



Community Impact Report

2023



ABOUT US

FIRSTMARK CREDIT UNION has a proud legacy deeply rooted in education. In 1932, during the Great Depression, ten teachers began a credit union to serve their peers in the school districts. San Antonio Teachers Credit Union (SATCU), the first state-chartered credit union in San Antonio, operated from its original location at what is known today as Fox Tech High School in the San Antonio Independent School District. Firstmark has grown their original \$475 investment to almost 100,000 members and over \$1 billion in assets.

As a financial cooperative owned by our members, there is a collective power supporting our credit union movement—*people helping people*—and together, your membership makes the difference as we continue to chart a course that celebrates our roots in education, gives back to the communities we serve, and provides solutions to help meet the financial goals of all members, school employees, and their families.

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The credit union is more than a financial institution. It is a support structure designed to empower members with financial solutions for every season of life. Each member is an equal owner, and when every owner participates in the cooperative, all members benefit. This is what our green pathway logo represents — your financial journey, hopes, and dreams. And as a member, you never travel alone.

People helping people is the driving force behind our inspired service and how the membership makes the credit union work — *members supporting members* — and together, we drive change in our community. I invite you to review the Community Impact Report to see how your membership touches lives.

Gregg Thorne
Interim President / CEO



POWER OF THE DOLLAR®

Members enrolled in the **Power of the Dollar® Checking** pay a \$1 monthly impact fee that directly funds the Firstmark Foundation and allows members to save more while giving more. With new members joining daily, the number of lives we can impact together grows in tandem. This is the power to make an impact together, in action, with tangible results seen across various educational pathways. The needs of schools are many, and we can make a lasting difference in the communities we serve. If you are looking to support your community through the collective effort of our cooperative, we invite you to become a Power of the Dollar® member today!

2023 Account Growth

The ONE Checking Account Powering Education





Education Grant Winners

Thanks to Power of the Dollar® members, we were pleased to award 20 education grants to teachers at \$1,000 each!

ROD EAG PROU



Firstmark FOUNDATION™

Rooted in Education, Powered by Members



Publicly launched in October 2021, the Firstmark Foundation is a non-profit, public charity focused on making a tangible, positive impact in the education community, and serves as the giving arm of the credit union. Powered by the support of members enrolled in Power of the Dollar® Checking, the Foundation funds significant needs across our school districts, such as constructing new facilities, improving existing amenities, enhancing learning spaces, and providing fundamental resources to help equip school employees for the vital work they do.

In 2023, the Foundation continued to make exceptional strides in building a positive presence throughout San Antonio and the surrounding area by distributing education grants, student scholarships, high impact grants, and providing essential funding for important initiatives that help create sustainability within the education system. As an extension of the credit union founded by teachers on the philosophy of *people helping people*, the Foundation remains mission-focused and committed more than ever to giving back to our schools.



“The Firstmark Foundation’s journey has been rewarding to witness, and with the help of Power of the Dollar® members, we continue to provide our education community the resources they need — to see everyone come together and make a difference has truly been remarkable. We’re excited to build upon the collective success thus far.”

Marisa Pérez-Díaz
Executive Director, Firstmark Foundation



In 2023, Firstmark's members continued to give back in support of our educators, students, and schools!



\$20K

Education Grants



\$20K

Student Scholarships



\$140K

High Impact Grants

60K+

Academic Planners Distributed

\$5K+

Classroom Supply Drive

200+

Teacher Appreciation Gift Bags

EDUCATION FOCUS

As a credit union founded by teachers, we are honored to support those who make such an incredible impact on education in our community. Though we can never outgive an educator, Firstmark remains committed to honoring their tireless contributions through various giving opportunities and recognition efforts!

To all school employees, we thank you for all you do! Whether serving in a classroom, library, or lunchroom, your influence remains in the hearts and minds of the children and young adults you teach. Because of you, someone is learning more and dreaming bigger. Because of you, a young person is developing a vision for their life and exploring pathways into their future. You educate students well beyond a school year — you educate them for a lifetime. We wish you all continued success!



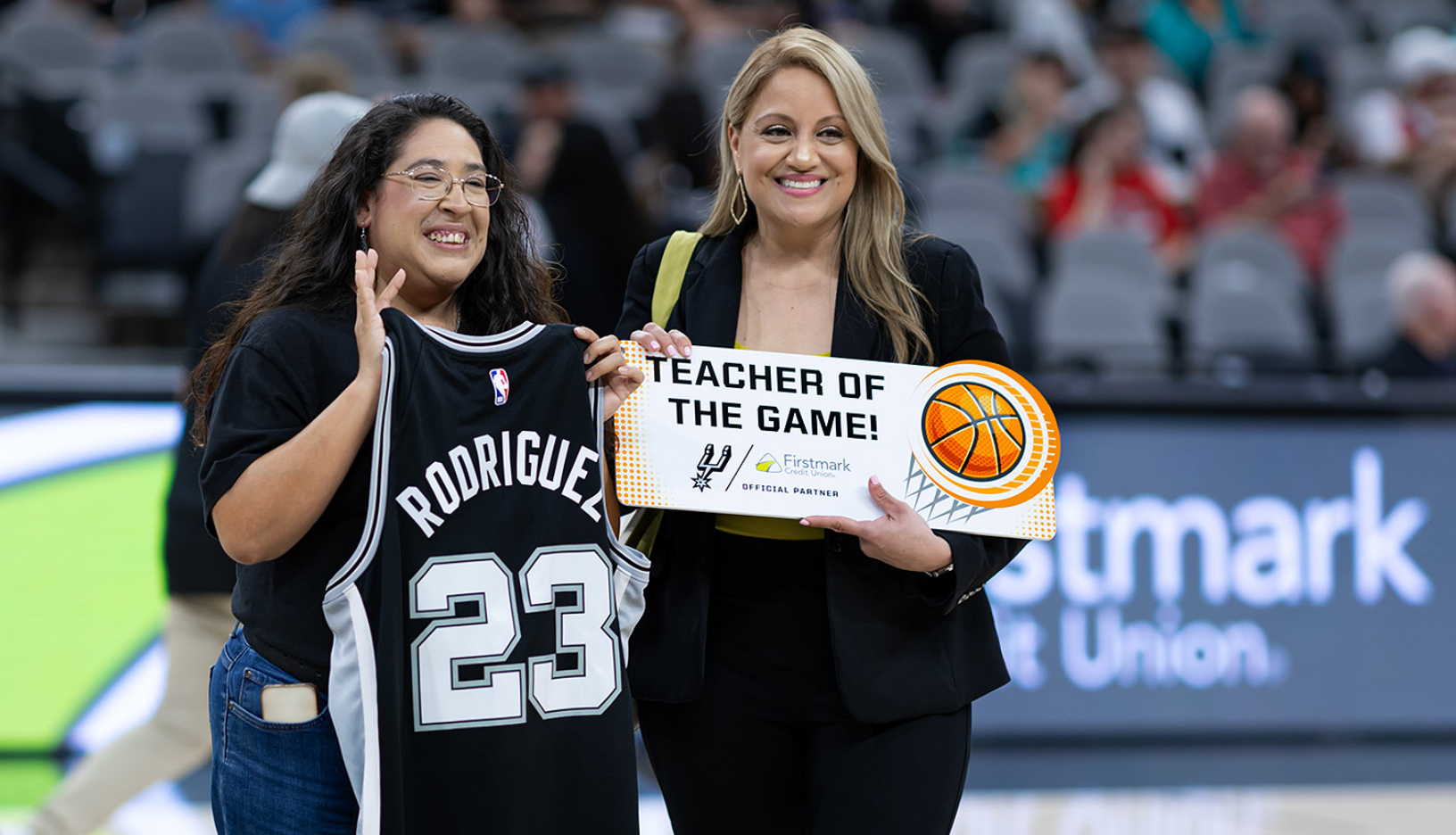
Enriching Lives and Communities

Firstmark Credit Union, the Foundation, and Power of the Dollar® members have collectively given:

\$105,000
Education Grants
Since '08

\$220,000
High Impact Grants
Since '21

\$305,000
Student Scholarships
Since '94



Your Membership Makes an Impact!





GIVING BACK

At Firstmark, our team loves to come together to serve and support others through volunteer opportunities. With 1,230 hours of volunteer service in 2023, our employees participated in various events and charitable causes hosted by non-profit organizations, municipalities, corporations, and school districts across the communities we serve. Whether reading in a classroom, donating holiday gifts, or hosting Turkeys for Teachers, it is always a joy to give back on behalf of our members. This is the best of *people helping people* in action!

Inspired Community Service...



29

Events

1,230

Hours



“Working for an organization where every employee is passionately driven to serve the community fills each day with purpose and inspiration. It’s a privilege to be part of a team that loves making a meaningful difference.”

Shannon Grenet
Vice President, Human Resources

Volunteer Events

People Helping People

- Classroom Supply Drive
- Día de los Muertos Festival
- Earth Day
- Elf Louise
- Fest of Tails
- Fiesta! Alamo Heights Night
- Holiday Cards for Seniors
- Meals on Wheels
- New Braunfels Food Bank
- Read Across America
- Salvation Army Angel Tree
- Salvation Army Toy Shop
- San Antonio Book Festival
- San Antonio Food Bank
- Share the Love
- Special Reach
- Stuff the Bus Day at H-E-B
- TJH Superhero Comic Con
- Teacher Fest
- Turkeys for Teachers
- Witte Museum Exhibition
- Wreaths Across America





LA VERNIA

In March 2023, we were excited to open a financial center in the vibrant community of La Vernia, Texas, under the direction of Manager Catherine Ortiz. Our friendly team resides in the area and have really enjoyed introducing Firstmark to their neighbors and schools. They are always ready to lend a helping hand at local fundraising and volunteer events, representing the first credit union to open in the community they love. We invite you to stop by today to learn how Firstmark makes a difference in the lives of its members.



New Communities...



NEW BRAUNFELS

In August 2023, we were thrilled to join the New Braunfels community where we opened our newest location off Loop 337 next to WestPointe Village under the direction of Manager Kyle Reyes. Our team resides locally and are connected to the area's rich history, culture, and neighborly charm. You will find them supporting the community through various volunteer and fundraising events representing the best of credit union service. Stop by today! They would love to introduce you to Firstmark's products and solutions designed to help meet your financial goals.



...Helping More People

OUR PARTNERSHIPS







 TEXAS RANCHES FOR SALE
 LIVE WATER | HUNTING | LEGACY | HOMES ON ACREAGE




 Expect more.










Thank you to our partners



Mission-Focused

For over 90 years, Firstmark has followed a timeless mission of *people helping people*.



Firstmark
Credit Union®



Firstmark FOUNDATION™

(800) 683-1211 | firstmarkcu.org
P.O. Box 701650, San Antonio, TX 78270-1650

