



FYI

Sheila W. Petersen, Founder

December 6, 2022

Mr. George Bossis
Fairfield County Bank
150 Danbury Road
P.O. Box 2050
Ridgefield, CT 06877-0950

Dear George,

I am pleased to share with you Friends of Karen's Fiscal Year '22 Annual Report. We thank you for your partnership. The impact of your support is reflected in the enclosed report. Friends of Karen will recognize Fairfield County Bank's generosity in our FY '23 Annual Report which we expect to publish in late 2023.

This Annual Report focuses on the families we serve whose lives are rocked by their child's life-threatening illness. While the stories these families share are heartbreaking, they illustrate the power of hope and resilience that your support helps provide.


These fragile families are assisted by our compassionate and experienced Family Support Program staff who have turned the challenges of an ongoing pandemic into an opportunity to create new programs to address emerging needs. Families receive vital emotional, practical, financial and advocacy support to help them remain stable, functioning and able to cope.

Alexis's family received these comprehensive supports that improved their quality of life. His mother Josephina shares how Friends of Karen helped them throughout Alexis's illness and even after he passed away:

"What we see now is that every parent, every family with a seriously ill child needs financial and emotional help. Friends of Karen helped with hospital travel, food assistance, and our cell phone bill. A couple of times when Alexis was in the Pediatric ICU, and at the end of his life, they paid our rent, so we didn't have to worry about paying the bills. They called or came to my home to check on Alexis and all of us. They always thought about everything. The kids had school supplies for their first day of the new school year and got to open Christmas and birthday gifts. A few months after Alexis died people went away, went back to their lives. Sometimes you feel alone, but it is comforting knowing Friends of Karen is still present in our lives."

Thank you again for supporting seriously ill children like Alexis, and their families, at a critical and unimaginably difficult time in their lives.

With gratitude,


Judith Factor
Executive Director

Enclosure

Sending very best wishes to you and your Fairfield County Bank colleagues for all the joys of the season — and a happy, healthy and prosperous 2023.

Thank you again for the wonderful Back-to-School project you did for Friends of Karen's children

Westchester Headquarters
118 Titicus Road
North Salem, NY 10560
(914) 277-4547

Long Island Office
150 Broadhollow Road, Suite 112
Melville, NY 11747
(631) 473-1768

New York City
217 W. 18th Street, Unit 2015
New York, NY 10011
(212) 308-1378

friendsokaren.org



July 7, 2021

Doreen McManus
Fairfield County Bank
941 Danbury Road
Wilton, CT 06897

Dear Doreen:

On behalf of all of us at Woodcock Nature Center, thank you for Fairfield County Bank's \$7,000 contribution towards continued event sponsorship as well as field trip outreach to local schools. We continue to be bolstered by the support of our very generous community.

Your belief in our shared mission to reconnect the community with nature and to one another continues to carry us forward. We look forward sharing with you our many successes as we engage and inspire through the natural world.

Have a wonderful rest of summer!

Best,

A handwritten signature in cursive script, appearing to read "Lenore", is written over a horizontal line.

Lenore Eggleston Herbst
Executive Director

cc: Stephen Wooters

WNC is a 501c3 non-profit organization, making your donation tax deductible. Tax ID number 23-7232984.

Board of Directors

Jana Hogan, President Lindsay Sheehy, Vice President Geri Clark, Secretary Ira Noble, Treasurer
Roberta Barbieri Jaimie Meyer Matthew Murray Paul Ogden Ron Rucolas
Nicole Stacey Richard Vail Stephen Wooters

56 Deer Run Road Wilton, CT 06897 (203) 762-7280 wnc@woodcocknaturecenter.org

woodcocknaturecenter.org

Keeler Tavern  **Museum**
and History Center

June 7, 2022

Board of Directors

Sarah Baudendistel
Christine Boris
Sara Champion
Paula Curry
Elise Haas
Jenn Hansen
Rhonda Hill
Patty Linnon
Diana Martin
Karen McChesney
Hilary Micalizzi
Phyllis Robertson
Paul Schmidt
Joel Third

Fairfield County Bank Corporation
c/o Chuck Woerner
150 Danbury Rd
Ridgefield, CT 06877-3229

Dear Chuck:

Thank you for supporting our 2022 Cannonball Gala at Keeler Tavern Museum & History Center, which made its in-person comeback this past Friday, May 20 to great acclaim. The sold-out event – one of our biggest annual fundraisers – was attended by some 150 people who spent a wonderful evening enjoying gourmet food and drinks seated in the Garden House and the tented walled garden, despite intermittent rain. The Gala celebrated its 28th year by honoring Joel Third, a longtime supporter of KTM&HC who has made a significant positive impact on the museum over decades of involvement.

Gala Committee

Christine Boris
Katie Burton
Mary Ann Connors
Kam Daughters
Hildegard Grob
Rhonda Hill
Patty Linnon
Hilary Micalizzi
Catherine Prescott
Alice Schroeder
Joel Third

The tax-deductible amount shown below reflects any donations you made during the evening (including the paddle raise), the price of each ticket and/or sponsorship less \$50 per person, as well as the amount above fair-market value of any silent or live auction items you may have won.

Please stay involved with KTM&HC by checking out upcoming events at www.keelertavernmuseum.org. Thank you again for your support, and for ensuring our museum continues its mission-driven work in the community!

Sincerely,

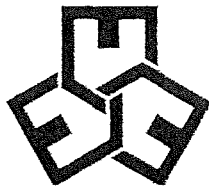
Hilari

Hildegard Grob
Executive Director

*Thanks, Cheryl,
for the support
of PCB!*

Gift Date: May 20, 2022
Total Contribution: \$3000.00
Tax-Deductible Amount: \$2700.00

Keeler Tavern Preservation Society, Inc. (d/b/a Keeler Tavern Museum & History Center, EIN 06-6076244) is a tax-exempt organization as described in Section 501(c)(3) of the U.S. Internal Revenue Code. This gift is tax-deductible to the extent allowable by law.



BUILDING NEIGHBORHOODS TOGETHER

December 27, 2021

Mr. Chuck Woerner
Senior Vice President, Commercial Lending
Fairfield County Bank
94 Danbury Road
Ridgefield, CT 06877

Dear Chuck:

Thank you for joining us at the Building Neighborhood Together's Annual Benefit: *Meeting the Housing Crisis* on December 8th and for Fairfield County Bank's generous sponsorship of \$5,000. With your help we were able to meet our financial goals for the event, enabling BNT to continue meeting the housing needs of our 3,500+ annual counseling clients and 450 tenants. We were so pleased to honor Governor Ned Lamont and the entire UniteCT team, along with Denise Scott and LISC. We were also privileged to have René Jones, M&T Bank Chairman and CEO, make special remarks during the evening.

BNT works to end housing insecurity, income inequality, and homelessness by creating safe, affordable housing, and providing comprehensive financial and housing counseling services. Through this work, we strive to empower underserved families to achieve self-sufficiency, build wealth and financial stability, and achieve home ownership.

Thank you again for your support of BNT's belief that a safe, secure and affordable home is the foundation for an individual's well-being and economic opportunity. I wish you a safe upcoming holiday season and a healthy and bountiful 2022.

With gratitude,

Doris Latorre
Interim Chief Executive Officer

Your contribution is tax-deductible to the extent permitted by law, less the estimated \$45 value per ticket. Bridgeport Neighborhood Trust, Inc. dba Building Neighborhoods Together is a charitable organization under Section 501(c) (3) of the Internal Revenue Code.


Keeler Tavern Museum
and History Center

August 17, 2021

Chuck Woerner
Senior Vice President
Fairfield County Bank Corporation
150 Danbury Rd
Ridgefield, CT 06877-3229

Dear Mr. Woerner:

Thank you for your recent grant of \$5,000. As intended, this gift from Fairfield County Bank Corporation will be directed to equitable access to digital school programming, especially for students from Title 1 schools.

In response to the limitations presented by the pandemic, our museum has developed robust virtual offerings that provide substantial educational content and interaction for students, whether they are in-person, hybrid, or remote. This generous support from FCB enables KTM&HC's education department to continue developing relevant content for new digital school programs and virtual field trips that are curriculum-aligned; and it provides equitable access to these programs by underwriting the program fees and cost of materials, particularly for students from Title 1 schools across Fairfield County who otherwise would not be able to benefit from these lessons of history and civics.

We appreciate your organization's support for our mission. Your gift will help us continue to preserve, protect, and share the museum's physical and intellectual assets with the widest possible audience. We look forward to sharing details of this gift's impact with you soon.

Sincerely,



Rhonda Hill
President



Hildegard M. Grob
Executive Director

Total Contribution: \$5,000

Date: April 2, 2021

Keeler Tavern Preservation Society, Inc. (d/b/a Keeler Tavern Museum & History Center, EIN 06-6076244), certifies receipt of the gift described above from the donor, and that this organization is tax exempt under Section 501(c)(3) of the U.S. Internal Revenue Code. Furthermore, it certifies that this gift is unrestricted and does not represent payment in exchange for, or in expectation of, monetary or other benefits to be given to the donors or any person or organization named by the donors.



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friends
of karen

supporting critically-ill
children and their families

Sheila W. Petersen, Founder

July 23, 2021

Mr. George Bossis
Fairfield County Bank
150 Danbury Road
P.O. Box 2050
Ridgefield, CT 06877-0950

Dear Mr. Bossis and colleagues,

Thank you for the gift to Friends of Karen that will help us respond to the immediate needs of the more than 300 critically ill children and their families we serve each month. With your support, we are able to make a real and practical difference in the emotional and financial well-being of our families. Our personalized interventions will keep these families stable, functioning and able to cope during their child's treatment.

Our families with a critically ill child in the New York Tristate area are grateful for your generous giving as they will have resources to face the twin threats of their child's life-threatening illness and COVID-19. This has been a particularly difficult time as their situation went from bad to worse with this virus. Your gift will help ensure they will still be able to put food on the table, stay in their home, and pay their child's illness related expenses.

Your gift brings concrete results, like the ones described by Samida, mother of Mikel, a 16-year-old with Hodgkin's Lymphoma, and his younger brother Zachary.

"Friends of Karen helped pay some of our mortgage, medical bills, and things for school for the kids. But, the most important thing to me was how they helped Zachary cope with what happened to his brother and take some anxiety away from him and the rest of the family. If Friends of Karen hadn't helped us through all this, we would be in a financial struggle and we would not have been emotionally stable throughout Mikel's treatment. They became an important part of our life. I am grateful that people make donations to Friends of Karen to help kids like my son get the support they need and allow them to keep fighting their health battles."

We are thankful that your giving will bring this kind of help to other critically ill children like Mikel and their families.

With much appreciation,

Judith Factor
Executive Director

This gratefully acknowledges your tax-deductible gift to Friends of Karen in the amount of \$150.00. No goods or services were furnished by Friends of Karen in exchange for this gift. Unless otherwise requested, all donors may be listed in future gift reports. Friends of Karen is a registered 501(c)(3) charity, tax ID 14-1612290.

*We so appreciate,
your support.
Thank you!*

Westchester Headquarters
118 Titicus Road
North Salem, NY 10560
(914) 277-4547

Long Island Office
21 Perry Street
Port Jefferson, NY 11777
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217 W. 18th Street
Unit 2015
New York, NY 10011
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friendsofkaren.org



BUILDING
NEIGHBORHOODS
TOGETHER

May 20, 2021

Mr. Chuck Woerner, Senior Vice President
Ms. Irene Ropicki, Vice President
Fairfield County Bank
150 Danbury Rd.
Ridgefield, CT 06877

Dear Ms. Ropicki

On behalf of Building Neighborhoods Together (BNT), we are writing to request a charitable donation in the amount of \$7,500 from Fairfield County Bank. The requested donation will assist BNT in growing its Empowerment Resource Academy program to meet the significant increase in demand for its financial literacy, rental assistance and crisis management education and counseling services, the need of which has grown two-fold since the start of the COVID-19 pandemic.

A report from Stout, Risius, Ross estimates that between 77,000 and 161,000 tenants in Connecticut are at risk of eviction and owe between \$149-274 million in back rent. In BNT's own affordable housing portfolio, almost half of our 425 tenants are behind in their rent due to COVID. In January 2021, Pulse Data reported that 48% of Latinx tenants and 23% of African American tenants in Connecticut have little or no confidence that they would be able to pay their rent the following month, compared to only 12% of white tenants. As for homeowners, Black Knight determined that over 9% of Connecticut's 571,513 mortgages were delinquent at the end of June 2020, compared to 3.8% in February 2020. It is believed that a significant number of low to moderate income Fairfield County residents are and will continue to be at risk of eviction and foreclosure and will need BNT's services more than ever before. This increased level of need is expected to continue through 2022 due to the anticipated long-term effects of COVID on the communities ERA serves.

Founded in 1986, Building Neighborhoods Together (BNT) works to end housing insecurity, income inequality and homelessness by creating safe, affordable housing, and providing comprehensive financial and housing counseling services. BNT is the most active nonprofit affordable housing provider in Fairfield County and among the most active statewide. BNT has built, owns, and manages over 225 units of affordable housing, over half which was built in the past 7 years, representing an investment of about \$30 million. BNT's Empowerment Resource Academy (ERA) is the most active US Department of Housing and Urban Development (HUD) approved and Connecticut Housing Finance Authority (CHFA) certified housing counseling agency in Fairfield County, and among the most active statewide. We have grown significantly over the past few years, and in 2020 served approximately 3,000 individuals statewide.

ERA's classes and counseling services seek to improve the economic stability of low to moderate-income households. Its focus is to educate families to achieve housing self-sufficiency, build



BUILDING
NEIGHBORHOODS
TOGETHER

expansion also validates the increased funding need for our services, commensurate with the increased need for its services.

To meet ERA's projected growth, BNT will need to grow its operations, adopt more automated processes and procedures to gain further efficiencies, and increase the level of marketing and outreach to its community partners, and ultimately those individuals in need of our help. Our funding request will enable Building Neighborhoods Together to meet these growth requirements and to continue as the premier housing counseling service agency in Connecticut.

Thank you for your consideration. We would be pleased to provide any additional information you may need.

Sincerely,

Noah Gotbaum
Chief Executive Officer

Doris Latorre
Deputy Director

Charles Griggs
Director of Fund Development