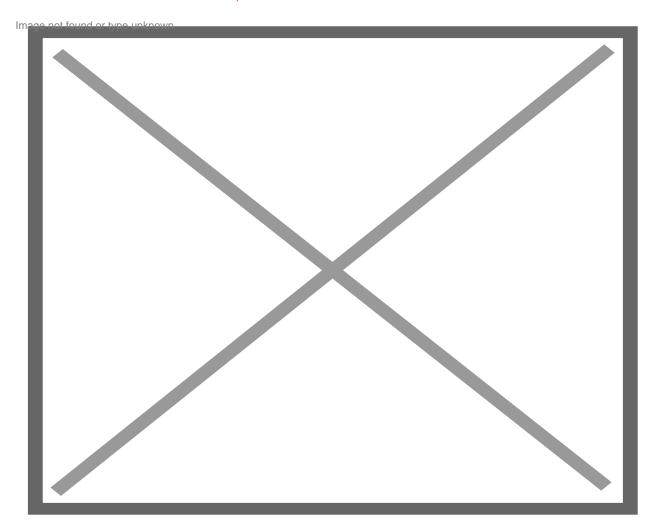
St. Thomas Federal Credit Union Awards \$20,000 in Second Round of Community Give Back Grants

Funding supports Love City Strong VI, Patient Access VI, and St. Thomas Baseball Explorers, building on a broader partnership with the Federal Home Loan Bank of New York to strengthen disaster resilience, healthcare access, & youth development in the USVI

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ST. THOMAS — St. Thomas Federal Credit Union has awarded a new round of community grants totaling \$20,000, continuing a multi-phase initiative aimed at strengthening nonprofit organizations across the U.S. Virgin Islands through targeted reinvestment in health, disaster preparedness, and youth development.

The grants were presented on December 12, 2025, marking the second distribution under the credit union's Community Give Back initiative. Funding was directed to three Virgin Islands organizations: Love City Strong VI received \$10,000, while Patient Access VI and St. Thomas Baseball Explorers, Inc. each received \$5,000.

The latest awards build on an earlier round of grants that distributed \$30,000 to Cancer Support VI, the Family Resource Center, and the Reichhold Center for the Arts. That first phase was administered through the Small Business Recovery Grant Program, a partnership between St. Thomas Federal Credit Union and the Federal Home Loan Bank of New York.

According to the credit union, the initiative reflects an ongoing commitment to reinvesting locally and supporting organizations that contribute to the territory's long-term stability, resilience, and cultural vitality.

Love City Strong VI, based on St. John, focuses on disaster preparedness and recovery. Established in the aftermath of Hurricanes Irma and Maria, the organization has centered its work on emergency response, long-term recovery programs, and community education designed to improve disaster readiness and resilience among residents.

Patient Access VI, commonly known as PAVI, has operated since 2013 with the goal of improving access to affordable healthcare. The nonprofit partners with pharmacies, healthcare providers, and pharmaceutical assistance programs to serve uninsured and underinsured residents on St. Thomas and St. John, with plans underway to expand services to St. Croix. Its mission is centered on ensuring that financial barriers do not prevent access to essential medical care.

St. Thomas Baseball Explorers, Inc., founded in 1996, is a youth baseball organization focused on developing local athletes and creating pathways to higher levels of competition. Beyond athletics, the organization engages in fundraising initiatives aimed at reducing juvenile delinquency while encouraging parental involvement in youth development.

"Our Give Back program is more than financial support; it's a promise to stand with organizations that make a real difference in the lives of Virgin Islanders," said Keisha L. Richards, CEO of STTFCU. "From healthcare access to disaster resilience and youth development, these nonprofits embody the values of community, empowerment, and hope."

The effort is further supported through STTFCU's partnership with the Federal Home Loan Bank of New York, which helps amplify the reach of the grants through the Small Business Recovery Grant Program.

"Our Small Business Recovery Grant Program positions the FHLBNY to join with our members to provide support to the institutions that create opportunities and drive communities forward," said Alexies Sornoza, Vice President and Senior Business Development Officer at the FHLBNY. "We are grateful to partner with one of our newest members and first USVI credit union, St. Thomas Federal Credit Union, on these grants, and look forward to seeing how these institutions continue to positively impact the USVI."

St. Thomas Federal Credit Union congratulated the grant recipients and reaffirmed its intention to continue investing in initiatives that support the health, safety, and well-being of the Virgin Islands community.