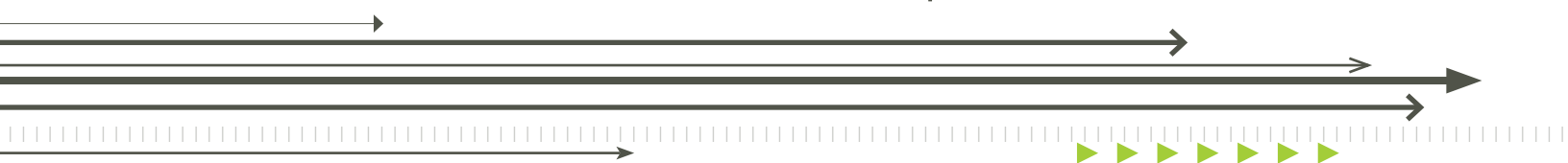




From Great Depression to Great Impression



2020 Annual Report



BOARD OF DIRECTORS & MANAGEMENT



Board of Directors pictured from left to right.

Top row: Donald Pinson, Rudy Peña, Ignacio Orozco Jr., Matthew Ralph, Redell Ervin

Bottom row: Kyle Friesenhahn, Clare Coleman, Donald Jones Jr., Brian Gottardy, Ronald Kyle

Board of Directors¹

Donald Pinson, Chairman (2021)
Rudy Peña, Vice Chairman (2021)
Ignacio Orozco Jr., Secretary (2022)
Matthew Ralph, Treasurer (2022)
Redell Ervin, Director (2023)
Kyle Friesenhahn, Director (2021)
Clare Coleman, Director (2023)
Donald Jones Jr., Advisory Director (2021)²
Brian Gottardy, Advisory Director (2021)²
Ronald Kyle, Director Emeritus

Asset/Liability Management Committee

Matthew Ralph, Director/Chairman
Michael Grundon, Vice Chairman
Donald Pinson, Director/Member
Redell Ervin, Director/Member
Nathanael Tarwasokono, Member
Danny Smith, Member
Tamika Baker, Member³

Risk and Cyber Committee

Donald Jones Jr., Advisory Director/Chairman
Tamika Baker, Vice Chairman³
Larry Wertheim, Member

Executive Officers

Nathanael Tarwasokono, President/CEO
Tamika Baker, Chief Strategy and Risk Officer³
Michael Grundon, Chief Financial Officer
Danny Smith, Chief Operations Officer
Gregg Thorne, Chief Alliance Officer

Administration

Michelle Akers, Board Counsel
Lisa Baty, Chief of Staff
Dawn Sloans, Executive Director, Firstmark Foundation⁴

Vice Presidents

Aaron Bedingfield, Information Technology
Angela Guerra-Devora, Member Care
Mark Leita, Compliance and Legislative Affairs
Priscilla Navarro-Fox, Risk and Cybersecurity
Michael Poligala, Home Lending
Tom Pryjowski, Real Estate and Facilities
Veronica Teran, Accounting/Controller



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Directors

Andrew Denoncour, Product Management
Jerry Dugas, Loss Mitigation
Jessica Guzman, Retail Experience
Todd Lanier, Marketing
Dazery Loreda, Core and Applications
Rick Nelson, Business Partnerships
Renee Patterson, Human Resources
Esther Torres, Consumer Lending

Managers

Jennifer Alonzo, Call Analytics
Valerie C. Bravo, Education and Brand
Kelley Farwell, Communications
Matthew Rojas, Treasury
Ashlie Schilling, Payment Systems
Crystal Shook, Member Care
Matthew Stiefer, Information Technology
Marisol Trejo, Member Care
Katrina Vargas, Human Resources
Kara Veach, Loan Operations

1. All current terms expire in April of the year noted
2. Appointed Advisory Director in 2020
3. Resigned in April 2021
4. Retired in January 2021

Financial Center Managers

Diane Bacon, Gold Canyon and Gulfdale
Matthew Bohr, Fredericksburg and O'Connor
Benjamin Castillo, Bandera and Huebner
Jeanette King, Potranco
Alexandria Lane, Jefferson
Elvia Martinez, Alamo Ranch
Christina Mason, Zarzamora
Crystal Saucedo, Culebra
Brenda Trevino, Mission
Shari Ward, Bitters



We would like to extend our sincere appreciation to former Director Anthony Petri for his eleven years of dedicated service to the credit union. Mr. Petri retired from the Board of Directors and Risk and Cyber Committee in

December 2020 to spend more time with his family, especially his beloved grandchildren. We wish him all the best!

Happy Retirement!

CHAIRMAN & CEO MESSAGE

Our History

In 1932, during the Great Depression, ten teachers agreed to establish a credit union to serve educators. San Antonio Teachers Credit Union (SATCU), the first state-chartered credit union in San Antonio, proudly served members under that name for 70 years. In 2002, SATCU became Firstmark Credit Union when membership qualifications were expanded to help more people in our community. Although our name changed almost 20 years ago, we are committed more than ever to the success of educators and those who support them. From the Great Depression to a Great Impression, we have recapped an extraordinary year of adversity that revealed our enduring legacy of resilience.

Our Resilience

Having completed 2019 with a net income of over \$8 million and a capital ratio of 11.13 percent, Firstmark Credit Union was most fortunate to enter a once-in-a-hundred year pandemic in the strongest financial position in our company's history. COVID-19 disrupted our lives, and 2020 became a year marked by unprecedented challenges. Shutdowns around the world impacted virtually every industry; from schools to restaurants to grocery stores to credit unions, every organization had to quickly adjust to this new reality. As a result, consumers changed their behaviors to adapt to the new norm, accelerating their adoption of technology, curbside, and drive-thru channels when interacting with various businesses. In response to the health crisis and a weakened economy, the credit union provided employees with safety and stability, worked relentlessly to reestablish the livelihoods of our members adversely affected by the pandemic, reduced all non-essential expenses, and increased our support to the school districts.

Within a matter of weeks, the credit union experienced an outstanding display of teamwork! Our information technology team mobilized 65 percent of our employees to work from home; our marketing, facilities, risk management, and human resources teams provided our employees with unlimited pandemic sick time, personal protective equipment (PPE), toilet paper, and emotional support while developing a system of

onsite testing, contact tracing, quarantining, cleaning, and communicating to keep everyone healthy and informed; our lending team quickly implemented loan payment relief programs to assist members facing an unexpected loss of income; our branch and call center employees worked tirelessly to continue supporting our members in drive-thru lanes and over the phone; our member outreach team made thousands of calls to provide members with hope and a plan; and we donated money, PPE, and other supplies to local school districts and the Children's Hospital.

During a record time of economic uncertainty, we remained vigilant to plan for the financial impact to our credit union and what actions we would take to not only survive but thrive beyond the crisis. Like many financial institutions, our income was negatively impacted by a low interest rate environment, a decrease in loan demand due to an inventory shortage of homes and vehicles, and an increase in member deposits due to government stimulus and decreased consumer spending. All things considered, the credit union remained focused, and we are pleased to say that none of our members have lost their cars or homes due to an inability to pay on their loans for reasons due to the pandemic. Additionally, internal audits and the joint state and federal examination continue to verify the safety and soundness of the credit union.

In a year of crisis, Firstmark was recognized as a Best Places to Work by the San Antonio Business Journal (SABJ), earned a 5-Star rating from Bauer Financial for a twelfth consecutive quarter (a trend since the fourth quarter of 2017), and was honored by the Northside Independent School District with their Legends Award. Each of these awards honored the credit union's remarkable culture, financial strength, and dedication to the education community. In addition, Firstmark also earned the SABJ Resilience in Business Award to recognize the credit union's extraordinary response to the challenges of 2020. We were certainly built to shine in moments like this, and we will move into our future with a renewed sense of hope and strength.



Our Future

Since fully reopening our lobbies in October 2020, Firstmark has noticed a significant shift in how our members interact with us. Branch traffic has been extremely slow to recover, and there is no indication that we will see a rebound to pre-COVID levels. Our financial centers have experienced a 30 percent decline in transactions, offset by a 20 percent increase in phone banking and a 10 percent increase in online/mobile banking. In addition, there was a considerable shift in branch traffic from the lobby to the drive-thru. As the pandemic endured, newly established consumer habits and behaviors thought to be temporary have become more permanent.

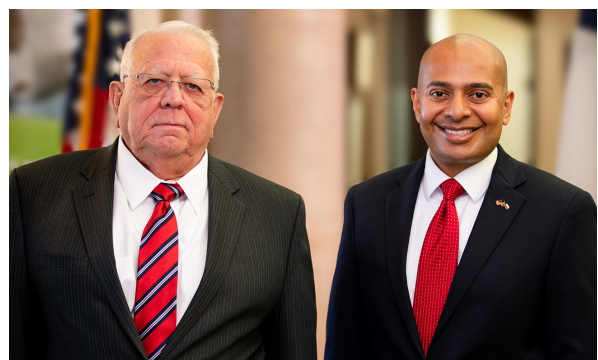
According to industry resources, ten years of digital transformation occurred in three short months during 2020, which we believe is a consumer movement that will continue to drive business innovation. With the instant disruption that impacted almost every aspect of our business, we were compelled to swiftly re-imagine how we operate our organization and serve our members. Over a very condensed timeframe, the credit union has and continues to reinvent itself by realigning our operations, accelerating digital enhancements, reconfiguring our branch footprint, and developing new products and services.

Over the next 24 months, our members will notice the following transformations at Firstmark: (1) continued consolidation of financial centers located within five miles of each other; (2) relocation of several existing financial centers to better locations; (3) expansion of new financial centers to surrounding towns in the San Antonio metro area; (4) increased hours of operation and services through our phone center; (5) increased hours of operation through our financial centers during the week, with a discontinuation of Saturday hours; (6) a much-improved online and mobile banking experience; (7) more attractive lending rates; and (8) new products and services, such as a better checking account with additional member benefits, a zero-down-payment home loan, and expanded financial planning tools through our partnership with TCG Advisors. Throughout 2021, members will receive more information about these exciting new developments.

Looking ahead, we remain determined to exit the COVID-19 pandemic stronger and better than ever! From the Great Depression to a Great Impression, we will continue to build upon our legacy of resilience that continually reminds us of the greater possibilities before us. We are committed to preserving a healthy culture of strong employee engagement and excellence in member service, providing products and solutions as advocates for financial wellness, being a good steward of our financials and the loyalty of our membership, and supporting schools with the fervor of our founding ten teachers.

Our Sincere Gratitude

In closing, we would like to thank our employees for their unwavering passion and commitment to the success of our credit union and members. We want to thank our Board of Directors for their outstanding leadership and dedication to represent the best interests of our members. And most importantly, we want to thank our members! We know you have many choices in the marketplace, and we are grateful you chose Firstmark to be your financial partner. On behalf of all of us at Firstmark Credit Union, we wish you and your family the very best!



Donald Pinson
Board Chairman

Nathanael Tarwasokono
President/CEO

COMMITTEE REPORTS

Asset/Liability Committee

The Asset/Liability Committee (ALCO) is appointed by the Board of Directors to appropriately identify, measure, monitor, and control specific elements of balance sheet risk, including the pricing of loans and deposits. Examples of risks include liquidity, interest rate, credit and portfolio concentration. The committee's objectives are to mitigate the impact of interest rate changes to net interest income and maintain a close watch on the credit quality of loans in the portfolio. The committee prices loans and deposits with the goal of providing members a selection of simple solutions at fair rates and terms.

The start of a new decade took a turn that no one could have expected, and the world experienced significant challenges associated with the global pandemic. In response to the unprecedented crisis, the United States government provided fiscal stimulus to bring relief to those across the country impacted by shutdowns and unemployment. To further strengthen the weakened economy, the Federal Reserve is expected to maintain historically low interest rates through 2021, providing low financing costs for homes and automobiles.

As management responded to evolving conditions caused by the pandemic, the credit union made several decisions to mitigate the impact to our operating expenses. In April 2020, given the level of economic uncertainty caused by the health crisis, management took extra precaution by increasing the provision for loan losses by \$3.9 million. We expected higher loan losses, specifically in the following unsecured loan categories: pandemic relief loans, personal loans, and credit cards. At the end of the year, the credit union granted \$295 million in new loans, while maintaining a low delinquency ratio of 0.71 percent and a net charge-off ratio of 0.28 percent. Should this positive trend continue in 2021, the credit union may reverse the unnecessary portion of loan loss provision expenses, providing a positive contribution to income and the capital ratio.

The committee is pleased to report the credit union ended 2020 with a regulatory capital ratio of 9.90 percent, which was 2.90 percent greater than the National Credit Union Association's (NCUA) highest rating of "well-capitalized." The credit union completed the year with total assets of approximately \$1.1 billion, total member loans of \$610 million and total member deposits of \$977 million. The credit union's net interest margin remained healthy at 2.83 percent. We were most fortunate to enter the pandemic in the strongest financial position in our company's history, and by year-end 2020, the credit union spent \$1.7 million in pandemic expenses to protect and support our members and employees.

In closing, our committee would like to thank the Board and management for their ongoing support. Firstmark Credit Union continues to be in a strong financial position and remains poised to provide our 94,000 members with products and solutions to benefit their financial wellness.



Matthew Ralph
Committee Chairman

\$7,500

**Awarded in
Educator Grants**



Risk and Cyber Committee

Formally known as the Audit Committee, the Risk and Cyber Committee is appointed by the Board of Directors to ensure management adheres to all board-approved policies. The committee is also responsible for providing oversight to the risk management, internal audit and cybersecurity programs, while ensuring the credit union is compliant with all credit union rules and regulations.

In 2020, the committee continued to engage Nearman, Maynard, Vallez, CPAs as the credit union's external financial auditor. Nearman, Maynard, Vallez has been ranked by the research firm of Callahan & Associates as a leading CPA firm providing audit services to the credit union industry.

For the credit union's internal audit program, the committee continued to engage CliftonLarsonAllen (CLA), who provided audit support for the credit union in 2020. Their firm serves in excess of 600 credit union clients, ranging in asset size from \$10 million to more than \$35 billion. The firm leverages a risk-based approach to the audit program, ensuring that high-risk areas and functions have strong procedures and controls in place.

We are pleased to report that the internal and external audits as well as the regulatory exam conducted in 2020 revealed no material findings. Looking ahead, the credit union will continue to reinforce our risk management and internal audit

programs in partnership with industry experts, while also focusing attention on advancing the credit union's cybersecurity program. As new risks emerge, it will be important for the credit union to monitor and hedge against these risks through effective mitigating strategies.

In closing, the committee would like to thank the Board and management for their support over the last year. We will continue to work prudently to protect the safety and soundness of the credit union for the benefit of our members.



Donald Jones Jr.
Committee Chairman

\$20K

**Awarded in
Cunningham Scholarships**

\$60K

**Donated to
Area School District Foundations**

GIVING BACK IN 2020

Volunteer

In response to the pandemic, many nonprofits had to cancel events and suspend volunteer opportunities early in 2020. Even so, Firstmark employees helped support the important works of numerous organizations, including Northside, North East and San Antonio school districts; SAReads; Children's Hospital of San Antonio Foundation; San Antonio Food Bank; and The Salvation Army. On behalf of Firstmark members, we supported the community with more than 725 hours of volunteer service.

Job Shadow

Early in 2020, Firstmark welcomed 20 North East ISD high school students for a half-day visit to our corporate office as part of a city-wide Job Shadow Day organized by SAWorks. The goal of the program was to give students an inside look at the workplace, learning about the functions of human resources, accounting, marketing, lending, risk and information technology. In addition, our executive team shared stories and words of advice to help the students on their own educational and professional journeys.

Read Across America Day

In celebration of Dr. Seuss' birthday, volunteers were invited to read to students in nearby elementary schools. Firstmark employees answered the call, donned red and white striped hats and spent the morning having fun reading books, like "Oh, the Places You'll Go," to students in kindergarten through third grade.



Read Across America Day - Dr. Seuss' Birthday (Early March 2020)



Habitat for Humanity (February 2020)



San Antonio Food Bank Event





Salvation Army Food Pantry

*Firstmark employees, Rose and Justine,
packaged food items for families in need.*

FINANCIAL CONDITION

Results as of December 31

2020

2019

ASSETS

Loans to Members (Net of Allowance)	\$ 603,243,721	\$ 693,333,670
Accounts Receivable	6,638,962	4,204,453
Cash on Hand in Financial Institutions	12,732,868	7,647,068
Investments	474,375,784	261,162,989
Prepays/Deferreds	1,781,434	1,615,886
Fixed Assets	23,303,214	23,610,873
Accrued Income	2,788,822	2,615,476
NCUA Deposit Insurance	8,267,102	8,168,966
Other Assets	12,701,168	17,651,616

TOTAL ASSETS

\$1,145,833,075

\$1,020,010,997

LIABILITIES AND CAPITAL

Notes Payable	\$ 59,324,095	\$ 61,037,912
Member Deposits	977,141,619	849,095,916
Regular Reserves	16,902,857	16,902,857
Undivided Earnings	96,581,005	96,683,022
Accumulated Comprehensive Income-AFS	3,179,701	(340,301)
Accumulated Comprehensive Income-Pension Plan	(7,296,202)	(3,368,409)

TOTAL LIABILITIES & CAPITAL

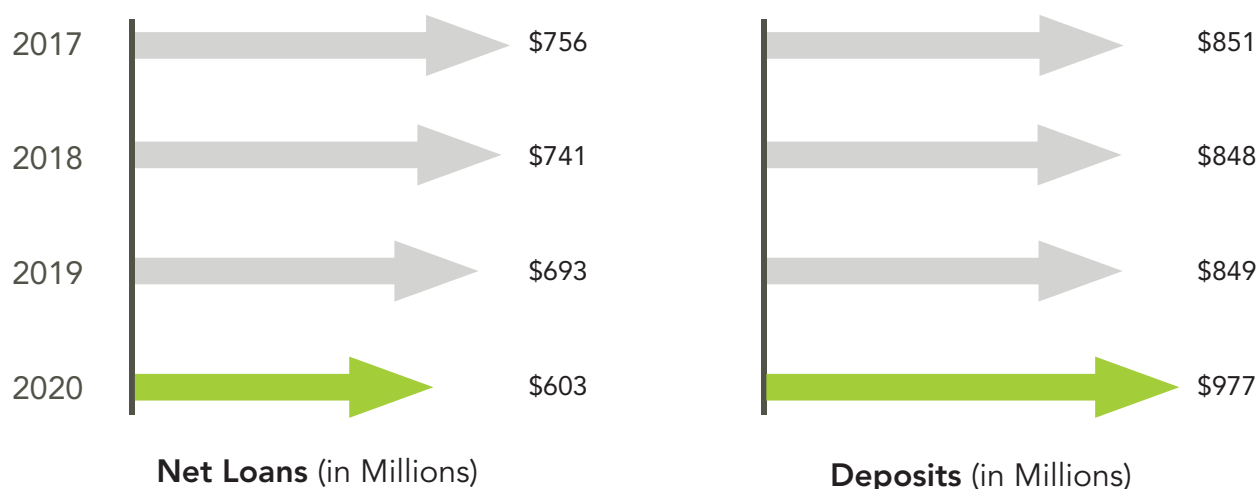
\$1,145,833,075

\$1,020,010,997

MEMBERSHIP

94,000

97,000



INCOME & EXPENSE

Results as of December 31

2020

2019

INCOME

Interest on Loans to Members	\$ 31,141,371	\$ 34,803,216
Interest on Investments	5,791,981	7,672,428
Other Operating Income	13,899,249	16,140,301

TOTAL INCOME

\$50,832,601

\$58,615,945

EXPENSES

Employee Compensation and Benefits	\$ 20,346,694	\$ 19,257,860
Travel and Conference	269,812	426,001
Office Occupancy	3,596,114	4,080,081
Office Operations	7,356,727	6,524,695
Educational and Promotional	1,056,124	1,186,052
Loan Servicing	2,048,457	1,853,716
Professional and Outside Services	6,492,600	6,458,999
Member Insurance	28,051	25,522
Provision for Loan and Lease Losses	4,543,028	2,267,861
Operating Fees	86,773	82,338
Miscellaneous Operating Expenses	505,208	464,458

TOTAL OPERATING EXPENSES

\$46,329,587

\$42,627,583

Non-Operating (Gain)/Loss	(1,629,841)	(829,972)
Dividends and Interest Paid to Members	4,214,944	5,799,654
Interest on Borrowed Funds	2,019,926	2,986,480

TOTAL EXPENSES

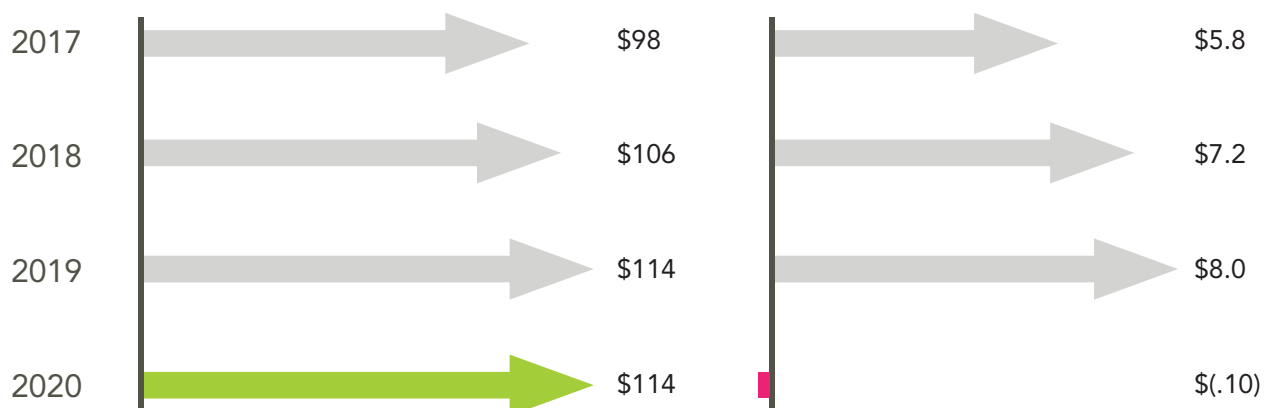
\$50,934,617

\$50,583,745

NET INCOME

(\$102,016)

\$8,032,200



Net Worth (in Millions)

Net Income (in Millions)

FROM GREAT DEPRESSION TO GREAT IMPRESSION

Community Recognition and Donations

San Antonio Business Journal Best Places to Work Award

This award recognized Firstmark's strong commitment to creating a positive work environment. The Best Places to Work nomination is based on scores from employee feedback that are analyzed impartially by Quantum Workplace. The survey measures key areas of an organization's culture, including trust in leadership and employee engagement. We are proud of this team accomplishment to build a healthy culture where everyone has an opportunity to grow and make a difference.

SAN ANTONIO BUSINESS JOURNAL



2020 BEST PLACES TO WORK

San Antonio Business Journal Resilience in Business Award

Firstmark was recognized for our strength and resilience demonstrated during the pandemic crisis. The credit union provided employees with safety and stability, offering unlimited pandemic sick time and providing ongoing support in various ways. Additionally, we assisted our members by offering a wide range of payment relief options and organized an outbound call campaign for members experiencing hardship. We took amazing care of our employees who took amazing care of our members.



Other Awards and Recognitions

- ★ 5-Star Bauer Financial Rating
- ★ Northside ISD Legends Award
- ★ San Antonio Business Group on Health
– FitCitySA Award

60,000 Academic Planners Donated to San Antonio Teachers

For more than 30 years, Firstmark has designed and distributed free academic planners to educators across the greater San Antonio area. The planners have become so popular with teachers that Firstmark will start receiving requests for them weeks before the start of the school year. In August 2020, we held a curbside event to distribute the academic planners to ten San Antonio school districts.



200,000 Meal Bags Donated to School Nutrition Programs

In some San Antonio school districts, over 90 percent of children qualify for free or reduced meals. While classrooms were closed, many schools were still bustling with activity to ensure students did not go hungry. As a result of COVID-19, schools had to quickly change the way they operated. Teachers transitioned their classrooms online, and schools provided supplies and meals through curbside pickup. With larger school districts serving up to 27,000 student meals per day, the need for packaging materials and distribution bags became enormous. To ease the burden, Firstmark donated 200,000 meal bags to help distribute food.

20,000 Curriculum Bags Donated to San Antonio School Districts

As COVID-19 forced students and teachers into virtual learning, school districts were doing their best to ensure that those students without internet access did not get left behind. Using curbside delivery, families were able to pick up physical lesson plans from their schools for at-home learning. To help distribute these critical student resources, Firstmark donated 20,000 curriculum bags to area school districts.



N95 Masks Donated to Frontline Medical Workers

Firstmark has a long-standing history of supporting the local children's hospital and its foundation. We were well prepared for the pandemic crisis with personal protective equipment for our employees, including N95 masks. In response to the urgent need to protect frontline medical workers, Firstmark donated 50 percent of our supply to The Children's Hospital of San Antonio Foundation.



\$60,000 Donated to San Antonio School District Foundations

In a matter of weeks, teachers all over the city quickly took their classrooms online when the pandemic crisis forced most of San Antonio to shut down. The rapid shift to virtual learning resulted in substantial costs for schools as they provided technological support and other curbside services to their students. To support these needs in the education community, Firstmark donated \$60,000 to San Antonio school district foundations.

1,000 Turkeys Donated to 1,000 Teachers

Each year, Firstmark celebrates its founders through a variety of back-to-school events, including the one-of-a-kind Firstmark Teacher Fest. Due to the pandemic, we had to reimagine a safe way to honor teachers, and from that came our inaugural Turkeys For Teachers event in November 2020. Firstmark board directors, employees and their families distributed 1,000 turkeys to area teachers in recognition of their dedication and resilience. The turnout was incredible; we gave away 1,000 free online tickets in a matter of hours. During the day's festivities, hundreds of cars lined up and made their way through the credit union's parking lot to get their swag and turkey bag.





Inaugural Turkeys For Teachers

Board directors, Rudy Peña and Clare Coleman, handed out turkeys to 1,000 deserving teachers.

FROM GREAT DEPRESSION TO GREAT IMPRESSION

(continued)

Firstmark Gives Back

Educator Grants

We understand the challenges teachers face each year. The cost of supplying classroom needs can be overwhelming to both new and veteran educators alike. It is our privilege to offer this program to eligible members. For the 2019-2020 school year, Firstmark distributed 15 educator grants for a total of \$7,500.

CUFK Donations

With the help of our members and employees, we raised \$24,000 in 2020 for The Children's Hospital of San Antonio Foundation through the Credit Unions for Kids (CUFK) program. Established in San Antonio, CUFK is a partnership with the Children's Miracle Network, a nonprofit organization that increases awareness of childhood health issues and raises funds for local children's hospitals and medical research.

Cunningham Scholarships

Each year, 20 college-bound students receive \$1,000 to help cover the cost of higher education. This scholarship program was created to honor Frank Price Cunningham and Helen Shipman Cunningham's long-standing dedication and service to the credit union.

A Chance to Get Ahead \$100K Giveaway

Our Chance to Get Ahead \$100K Giveaway launched on December 2, 2019, and concluded on June 27, 2020. In addition to our 30 weekly winners that won \$2,500, one lucky winner won the grand prize of \$10,000! While the campaign launched well before the pandemic, the monetary winnings awarded each week came at a time when members needed it most, as many in our community were impacted by job loss and unexpected expenses. This promotion was more than a chance to win. For many, it was a chance to get ahead.



Congratulations to our grand prize winner, Denise Dickson, a long-standing member and tenured educator!



RELOCATIONS PLANNED FOR 2021!

A New Look Coming Soon

Legacy Financial Center

An existing building at the Legacy Shopping Center has been remodeled to serve as our newest financial center, located a half-mile from our Gold Canyon location. Upon completion of the building's renovations, the Legacy Financial Center is anticipated to open in April 2021, at which time the Gold Canyon Corporate Office will close to members.

Legacy Financial Center

2103 N. Loop 1604 E.

San Antonio, TX 78232

Diane Bacon, Financial Center Manager



Culebra Financial Center

The newly designed Culebra Financial Center will be located on the same corner as our former building. A groundbreaking ceremony took place in November 2020, to celebrate the construction of our new state-of-the-art facility. The financial center is anticipated to open in August 2021.

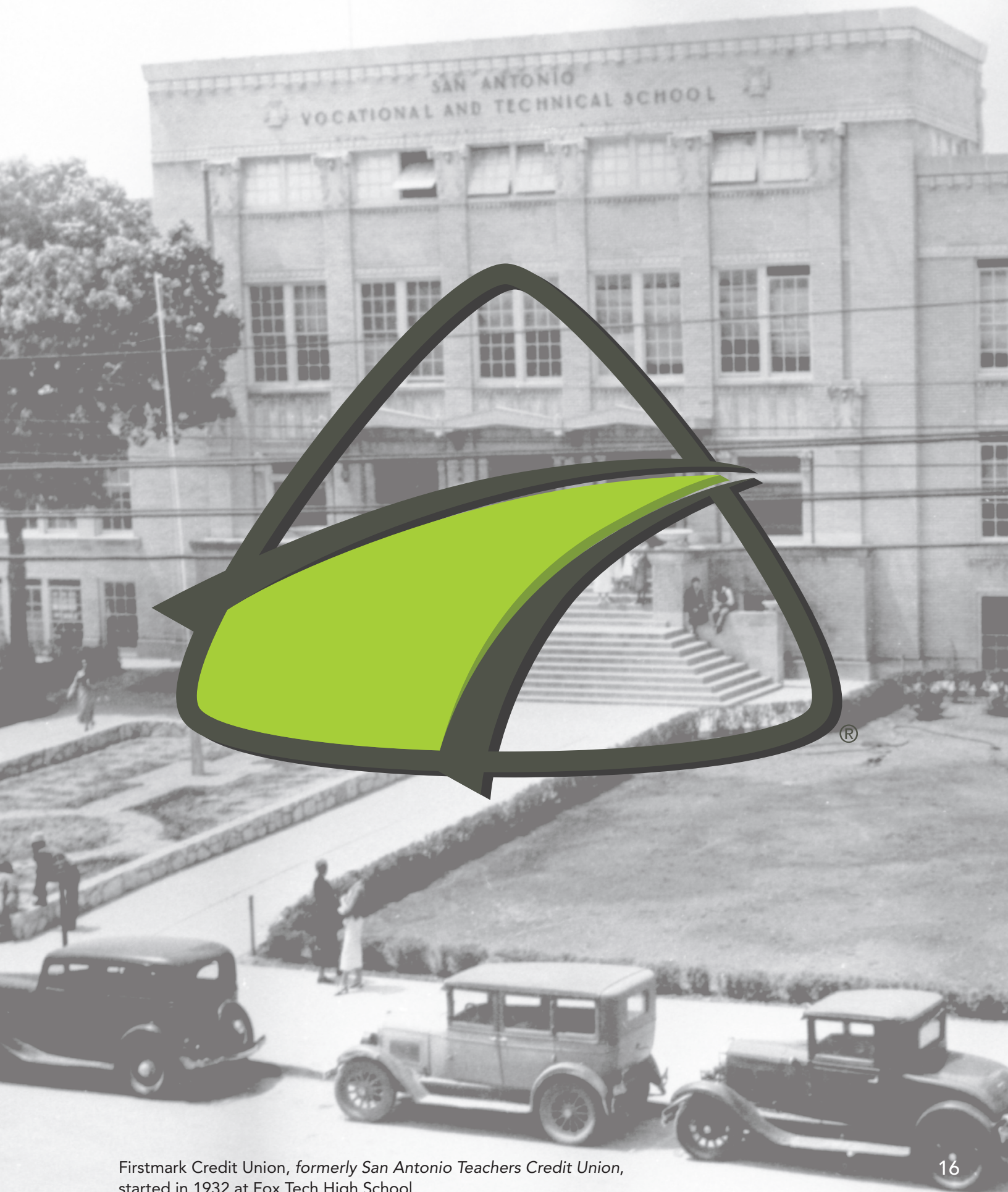
Culebra Financial Center

7218 Culebra Rd.

San Antonio, TX 78251

Crystal Saucedo, Financial Center Manager





Firstmark Credit Union, formerly San Antonio Teachers Credit Union, started in 1932 at Fox Tech High School.

Donations

1,000

Turkeys for Teachers

10,000

Curriculum Bags to Area School Districts

100,000

Meal Bags to Area School Districts



BYLAW AMENDMENT: Beginning in June 2020 through February 2021, the Firstmark Credit Union Board of Directors approved several amendments to the credit union's bylaws that include:

§3.01 Field of Membership – Added full community membership in Gillespie County and the 12 counties contiguous to both Bexar and Gillespie Counties.

§3.05 (a) Annual Meeting – Provided for an emergency exception of the in-person quorum requirements for the credit union's annual membership meeting.

§5.01 (a) Number of Directors – Reduced the size of the board from eight directors to seven.

All changes were approved by the Credit Union Department of Texas.

Members who wish to view the amended bylaws in their entirety may contact the credit union's executive office at 2023 Gold Canyon Drive, San Antonio, TX 78232.





Academic Planner Curbside Event

"Teachers have shown tremendous resolve to stay connected to the students and families they serve, and we are inspired by their dedication," said President and CEO Nathanael Tarwasokono.

*We extend our heartfelt condolences to those who
have lost loved ones during the pandemic crisis.
From our family to yours, we wish you hope,
strength and comfort in the days ahead.*



Smart. Simple. Secure.

800.683.1211 | firstmarkcu.org
P.O. Box 701650, San Antonio, TX 78270-1650



Federally Insured by the National Credit Union Administration

