear Members,

Since our founding in 1935, one thing remains consistent—the dedication of our staff to supporting and giving back to our local communities. This is reflected in the many ways our team actively participates in and contributes to the areas we serve. This report shares the outcomes of that participation and showcases some of its impacts.

Our efforts reflect Lafayette Federal's commitment to the credit union philosophy of people helping people. We work for our members—we don't have customers. We also understand and appreciate that our work takes place in our own communities where all of us—our members and our staff—live, work, invest, and grow. They are our communities too, and we are committed to their success.

As Lafayette Federal's President & CEO, I am proud of this work, and it thrills me to be able to share it with you. There are no stats here about our asset growth, or how many new members we've attracted. There is no product news nor any promotional announcements: just good news to share about the impacts of Lafayette Federal in our community.

As always, your continued support of our credit union is the foundation for everything we have achieved, and everything we will accomplish in the years ahead.

With gratitude,

B. John Farmakides

President & CEO





## MAKING A COMMITMENT, CREATING AN IMPACT

Making a meaningful difference in the communities we serve is among Lafayette Federal's highest priorities and a responsibility we proudly embrace. Our dedicated staff and volunteers actively engaged in numerous initiatives to uplift, educate, and support our neighbors and local partners.

### **VOLUNTEERING INITIATIVES:**

Our volunteers enthusiastically participated in local efforts, such as Greenbelt's Thanksgiving 'N Things resident event and the Winter Wonderland celebration, bringing joy and essential resources directly to local families. We proudly contributed to Northern Virginia Family Services' Gifting for Families Toy Drive, ensuring children experienced a joyful holiday season. Our VP Branch Operations bravely took part in the ALS Association's CEO Soak, raising awareness and critical funds to fight ALS. Additionally, our team volunteered their time and energy to support Shepherd's Table, providing meals and dignity to those in need.

### **EDUCATION AND EMPOWERMENT:**

Lafayette Federal remains committed to promoting financial literacy and education across our communities. We proudly served as sponsors for Langley, McLean, and Herndon High Schools in Northern Virginia, supporting local students and education initiatives. Additionally, we expanded our financial literacy outreach by hosting a robust lineup of workshops and seminars designed to empower members at every stage of their financial journey. From credit education and homebuying readiness to budgeting, savings, and retirement planning, our programs delivered practical guidance tailored to real-life needs. These initiatives strengthened our commitment to educating the community, equipping participants with the knowledge and confidence to make informed financial decisions.





## COMMUNITY ENGAGEMENT AND SPONSORSHIPS:

Throughout the year, we supported and actively participated in cherished local events, including our 17th Annual Capitol Classic Golf Tournament benefiting Children's Miracle Network Hospitals, Kensington's 8K Race, and the GM Car Show in Ashburn, VA. We proudly partnered with Greenbelt Police Department's Shop with A Cop initiative, helping to foster positive relationships within our community.

Our teams enjoyed connecting directly with the public during events like Shred Days and Food Truck Fridays at various branch locations, Greenbelt's Trunk or Treat and National Night Out, our Tower Oaks Job Fair, and through partnering with WorkSource Montgomery. We also actively participated in community celebrations such as Clarendon Day, Columbia Heights Day, and the Bethesda Big Train baseball games.

Further demonstrating our commitment to community vitality, Lafayette Federal supported efforts including the Latin American Youth Center Food & Clothing Drive, Greater Washington Hispanic Chamber of Commerce DC Business Expo, and Virginia Hospital Center's Bingo for Breast Cancer Awareness. Our 90th Anniversary Member Appreciation & Charity Drive allowed us to amplify our collective impact to Children's Miracle Network Hospitals.

## SELECT EMPLOYER GROUP ACTIVITIES:

Our ongoing efforts to build strong, supportive relationships with local employers continued through events like Coffee & Conversations hosted at P&G Health Services and Umbrella Therapeutic Services. These engagements facilitate meaningful dialogue, promote financial wellness, and strengthen community bonds.

At Lafayette Federal, we remain deeply committed to these impactful initiatives and eagerly look forward to continuing our journey of service and support, positively shaping the future of those we serve.



## PARTNERING FOR MIRACLES:

# SUPPORTING CHILDREN'S NATIONAL HOSPITAL

Since our inception, community involvement and philanthropy have remained at the heart of our mission at Lafayette Federal Credit Union. We are proud to support Children's Miracle Network at Children's National Hospital through ongoing fundraising efforts. Thanks to the generosity of our members and employees, we have raised and donated over \$1,000,000, directly supporting lifesaving care, groundbreaking research, and crucial community health programs at one of the nation's leading pediatric hospitals.

Established in 1870, Children's National Hospital began as a humble rowhouse in Washington, D.C., opened by compassionate volunteers determined to care for children orphaned by the Civil War. In those early days, women from the community generously donated cribs, bedding, and towels, while physicians selflessly volunteered their medical expertise. Remarkably, the hospital's matron served without pay for its first six years—a testament to the unwavering dedication to children's health that remains today.

From these humble beginnings, Children's National Hospital has grown into one of the top pediatric institutions in the nation, renowned for excellence in neonatology, cancer care, neurology, and neurosurgery. Its founders envisioned a hospital deeply committed to improving the health and well-being of all children, and this vision continues to guide the hospital today. Supported by philanthropy, Children's National has expanded its reach, offering vital public health services such as infant nutrition, social services, child welfare programs, and establishing one of the region's first blood banks.

The hospital's ongoing dedication to care ensures that every child, regardless of background or ability to pay, receives world-class medical attention. Our organization is honored to contribute to this incredible mission.





**MIRACLES MADE POSSIBLE:**

## MARIANA'S STORY

Just four hours after Mariana was born, doctors noticed she was struggling to breathe. The hospital's rapid helicopter transport, SkyBear, quickly transferred Mariana to Children's National, where she spent a critical month in the neonatal intensive care unit on 100% oxygen. Diagnosed with persistent pulmonary hypertension of the newborn (PPHN), Mariana's journey was challenging, but today she thrives. At four years old, Mariana is a joyful, playful child who adores coloring, reading, and ballet. Her older sister Gabriela gratefully shares, "She giggles all the time. I'm grateful for everyone at Children's National. I have my little sister because of that place."



**GROWING UP WITH COMPASSIONATE CARE:**

## MASON'S JOURNEY

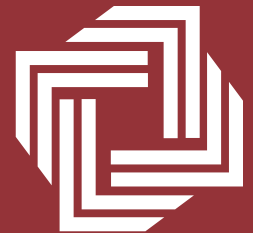
Mason was just 12 weeks old when he underwent open-heart surgery at Children's National Hospital to address Tetralogy of Fallot, a rare congenital heart condition characterized by four heart abnormalities. Today, at age 12, Mason enjoys video games, DJing, and spending quality time with family. Mason fondly recalls his experiences at Children's National, especially visiting Seacrest Studios and enjoying meals in the cafeteria. He reflects, "The people who work at Children's National have known me my whole life. My mom says they're experts at making kids feel important, and she's right. That's exactly how I feel when I am there."

Through your generous support, our partnership with Children's National Hospital continues to change lives, ensuring every child grows stronger and healthier. Together, we uphold the hospital's legacy, demonstrating that miracles happen every day when communities come together in compassion and commitment.

To benefit  **Children's National**

Thank you for joining us in making a profound impact.

**RAISED AND DONATED OVER**  
**\$1,000,000**





## MAKING AN IMPACT AT JAMES MADISON UNIVERSITY:

# HOME OWNERSHIP FINANCIAL LITERACY COUNCIL

Lafayette Federal is proud to partner with the Home Ownership Financial Literacy Council (“HOFLOC”), a non-profit corporation created to provide its members with tools to successfully navigate the path to home ownership, from first-time buyers to veterans seeking to refinance their current home.

HOFLOC also provides targeted grants to promote and expand financial literacy programs on college campuses in the greater DMV region. For the past three years, HOFLOC has worked with JMU’s Corporate and Foundation Relations’ team to expand the university’s Transition Seminar Series, a financial literacy series developed with JMU personal finance professor Jeff Hulett, author of the book *Making Choices, Making Money: Your Guide to Making Confident Financial Decisions* and the founder of Personal Finance Reimagined, which publishes books, conducts research and development, and provides seminars, classes, individualized training, and state-of-the-art technology to provide people with a consistent, repeatable decision process to build wealth and health.

For the third year in a row, HOFLOC provided JMU with a \$38,000 grant to support Hulett’s in-person workshops on personal finance topics and books for attending students. The books also provide access to a suite of personal finance videos, podcasts, and related alternative learning resources, giving JMU’s students the ability to continue their personal

finance journey well beyond the workshop they attended. Between 500 to 1,000 students attend these workshops each year.

The grant funded a Graduate Assistantship focused on financial literacy and transition programming. This position is responsible for JMU’s “Basic Budgeting for College Students” workshops. These workshops deliver special request programming on financial literacy for student clubs and organizations, and support basic needs financial resource development and JMU’s Senior Transition Seminar series.

JMU also used the grant money to: broaden the scope of a series of workshops and lectures designed for students; create a new partnership with First-Generation Student Success Programs; expand the Foundation’s engagement with the JMU Alumni Association; engage the collective enthusiasm of the JMU Banking Team, a group of students within the College of Business with a passion for personal finance, to support JMU’s peer-to-peer program for their students.

Thanking HOFLOC for its continuing support, JMU’s Carrie Combs, Senior Director, Corporate & Foundation Relations, described “a fabulous return on philanthropic investment... in support of this life-changing program.”

CELEBRATING COMMUNITY PRIDE:

## THE HERNDON HIGH SCHOOL MURAL BY CELL SPITFIRE

Renowned artist Comacell "Cell Spitfire" Brown, known for his vibrant work as a painter, graphic designer, and entrepreneur from Annapolis, Maryland, created a striking mural at Herndon High School's football stadium broadcast tower. The mural, titled "Welcome to The Nest," was a collaborative effort between Lafayette Federal Credit Union and the Herndon Sports Boosters, designed to celebrate school spirit and enhance community pride.

"Welcome to The Nest" prominently features the school's hornet mascot depicted in a dynamic pose, accompanied by bold text reading "Home of the Hornets" and "Welcome to the Nest," set against a radiant starburst sunray background. This vibrant artwork serves as an inviting visual statement, capturing the dynamic energy and spirit of the Herndon High community.

The mural's official unveiling and dedication ceremony featured remarks by our own Andrew Doepping, VP of Member Relations at Lafayette Federal Credit Union; Amy Emmatty, President of Herndon Sports Boosters; representatives from Herndon High School's administration; Comacell "Cell Spitfire" Brown; and a student speaker.

Cell Spitfire led the Tunnel Vision mural team, assisted by artists Kennedy Ringgold and Cabiness Braxton, to bring this community-centric vision to life. Lafayette Federal publicly expressed enthusiasm and gratitude on social media, acknowledging Cell Spitfire's exceptional artistry and dedication.

We look forward to continuing this strong and inspiring partnership with Herndon High School and the Herndon Sports Boosters for years to come.



SUCCESS STORIES:

## FROM CAMPUS TO CAREER



### UNIVERSITY OF MARYLAND GRADUATE FINDS PURPOSE IN FINANCIAL SERVICES

When Rodrigo Nakandakari was a student at University of Maryland, he discovered Lafayette Federal at a campus career fair and was immediately drawn to our community-focused mission. Beginning as a mortgage lending intern in January 2024, Rodrigo worked alongside enthusiastic mentors who invested in his professional development.

Within just six months, Rodrigo transitioned to a full-time role on our Learning & Development Team: where today he helps strengthen our organization's capabilities while serving our members.

"I wanted to contribute to something meaningful, and Lafayette Federal offered exactly that," he reflected. "I feel genuinely blessed to work at an organization that not only prioritizes its members but also uplifts and empowers its employees."



### LOCAL HIGH SCHOOL GRADUATE BUILDS FOUR-YEAR IT CAREER

Another success story began when Michael Dougherty, a Palotti High School graduate from Laurel, MD joined Lafayette Federal as an information technology intern. Through multiple internship experiences during his college breaks, Michael discovered he had a real interest in IT—a career path he hadn't initially considered while he was studying information science at the University of Maryland.

This exploration led to a full-time position with Lafayette Federal's IT team upon graduation, launching what has become a fulfilling four-year career with our organization. "The whole credit union has continued to grow, and I've enjoyed the past 4 years here," he said.

By investing in promising individuals early in their careers, Lafayette Federal nurtures talent in our community, helping young professionals discover their passions and build rewarding careers right here in the DMV region.



## CELEBRATING 90 YEARS OF GIVING BACK

In 2025, Lafayette Federal Credit Union proudly celebrated its 90th anniversary—a milestone that honored nine decades of service, commitment, and community impact. To mark this special occasion, we launched our 90th Anniversary Member Appreciation & Charity Drive in support of Children's Miracle Network Hospitals. Throughout October, members and community supporters contributed \$6,795.26, and Lafayette Federal matched that amount dollar-for-dollar—bringing the total donation to \$13,590.52 to help children and families receiving critical care. This initiative not only amplified the compassion of our community but also demonstrated our continued mission to make a meaningful difference beyond banking.

As part of the celebration, we also welcomed residents to our headquarters for a special 90th Anniversary Shred Day and Food Truck event. Attendees safely disposed of sensitive documents, enjoyed complimentary meals from local food vendors, and connected with our staff during a day filled with energy and member appreciation. Together, these anniversary initiatives showcased the heart of Lafayette Federal—bringing people together, giving back, and strengthening the communities we've proudly served since 1935.



## 2025 IMPACT

### OUR COMMITMENT TO CONSERVATION: MAKING AN IMPACT TOGETHER

At Lafayette Federal, we're committed to protecting natural resources by prioritizing responsible recycling across every branch and hosting community shred events that help reduce waste. In 2025, we collected and recycled 34 tons of paper—enough to fill a fully loaded freight railcar or an 18-wheel tractor-trailer.

By recycling this impressive volume of paper, we significantly reduced our environmental footprint, conserving vital resources equal to:

**115** 

**SQ. YARDS OF LANDFILL SPACE**

**THE SIZE OF A SPACIOUS TWO-BEDROOM APARTMENT.**

**698** 

**TREES**  
EQUIVALENT TO PLANTING A THRIVING ORCHARD SPANNING OVER FIVE ACRES.

**3,223** 

**GALLONS OF OIL**

ENOUGH FUEL TO KEEP A BOEING 737 FLYING FOR OVER 2 HOURS OR A TYPICAL CAR ON THE ROAD FOR MORE THAN 35,000 MILES.

**268,473** 

**GALLONS OF WATER**

ABOUT THE AMOUNT IT TAKES TO FILL MOST COMMUNITY SWIMMING POOLS.



**LAFAYETTE**  **FEDERAL**  
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