



**Firstmark**  
Credit Union®



2022  
Annual Report

**A Foundation Forever,  
Built Together**









# Power of the Dollar®

The checking account that makes an impact  
*Only*

Support your community and unlock money-saving benefits with Power of the Dollar® Checking.

**Join the Movement!**



Firstmark Foundation | Powered by  
Power of the Dollar® Membership



# 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, Kyle Friesenhahn*

*Bottom row: Clare Coleman, Donald Jones Jr., Brian Gottardy, Ericka Olivarez, Lloyd Verstuyft, Ronald Kyle*

## **Board of Directors<sup>1</sup>**

Donald Pinson, Chairman (2024)  
Rudy Peña, Vice Chairman (2024)  
Ignacio Orozco Jr., Secretary (2025)  
Matthew Ralph, Treasurer (2025)  
Redell Ervin, Director (2023)  
Kyle Friesenhahn, Director (2024)  
Clare Coleman, Director (2023)  
Donald Jones Jr., Advisory Director (2023)  
Brian Gottardy, Advisory Director (2023)  
Ericka Olivarez, Advisory Director (2023)  
Lloyd Verstuyft, Advisory Director (2023)  
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

## **Risk & Cyber Committee**

Donald Jones Jr., Advisory Director/Chairman  
Laura Ward, Vice Chairman  
Larry Wertheim, Member<sup>2</sup>  
Michael Hicks, Member  
Lloyd Verstuyft, Member<sup>3</sup>

## **Executive Officers**

Nathanael Tarwasokono, President/CEO  
Gregg Thorne, EVP, Chief Experience Officer<sup>4</sup>  
Laura Ward, Chief Risk Officer<sup>5</sup>  
Danny Smith, Chief Lending Officer  
Steve Mott, Chief Information Officer<sup>6</sup>  
Mary Leonardi, Chief People Officer<sup>5,6</sup>  
Michael Grundon, Chief Financial Officer  
Aaron Bedingfield, Chief Technology Officer<sup>7</sup>

## **Executive Administration**

Michelle Akers, Board Counsel  
Lisa Baty, Chief of Staff  
Adriana Martinez, Project Alignment

## **Firstmark Foundation**

Marisa Pérez-Díaz, Executive Director

## **Vice Presidents**

Andrew Denoncour, Product Dev. & Mktg.<sup>8</sup>  
Angela Guerra-Devora, Member Care  
Mark Leita, Compliance & Legislation  
Rick Nelson, Business Partnerships  
Tom Pryjowski, Construction  
Veronica Teran, Accounting/Controller



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### Directors

Jerry Dugas, Loss Mitigation  
 Todd Lanier, Creative Director  
 Dazery Loreda, Core & Applications  
 Matthew Rojas, Treasury  
 Ashlie Buck, Payment Systems  
 Matthew Stiefer, IT Services

### Managers

Jennifer Alonzo, Call Analytics  
 Vanessa Arita-Gonzalez, Member Experience Ops  
 Diane Bacon, Foundation & Education Relations  
 Andy Cano, Software Developer & Data Analytics  
 Cierra Daniels, Member Care  
 Kelley Farwell, Communications  
 Colleen Fitzgerald, Facilities  
 Kara Galbo, Credit Cards  
 Jessica Guzman, Vendor & Business Continuity<sup>9</sup>  
 Edward Hernandez, Risk Assurance  
 Jennifer Moore, Culture & Engagement  
 David Peterson, Network Infrastructure & Security  
 David Puente, Home Lending  
 Rachel Rodriguez, Learning & Performance  
 Victoria Rodriguez, Product Manager II  
 Danielle Santos, Payment Systems  
 Crystal Shook, Member Care  
 John Straughan, Service Desk Solutions  
 Marivel Tablas, Member Care  
 Mark Teter, Consumer Underwriting  
 Brian Torres, Digital Marketing  
 Marisol Trejo, Internal Audit  
 Brenda Trevino, Member Care  
 Zachary Wikstrom, Data Analytics  
 Natasha Williams, Accounting



### Financial Center Managers

Matthew Bohr, Legacy  
 MaKyla Carrillo, Fredericksburg  
 Benjamin Castillo, Huebner  
 Miguel De La Rosa, Mission  
 Alexandria Lane, Jefferson  
 Christina Mason, Potranco  
 Catherine Ortiz, La Vernia  
 Christopher Rodriguez, Alamo Ranch  
 Rosaura Sagredo, Zarzamora  
 Crystal Saucedo, Culebra  
 Ariana Valdez, O'Connor  
 Shari Ward, Bitters

1. All current terms expire in April of the year noted
2. Resigned in April 2022
3. Appointed Advisory Director and Committee Member in 2022
4. Promoted in March 2023
5. Hired in June 2022
6. Contracted Consultant
7. Resigned in November 2022
8. Promoted in April 2022
9. Transferred to Risk Assurance in November 2022

# CHAIRMAN & CEO MESSAGE

## A Foundation Forever



Fidel Tafolla, Treasurer of San Antonio Teachers Credit Union from the years 1933 – 1938, said this during his service:

*"The credit union idea is sound, and we wish to recommend it to all progressive school systems."*

Today, Firstmark Credit Union continues to build upon a strong foundation, providing financial services and solutions to our local community and all school employees who work hard to educate our children.

Our foundation began with the vision and resourcefulness of ten teachers, who in 1932, during the Great Depression, established 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 we know today as Fox Tech High School in the San Antonio Independent School District. SATCU closed its first year with 40 members, \$475 in assets, and \$300 in loans divided between three borrowers. We proudly served members under the SATCU name for 70 years before expanding our membership qualifications in 2002 to help more people in the community. Although our name has changed, we are committed more than ever to the success of school employees and their families.



## Built Together

As a financial cooperative owned by our members, we continue to chart a course that celebrates our roots in education, gives back to the community we serve, and provides products and services to help meet the financial goals of all school employees and their families. What we have accomplished over the last 90 years is only made possible by our members.

In 1932, Ida Mae Murray was our first board president and Frank Cunningham was named our president in 1937. Today, we offer student scholarships in the name of Mr. Cunningham and his wife, Helen. Leon Ewing served the credit union as president and CEO from 1984 until his retirement in 2015. We are forever grateful for their service that has paid forward in innumerable ways.



In 2021 and 2022, the credit union launched several new products and services, including the Power of the Dollar® Checking, On Your Mark® Money Market, On Your Mark® Mortgage, and financial planning services through TCG Advisors. These products and services are uniquely offered by Firstmark to better serve the education community.

In 2023, we have plans to enhance our service level standards and self-service tools to improve the overall member experience. These include 1) an enhanced phone system, 2) a more efficient service model in our financial centers based on member feedback, 3) an option for early direct deposit, 4) an easier option for sending money to friends and family, and 5) continued improvements to online and mobile banking.



Geographically, Firstmark is continuing to modernize current locations while expanding outside of the city to better support more members who live outside of San Antonio. In December 2022, we opened the new Jefferson Financial Center on Fredericksburg Road. In 2023, two locations in new markets will open – one in La Vernia in March 2023 and one in New Braunfels in July 2023. The credit union is also under contract to purchase land in Spring Branch and the far-west side of San Antonio for future financial centers targeted to open in 2024.

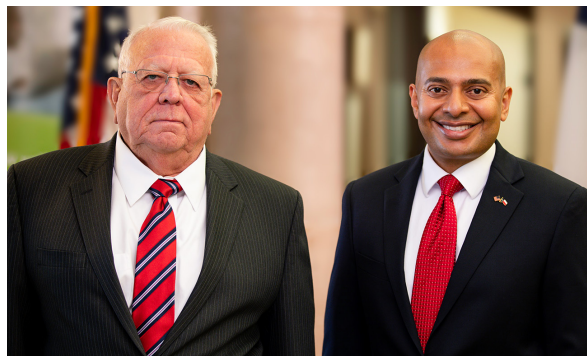
### On Behalf of Our Members

Over the years, Firstmark has remained true to a guiding principle inspired by the credit union movement – we are *people helping people*. Members enrolled in the Power of the Dollar® Checking pay a \$1 monthly impact fee that directly funds the Firstmark Foundation, a 501(c)(3) Public Charity dedicated to making a tangible, positive impact in the education community through the collective and democratized giving of the membership. On behalf of our members, the Foundation will fund significant needs across our school districts, such as constructing new facilities, improving existing amenities, and enhancing learning spaces. The needs of the education community are many, and with \$1 per month, together, we can make a lasting difference in the communities we serve.

Since its launch in the fall of 2021, the Foundation has helped support the early infrastructure costs of CAST Teach High School and The Holdsworth Center’s professional development program for superintendents in Texas. Additionally, the Foundation funds annual programs such as education grants for school employees and student scholarships for graduating high school seniors. The Foundation also recently joined Border Federal Credit Union to provide financial resources to families recovering from the Robb Elementary school shooting that occurred in Uvalde. We hope you will join the thousands of members who are making these contributions possible.

In 2022, our credit union celebrated 90 years of service, and because of your membership, we can continue to advance our legacy to help more people and positively impact the education community in honor of our founding ten teachers. It is a timeless and rewarding mission we can all be proud of.

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 work hard every day to continually earn your business. 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 on net interest income and maintain a close watch on the credit quality of loans in the portfolio. The committee prices loans and deposits to provide members with a selection of simple solutions at fair rates and terms.

In 2020, in response to the global pandemic, the United States government provided fiscal stimulus to bring relief to those impacted by shutdowns and unemployment. By the second half of 2021, the economy showed signs of recovery with more businesses reopening and more people returning to work. In March 2022, while the United States continued to counter the effects caused by a COVID economy, inflation significantly exceeded Federal Reserve targets (from March 2021), and earlier thoughts that inflation was transitory began to wane. Since March 2022, the Federal Reserve has rapidly raised overnight borrowing rates to tighten credit, slow down the economy, and ultimately bring down inflation.

The credit union continues to navigate through the increasing cost of doing business caused by inflation and recent Fed rate hikes that ultimately impacts member pricing. We are faced with a new reality where borrowing is expensive, and saving is rewarded. The economic environment remains very dynamic, and it is difficult to predict how long the current rate cycle will last. As such, management will continue to remain prudent when making short-term pricing adjustments during such an unpredictable economic environment. The long-term view always provides better perspective, and we will keep our eye on the horizon, always mindful of the forward progress of the credit union and the members we serve.

The committee is pleased to report the credit union ended 2022 with a regulatory capital ratio of 10.07 percent, which was 3.07 percent greater than the National Credit Union Association's (NCUA) highest rating of "well-capitalized." By year-end, total assets were approximately \$1.2 billion, total member deposits were \$1.1 billion, and total member loans were \$736 million. The net interest margin remained healthy at 2.74 percent. The credit union ended the year in a solid financial position during a season of economic challenges and recovery.

In closing, our committee would like to thank the Board and management for their ongoing support. Firstmark Credit Union remains poised to provide our 92,800 members with products and solutions to benefit their financial wellness, especially during today's challenging economy.



**Matthew Ralph**  
Committee Chairman



## Risk & Cyber Committee

Formally known as the Audit Committee, the Risk & 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 2022, the committee continued to engage CliftonLarsonAllen (CLA), who provided internal audit support for the credit union. Their firm serves more than 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.

Furthermore, 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. We are pleased to report that the internal and external audits as well as the regulatory exam conducted in 2022 revealed no material findings.

Over the year, Firstmark continued to strengthen its cybersecurity program, leveraging critical partners to provide a comprehensive network of defense. What was once considered a technical discipline, cybersecurity is now an organization's strategic program that includes: prevention (training and awareness), detection (system monitoring), and response (containing the threat). In an era of data breaches and ransomware crises, the framework of cyber-risk controls and zero trust architecture are vital components to business continuity management. In 2023, the committee will engage CLA to perform a robust assessment of current cybersecurity policies, procedures, practices, and systems.

The credit union recently welcomed its new Chief Risk Officer, Laura Ward, who has an extensive background in internal audit and enterprise risk management. Under her leadership, the dedicated risk assurance team will continue to enhance current processes, controls, and systems for greater fortification and the overall protection of our members' information. The Risk & Cyber Committee also welcomed its newest volunteer member, Dr. Lloyd Verstuyft, retired superintendent of the Southwest Independent School District. We thank Dr. Verstuyft for his long-standing leadership in the San Antonio education community and for his valuable service to the credit union.

Looking ahead, the credit union will continue to reinforce its risk management, internal and external audit programs, and cybersecurity controls in partnership with industry experts. 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

# FINANCIAL CONDITION

## Results as of December 31

2022

2021

### ASSETS

|  |                |                |
|--|----------------|----------------|
| Loans to Members (Net of Allowance)    | \$ 732,630,753 | \$ 658,146,452 |
| Accounts Receivable                    | 3,662,749      | 5,303,844      |
| Cash on Hand in Financial Institutions | 16,901,519     | 12,776,901     |
| Investments                            | 390,650,557    | 497,248,358    |
| Prepays/Deferreds                      | 2,532,691      | 2,543,283      |
| Fixed Assets                           | 31,837,315     | 24,507,109     |
| Accrued Income                         | 3,318,323      | 2,796,321      |
| NCUA Deposit Insurance                 | 10,074,445     | 9,720,510      |
| Other Assets                           | 37,295,737     | 16,924,767     |

### TOTAL ASSETS

\$1,228,904,088

\$1,229,967,545

### LIABILITIES AND CAPITAL

|   |                |               |
|---|----------------|---------------|
| Total Liabilities                             | \$ 106,606,774 | \$ 72,091,317 |
| Member Deposits                               | 1,052,234,861  | 1,048,456,528 |
| Undivided Earnings                            | 123,852,951    | 118,200,392   |
| Accumulated Comprehensive Income–AFS          | (50,417,844)   | (5,497,735)   |
| Accumulated Comprehensive Income–Pension Plan | (3,372,654)    | (3,282,957)   |

### TOTAL LIABILITIES & CAPITAL

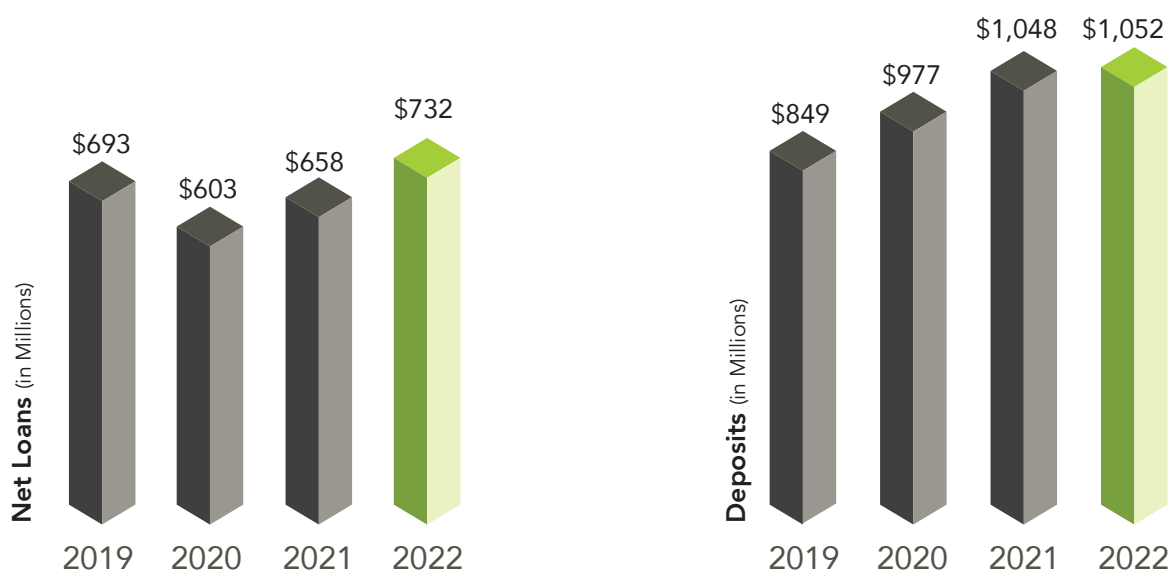
\$1,228,904,088

\$1,229,967,545

### MEMBERSHIP

92,760

92,600





# INCOME & EXPENSE

Results as of December 31

2022

2021

## INCOME

|                              |               |               |
|------------------------------|---------------|---------------|
| Interest on Loans to Members | \$ 31,033,248 | \$ 27,716,814 |
| Interest on Investments      | 11,517,507    | 4,938,289     |
| Other Operating Income       | 16,705,208    | 16,222,705    |

## TOTAL INCOME

\$59,255,963

\$48,877,808

## EXPENSES

|                                     |               |               |
|-------------------------------------|---------------|---------------|
| Employee Compensation and Benefits  | \$ 21,467,494 | \$ 19,613,066 |
| Travel and Conference               | 292,755       | 476,250       |
| Office Occupancy                    | 3,267,670     | 3,382,408     |
| Office Operations                   | 7,425,967     | 7,856,611     |
| Educational and Promotional         | 1,802,415     | 1,531,361     |
| Loan Servicing                      | 2,938,006     | 2,368,222     |
| Professional and Outside Services   | 6,327,878     | 7,694,050     |
| Member Insurance                    | 51,425        | 39,723        |
| Provision for Loan and Lease Losses | 1,291,666     | (1,573,995)   |
| Operating Fees                      | 84,105        | 77,172        |
| Miscellaneous Operating Expenses    | 561,892       | 835,953       |

## TOTAL OPERATING EXPENSES

\$45,511,273

\$42,300,821

|  |           |             |
|--|-----------|-------------|
| Non-Operating (Gain)/Loss              | (785,885) | (1,837,934) |
| Dividends and Interest Paid to Members | 2,443,106 | 2,549,240   |
| Interest on Borrowed Funds             | 6,434,917 | 1,149,151   |

## TOTAL EXPENSES

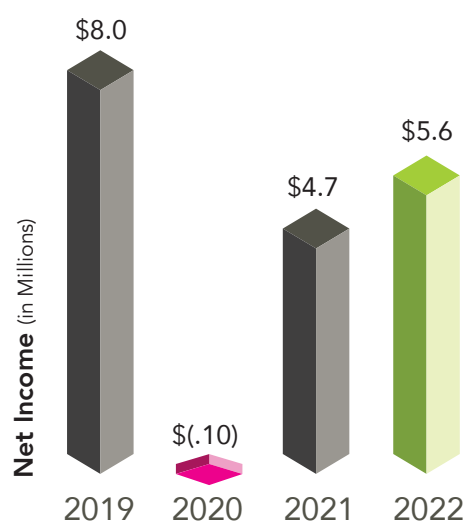
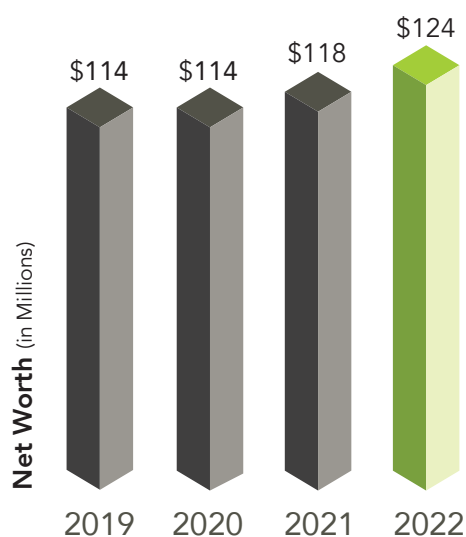
\$53,603,411

\$44,161,278

## NET INCOME

\$5,652,552

\$4,716,530



# THE POWER OF THE DOLLAR®



## Firstmark FOUNDATION™

The Power to Make an Impact Together

In 2022, the Firstmark Foundation made exceptional strides in building a positive presence throughout our local education community by providing essential financial relief and fundamental resources to help equip school employees for the vital work they do. Powered by the collective support of members enrolled in the Power of the Dollar® Checking, the Foundation has begun a profound philanthropic movement that will make an impact in school communities for years to come.

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*"Under the leadership of Marisa Pérez-Díaz and the Foundation's Board of Directors, we look forward to doing great things in our community on behalf of our members."*

*- Nathanael Tarwasokono  
President/CEO, Firstmark Credit Union*

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During the year, the Foundation awarded a \$100,000 grant to The Holdsworth Center to help scale their Superintendent Leadership Program, which has been designed to enhance the unique leadership needs and responsibilities required of our superintendents serving in public education. The Foundation also awarded a \$40,000 grant to the CAST Schools Network to provide additional funding for their Teacher Residency Program. This program allows new teachers to gain hands-on classroom experience where they can be challenged and mentored as they begin their teaching careers. Both programs are helping to fill the gap at a critical juncture in the Texas public education system.

In October, the Foundation Team and members of the Firstmark Foundation Board of Directors were honored to join Border Federal Credit Union to provide financial resources to families recovering from the tragic event that occurred at Robb

Elementary School in Uvalde, Texas. Speaking with these students and their families was a most impactful moment and their stories of recovery will inspire our team forever. Our members can be proud to know their membership helped make a difference in these precious lives.

To close out the year, we were excited to add Power of the Dollar® members to the Education Grant Committee, who helped decide the recipients for the 2022-23 school year. The Foundation was pleased to announce 20 recipients, who each received \$1,000 grants; this doubled from the \$500 grants presented the previous year. To date, Firstmark has awarded over \$85,000 to support education grants given to full time, K-12 educators and support staff to fund inventive project ideas, including the materials necessary to successfully carry them out.

These contributions would not be possible without the help of our Power of the Dollar® members, who continue to provide a stream of resources to fund important initiatives that help create sustainability within the education system. Through the Firstmark Foundation, we will continue to make a tangible, positive impact in the education community through the collective giving of our membership.



*The Foundation Team (from left to right): Diane Bacon, Marisa Pérez-Díaz, and Christy Bradshaw*





Grant winner Karen Wilcox and Power of the Dollar® Education Grant Committee member Eloise Bunger

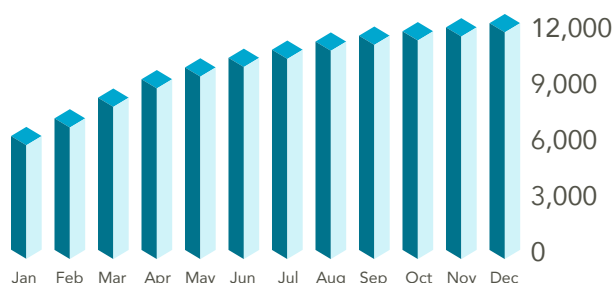
### Power of the Dollar® Members Make an Impact

The Firstmark Foundation was established as a giving arm of the credit union to focus on the needs of schools; and since its launch in 2021, giving back through Firstmark has never been easier or more rewarding. All members enrolled in the Power of the Dollar® Checking save more while giving more. Their \$1 monthly impact fee directly funds the Firstmark Foundation, and members who have already joined this collective movement have a unified voice to inspire others to join their efforts. 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 the education community. If you have not yet enrolled in the Power of the Dollar® Checking, we invite you to join today.

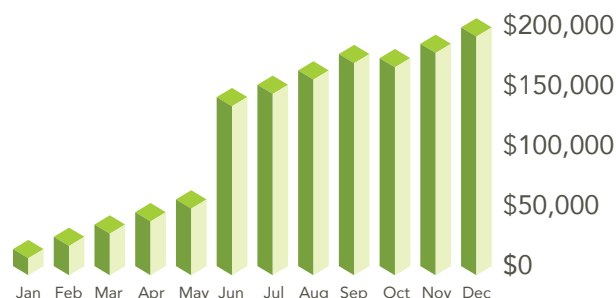
*"I am thrilled that Firstmark is committed to giving funds to public school programs where it is needed most – especially to programs that face funding cuts. So happy that Firstmark is able to vary the distribution of these beneficial funds to a wide variety of deserving programs and projects."*

*- Eloise Bunger, Power of the Dollar® Education Grant Committee member*

### 2022 Power of the Dollar® Accounts



### 2022 Power of the Dollar® Impact Funds



# IMPACT ON EDUCATION

## Academic Planners

For more than 35 years, Firstmark has designed and distributed free academic planners to educators across the greater San Antonio area. In 2022, we distributed over 53,000 academic planners to 27 school districts in San Antonio and the surrounding counties, 17 charter schools, 16 private schools, and 3 nonprofit education organizations.

## Cunningham Scholarship

The Cunningham Scholarship was created in 1993 to honor the memory of Frank and Helen Cunningham who dedicated their lives to serving the members of the credit union. Their legacy lives on in our continual efforts to help students reach their highest potential. In partnership with the San Antonio Area Foundation, 20 college-bound students each received a \$1,000 scholarship to help cover the cost of their higher education.

## Teacher Appreciation

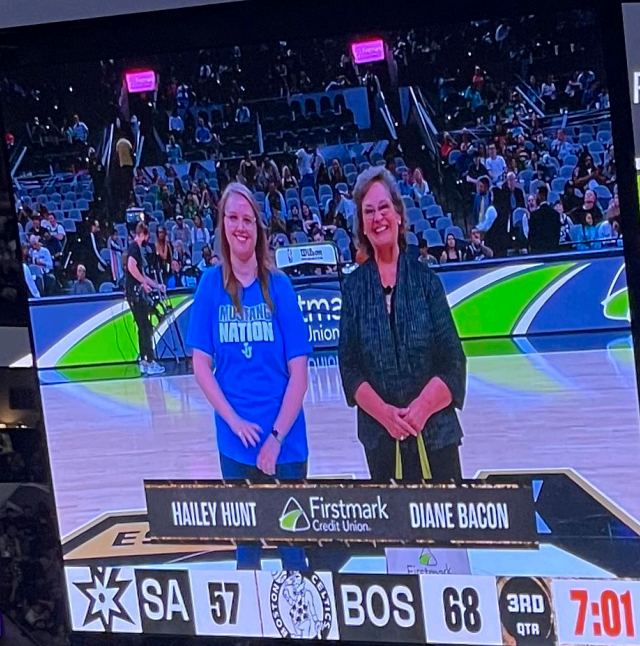
Firstmark partnered with Santikos Entertainment for the second consecutive year to provide teachers with free movie tickets as well as discount coupons to various entertainment venues. Since 2021, Firstmark has partnered with KSAT 12 News to recognize an *Educator of the Month*, and with Spurs Sports & Entertainment to recognize a *Teacher of the Game*. It is an honor to join in their efforts to recognize educators for their exceptional work.

## Turkeys for Teachers

For a third consecutive year, Firstmark hosted Turkeys for Teachers as an opportunity to give back to our educators who do so much. The event continues to grow year-over-year; and in 2022, Firstmark partnered with 15 nonprofit organizations to provide resource takeaways and hosted a guest appearance from the Spurs Coyote and three school district performance groups to provide entertainment. We thank our guests from the Lonnie Walker IV Foundation, Trusted Capital Group, KLRN, and Natural Bridge Caverns for their volunteer support.







AT&T CENTER

AT&T CENTER

## Teacher of the Game

"We are excited to partner with the Spurs organization to honor teachers during game day! Founded by ten teachers in 1932, Firstmark remembers their legacy every time we make a teacher smile."

Chief Experience Officer Gregg Thorne



# COMMUNITY SERVICE

## Firstmark Makes an Impact

In 2022, Firstmark continued their efforts to bolster the meaningful ventures of various San Antonio-area organizations and school districts. Firstmark team members gave back to our community with more than 1,600 hours of volunteer service, supporting initiatives such as Habitat for Humanity, the Animal Defense League of Texas, SA Book Festival, SA Cooking for Kids, and much more.



### The Salvation Army Angel Tree

Continuing to make a positive impact in the community, the Firstmark team donated holiday gifts to the Salvation Army Angel Tree program. The program provides Christmas gifts to thousands of children in need.



### Habitat for Humanity

Firstmark volunteers gave a helping hand to Habitat for Humanity to complete home-building projects. Habitat for Humanity is a nonprofit organization that helps to provide sustainable housing to San Antonio families in need.



### New Braunfels Food Bank

Firstmark volunteers were honored to help support the annual farm-to-table dinner and silent auction benefiting the New Braunfels Food Bank. The food bank, founded in 2010 by the San Antonio Food Bank, aims to provide food and resources to the New Braunfels community for years to come.



### United Way 9/11 Days of Service

Firstmark volunteers joined United Way's 9/11 Days of Service to help create family emergency preparedness starter kits for families in San Antonio. It is one way we can honor the lives lost and injured that fateful day and to pay tribute to the bravery of first responders and all who defend freedom. We will never forget.





## San Antonio Food Bank

*"There is nothing better in life than to help someone else, and there is no greater gift we can give than our time. Doing good in our community is the very essence of the credit union way of people helping people."*

President & CEO Nathanael Tarwasokono



# BRANCHING OUT

## New Locations

### Jefferson Financial Center

Opening its doors in December 2022, our new Jefferson Financial Center features a modern design with service enhancements such as two drive-thru lanes, two ATM machines, and more. Offering 2,000 square feet of financial center space and moving just a mile up the road from the previous location, we are delighted to share this new facility with our members. Please visit us at 3206 Fredericksburg Road, Suite 101.



## Future Locations

### La Vernia Financial Center

Positioned to help serve members in Wilson County and the surrounding area, this new 2,415 square-foot financial center in La Vernia, Texas, will feature a modern design with two ATM-only drive-thru lanes. The facility opened in March 2023 in a retail center located on Hwy 1346 near the intersection of Hwy 87.

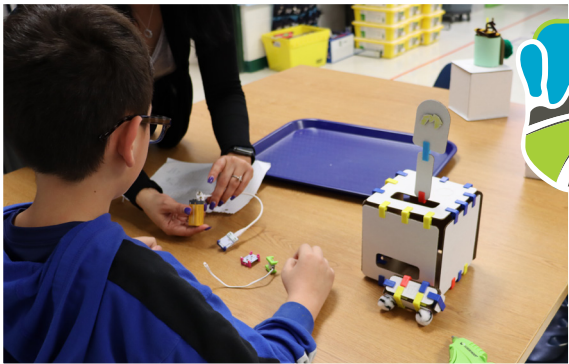


### New Braunfels Financial Center

Built to help serve members in Comal and Guadalupe Counties, this new 2,875 square-foot financial center in New Braunfels, Texas, will also feature a modern design with two ATM-only drive-thru lanes. The facility will be located near the intersection of Loop 337 and Oak Run Parkway, and is projected to open in July 2023.







Education  
Grant  
Winner!

Firstmark  
Credit Union



## Education Grants

*"Our education grant program exists to help classroom teachers like Rosemary Lara fund the important work of educating our children. It is just one way we give back to those who selflessly serve in our schools."*

Foundation Executive Director  
Marisa Pérez-Díaz

Learn How You Can Make an Impact  
**Join the Movement!**



Smart. Simple. Secure.



800.683.1211 | [firstmarkcu.org](http://firstmarkcu.org)  
P.O. Box 701650, San Antonio, TX 78270-1650

