



Firstmark
Credit Union®



Firstmark
FOUNDATION™

Rooted in Education, Powered by Members



Academic Planner
2023-2024



EDUCATION GRANTS

APPLICATIONS OPEN | SEPT. 1 - OCT. 20



Scan to Apply!

Have an innovative idea to bring to life for your students? We want to help! Apply for your chance to receive **\$1,000!**



\$1,000 Grant Winner!

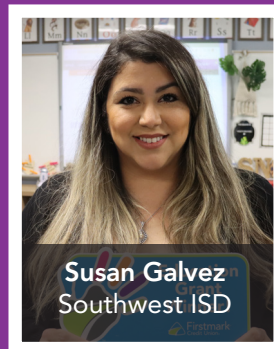
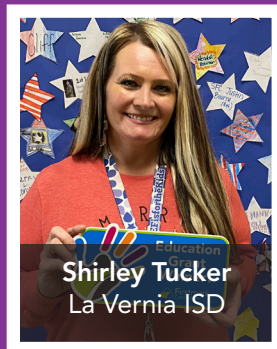
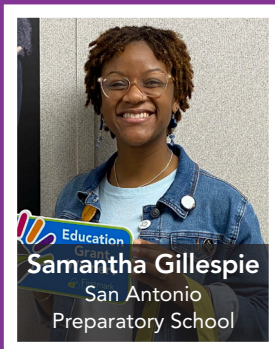
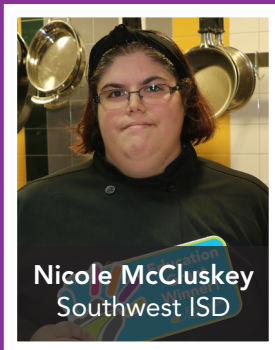
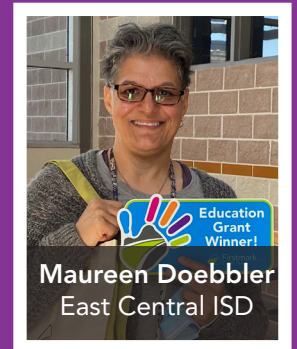
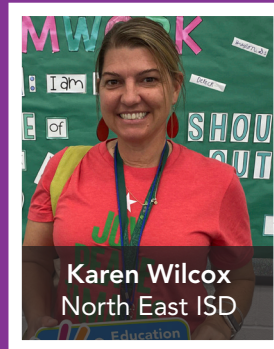
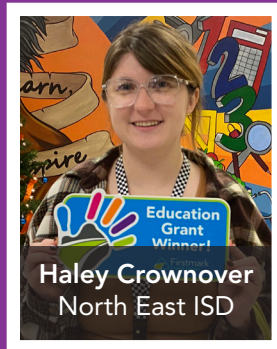
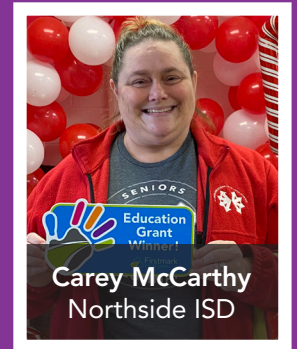
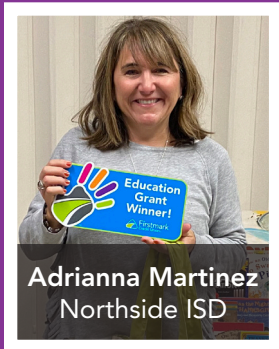


\$1,000 Grant Winner!



\$1,000 Grant Winner!

2022-2023 Education Grant Winners!



Read more about the projects
inspired by these Educators!





A Message From **Nathanael Tarwasokono, President & CEO**

In 1932, ten teachers became early pioneers of the credit union movement. From a shared purpose of *people helping people*, they established San Antonio's first state-chartered credit union to provide financial services to their peers in education. Today, we stand on their shoulders and remain inspired by their vision and perseverance that has carried Firstmark Credit Union forward for over 90 years.

To those who serve in the field of education, you are a source of inspiration. Whether you serve in a classroom, lunchroom, or locker room, your impact lingers in the hearts and minds of the children and young adults you teach. As your students grow and mature, they will stand on your shoulders, and like you, they will extend a helping hand and inspire others to reach new heights.

We thank you for the work you do every day to impact the lives of your students. 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 and your students continued success.

Sincerely,

Nathanael Tarwasokono
President/CEO





*"If I have seen further, it is by standing on the shoulders of giants."
— Sir Isacc Newton*

July '23

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JUNE 2023

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AUGUST 2023

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SUNDAY

MONDAY

TUESDAY



Nominate a K-12 Educator to Win
a \$500 VISA® Gift Card!



2	3	4 Independence Day Credit Union Closed
9	10	11
16	17	18
23	24	25
30	31	

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



La Vernia Financial Center

In March 2023, Firstmark Credit Union opened a new financial center location in La Vernia and is proud to serve the community for many years to come.

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August '23

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JULY 2023

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SEPTEMBER 2023

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24	25	26	27	28	29	30

SUNDAY

MONDAY

TUESDAY





Tracey Moreno - NEISD
August '22 Winner

6	7	1
13	14 National Financial Awareness Day	8
20	21	15
27	28	22
27	28	29



WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

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26 Women's Equality Day

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Firstmark is excited to open a financial center location in New Braunfels!

TRS Retirement Pension Formula



About TRS

The Teacher Retirement System of Texas (TRS) administers a pension trust fund that has been serving the needs of Texas public education employees for over 75 years.

How much do I qualify for at retirement with TRS?

See the following example of how to apply the TRS Formula.

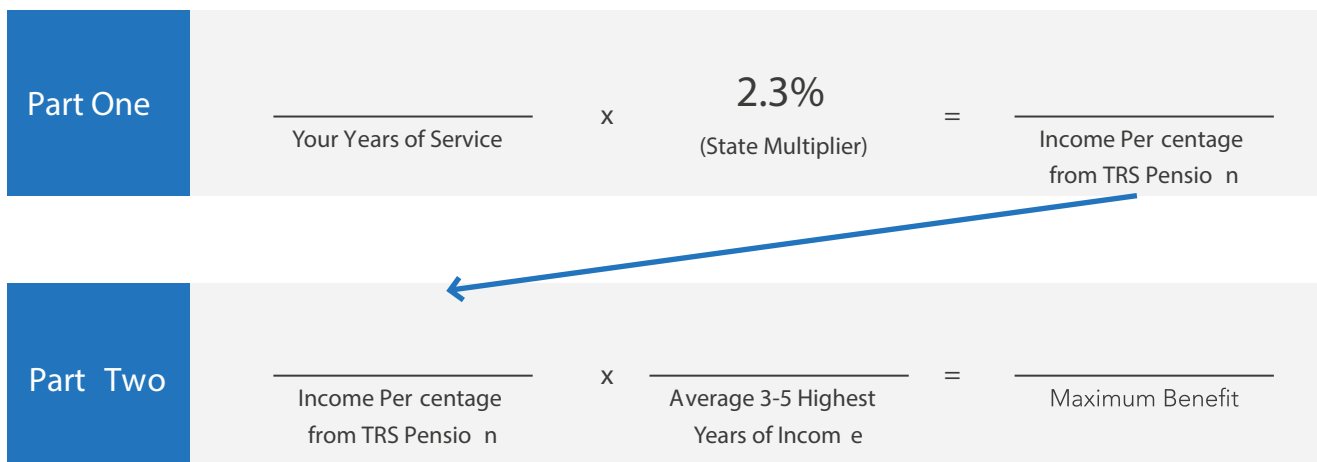
John started working as a teacher for the school district in September of 1991 right out of college. He is ready to retire at the end of this school year (2021) so he has worked a total of 30 years. His highest 3 years of salary were \$58,000, \$60,000, and \$62,000. John would like to know how much he qualifies for at retirement.

John can use the TRS Formula below to find this out:

Years of Service	x	State Multiplier (2.3%)	x	Average 3-5 Highest Years of Income	=	Maximum Benefit
<u>30</u>	x	<u>2.3%</u>	x	<u>\$60,000</u>	=	<u>\$41,400</u>

Your turn!

Let's break up the TRS formula for your own individual situation!



Save? Yes you can!

Look at savings as an opportunity to get creative with your money. Think of savings as a treasure hunt for opportunities. Let's look at some creative approaches that can add up to big savings. Remember to keep the money you save in a safe place where you're less likely to use it for other things.

	Savings per Week	Savings Per Month
The next time I go to the grocery store, I'm going to _____.		
This week I'm going to stop myself from buying _____.		
I'm going to only eat out _____ times this week.		
I will plan ahead and make a spending plan before buying _____.		
Before I shop, I will go to or use _____ to price compare.		
I will avoid going to _____ (place), so I don't buy unnecessary things .		
I will go to _____ with a maximum budget of _____.		
I'm going to do _____ (free activity) instead of _____ (paid activity) .		
I'm going to make a list before shopping for/at _____.		
I will consider cancelling _____ because I don't use it often.		
Other: _____.		
Total Savings per Month	\$\$	

September '23

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AUGUST 2023

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OCTOBER 2023

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22	23	24	25	26	27	28
29	30	31				



SUNDAY

MONDAY

TUESDAY



Cheryl Perez - NISD
September '22 Winner



3	4 Labor Day Credit Union Closed	5
10	11	12
17	18	19
24	25	26

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



Education Grants

Don't forget to apply for your Education Grant! Visit firstmarkcu.org/foundation to apply today!

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8 International Literacy Day

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15 National Hispanic Heritage Month Begins

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October '23

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SEPTEMBER 2023

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NOVEMBER 2023

S M T W T F S

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SUNDAY	MONDAY	TUESDAY
1 National Principals' Month	2 National Custodian Day	3
8	9 Staff Development Credit Union Closed	10
15 National Hispanic Heritage Month Ends	16	17
22	23	24
29	30	31 Halloween



WEDNESDAY

4

THURSDAY

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FRIDAY

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National Coaches Day

SATURDAY

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National Savings Day

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Lori Shaw - NISD
October '22 Winner



Turkeys
For Teachers

Look Out for
Registration Details!

November '23

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SUNDAY

MONDAY

TUESDAY



Brenda Fuentes - Idea Public Schools
November '22 Winner

5 Daylight Saving Time Ends

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7 Election Day

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13 American Education Week (NEA)

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27 Cyber Monday

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OCTOBER 2023

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1 2 3 4 5 6 7
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DECEMBER 2023

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WEDNESDAY

THURSDAY

FRIDAY

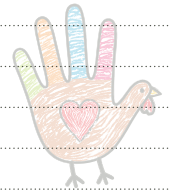
SATURDAY

1 American Indian Heritage Month

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4 Turkeys For Teachers



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11 Veterans Day

15 Educational Support Professionals Appreciation Day

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23 Thanksgiving Day
Credit Union Closed

24 Extended Thanksgiving Holiday
Credit Union Closed

25 Small Business Saturday

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“A teacher affects eternity; they can never tell where their influence stops.”
— Henry Brooks Adams

December '23

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NOVEMBER 2023

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JANUARY 2024

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SUNDAY

MONDAY

TUESDAY




BROOKS ACADEMIES



**»KSAT12
EDUCATOR
OF THE MONTH**

In Loving Memory
Susanne Martinez
Brooks Collegiate Academy

*May your kind heart and caring spirit live on
through the students whose lives you touched.*



Firstmark
Credit Union®

3	4	5 Firstmark Celebrates 91 Years
10	11	12
17	18	19
24 Christmas Eve	25 Christmas Day Credit Union Closed	26
31 New Year's Eve		



WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

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A New Kind of Checking

Take advantage of higher dividends, loan discounts and more. Learn more at firstmarkcu.org/checking

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National Pearl Harbor Remembrance Day \ Hanukkah Begins

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Hanukkah Ends

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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.

“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*

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



The ONE Checking Account Powering Education

Power of the Dollar® Checking includes premium money-saving benefits and a \$1 impact fee that goes directly to the Firstmark Foundation.



Look It Up
NISD, Aue Elementary

Firstmark Foundation

Making an Impact Together

Dedicated to making a tangible, positive impact through the collective giving of our members, together, we will create pathways that lead to better lives and stronger communities.



My Money Don't Jiggle, Jiggle
SWISD, Sky Harbour Elementary



Growing with Sustainability
SWISD, Bob Hope Elementary



Constructing, Connecting & Lighting
NISD, Henry Steubing Elementary



Coding & Robotics Galore
NISD, Elrod Elementary

Rooted in Education, Powered by Members

\$105,000

Education Grants
Since '08

\$220,000

Projects & Programs Funded
Since '21

\$305,000

Scholarships
Since '94



Serving These Texas Counties

Atascosa, Bandera, Bexar, Blanco, Comal, Crockett, Dimmit, Edwards, Frio, Gillespie, Guadalupe, Kendall, Kerr, Kimble, Kinney, LaSalle, Llano, Mason, Medina, Maverick, McMullen, Sutton, Terrell, Val Verde, Wilson, Zavala

In Partnership with
Trusted Capital Group
Financial Wellness Experts
Specializing in TRS and Serving
Over 600 Texas School Districts

January '24

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DECEMBER 2023

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FEBRUARY 2024

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SUNDAY



Financial Tip

Review your subscriptions and cancel any you no longer use.

MONDAY

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New Year's Day
Credit Union Closed

TUESDAY

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Martin Luther King Jr. Day
Credit Union Closed

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WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

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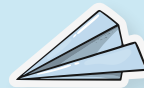
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Kiana Bourgois - SAISD
January '23 Winner



February '24

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JANUARY 2024

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MARCH 2024

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SUNDAY

MONDAY

TUESDAY



Leslie Cardy - NISD
February '23 Winner

4	5	6
11	12	13
18	19 Presidents Day Credit Union Closed	20
25 San Antonio Stock Show & Rodeo Ends	26	27

WEDNESDAY



Financial Tip

Build a 3-6 month emergency fund for unexpected emergencies.

THURSDAY

1 Black History Month

FRIDAY

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SATURDAY

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8 San Antonio Stock Show & Rodeo Begins

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14 Valentine's Day

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Nominate a K-12 Educator to Win a \$500 VISA® Gift Card!



March '24

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FEBRUARY 2024

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APRIL 2024

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SUNDAY

MONDAY

TUESDAY



Todd Owens - SAISD
March '23 Winner

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31		

Ramadan Begins/
Daylight Saving
Time Begins

St. Patrick's Day

Easter/
César Chávez Day

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



Quick Balance

Quick Balance allows members to view their available account balance on the screen of their mobile device without having to access the Firstmark app!

1 Women's History Month

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29 Good Friday

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April '24

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MARCH 2024

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MAY 2024

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SUNDAY



Financial Tip

Try to set aside at least 5% of your salary for savings.

MONDAY

1 National Financial Literacy Month

TUESDAY

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9 Ramadan Ends

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22 Passover Begins/
Earth Day

23 World Book Day

28 Fiesta San Antonio Ends

29

30 Passover Ends



WEDNESDAY

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THURSDAY

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National School Librarian Day

FRIDAY

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SATURDAY

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Fiesta San Antonio Begins

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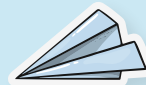
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Battle of Flowers

27



Monique Jackson - JISD

April '23 Winner



WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

1 Asian American
and Pacific Islander
Heritage Month
Military Appreciation
Month

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8 School Nurse Day

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Appreciation Week

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18 Armed Forces Day

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Financial Tip

Try waiting 30 days
before making a
major purchase.

June '24

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MAY 2024

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JULY 2024

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SUNDAY

MONDAY

TUESDAY



Card Options for Everyday Life

Having the right credit card makes life easier. We offer two Firstmark ONE® VISA® Platinum credit cards with great rates and rewards to help you live your best life. Visit firstmarkcu.org/credit-cards to apply.

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9	10	11
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23	24	25
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16 Father's Day

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

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“ We want to wish our beloved school employees a safe and restful summer!"
 — Firstmark Foundation Team ”

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National Higher Education Day

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Flag Day

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Juneteenth
Credit Union Closed

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July '24

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JUNE 2024

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AUGUST 2024

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 18 19 20 21 22 23 24
 25 26 27 28 29 30 31

SUNDAY



Financial Tip

Keep your credit card utilization under 30% to improve your credit score

MONDAY

TUESDAY

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WEDNESDAY

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THURSDAY

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Independence Day
Credit Union Closed

FRIDAY

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SATURDAY

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Introducing Digital Issuance

With Digital Issuance, there's no waiting for the physical credit card involved, and you can make transactions directly from your mobile device upon card verification. Experience convenience with Digital Issuance today!



Financial Wellness

Firstmark Credit Union is committed to financial wellness for our members and we have partnered with Trusted Capital Group (TCG) to provide additional support with:

- ✓ Trusted Advisors Knowledgeable of the Teacher Retirement System (TRS)
- ✓ Retirement & Tax Planning Services
- ✓ Investment Management



TCG Workshop Financial Tips & More



Visit firstmarkcu.org/tcg to make your appointment today!



Power of the Dollar®

The One Checking Account Powering Education

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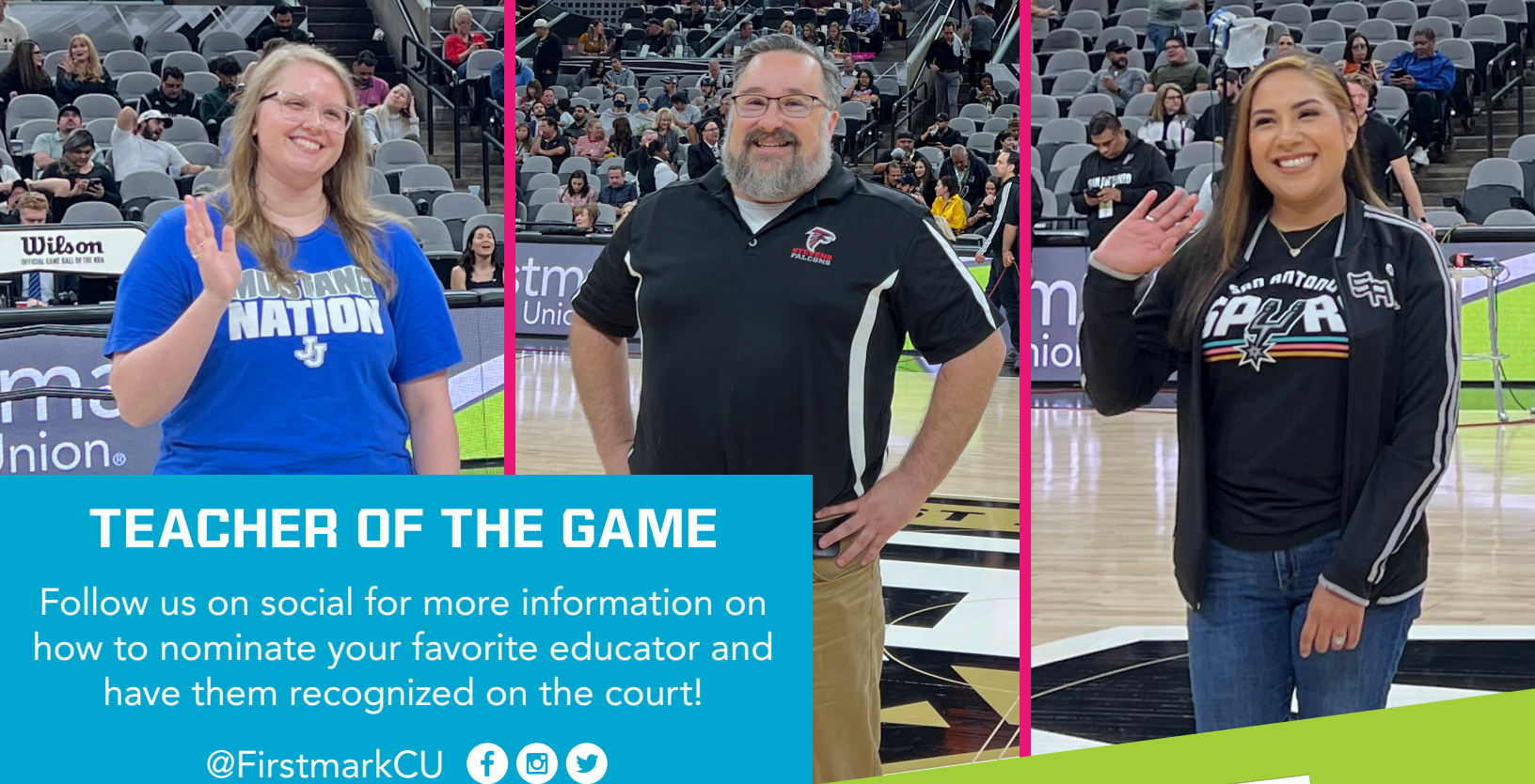
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