

The background is a vibrant green collage of various school and science-themed line art icons. These include a globe, a backpack, a spiral notebook, a ruler, stars, a test tube, a DNA helix, a planet with rings, a lightbulb, a trophy, a beaker, a rolled-up diploma, a pencil, an apple, and mathematical symbols like a square root and a plus sign. A purple banner with a dashed border is positioned across the middle of the page.

Academic Planner 2024-2025

BACK
TO
SCHOOL



Firstmark
Credit Union®



EDUCATION GRANTS

APPLICATIONS OPEN | SEPT. 1 - OCT. 27



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!

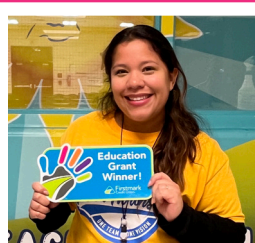
2023-2024 Education Grant Winners!



Bonnie Harker
La Vernia
Intermediate School



Brandy Gonzalez-Kee
Clark High School



Brooke Taliman
Elrod Elementary



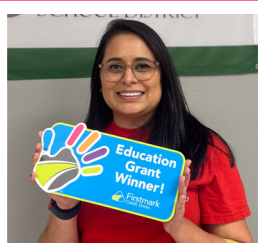
David Martinez
Southwest High School



Delicia Mendez-Villegas
Sky Harbour Elementary



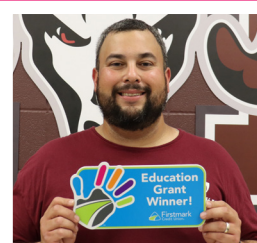
Edwina Soto
Wiederstein Elementary



Elaine Cantu-Campos
Judson Care Academy



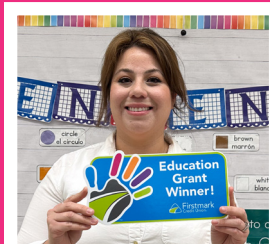
Elizabeth Aguilar
Zamora Middle School



Fernando Laviada
Marshall High School



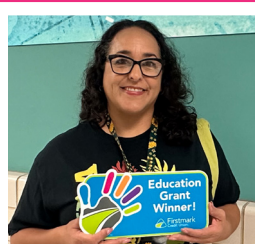
Jasper Gonzales
Heritage Elementary



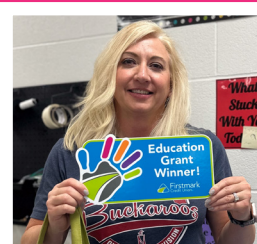
Leslie Soria
Cardenas Early
Childhood Center



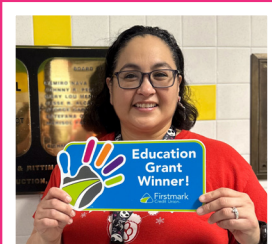
Leticia McNabb
Villarreal Elementary



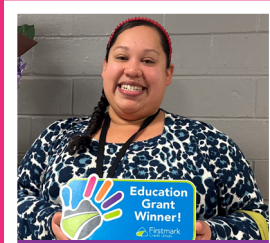
Mary Frances Nino
Elm Creek Elementary



Melinda Valdez
Beard Elementary



Melissa Covarrubia
La Palmas Elementary
Leadership School for Girls



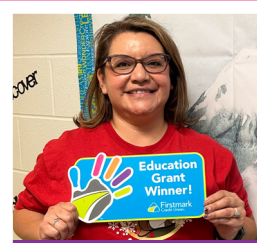
Melissa Torres
Riverside Park Elementary



Nathaniel Boyd
Southwest High School



Pamela Ozuna
Passmore Elementary



Peggy Trejo
Collier Elementary



Susan Galvez
Big Country Elementary





Firstmark FOUNDATION™

Rooted in Education, Powered by Members



The Firstmark Foundation donated \$40,000 to the CAST Schools Network for their Teacher Residency Program.

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.

The Foundation continues to make exceptional strides annually in building a positive presence throughout San Antonio and the surrounding area by distributing education grants, high impact grants, and overall financial relief toward important initiatives that help create sustainability within the education system. An extension of the credit union, which was founded by teachers and on the philosophy of *people helping people*, the Foundation remains mission-focused on its philanthropic journey and committed more than ever to giving back to our schools.



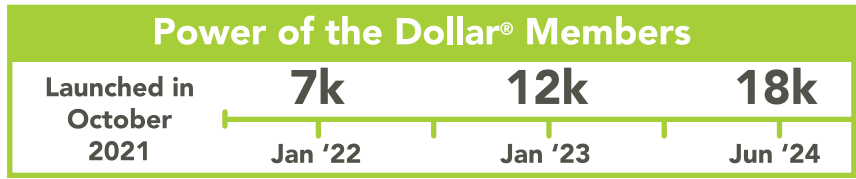
"The Firstmark Foundation's journey has been rewarding to witness, and with the help of Power of the Dollar® members, we continue to provide our education community the resources they need—to see everyone come together and make a difference has truly been remarkable. We're excited to build upon the collective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

Marisa Pérez-Díaz

Executive Director/Firstmark Foundation

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

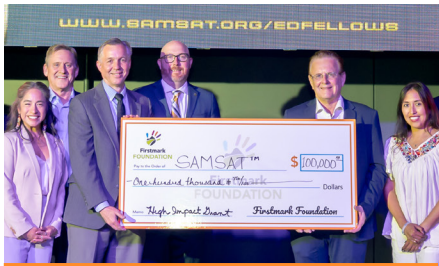


Elaine Cantu-Campos, Judson ISD
Education Grant Winner

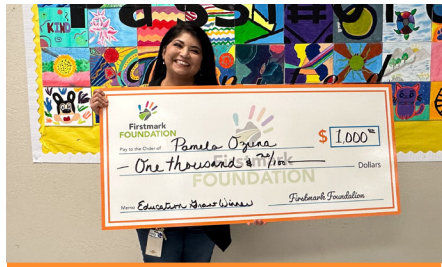
Firstmark Foundation

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



SAMSAT
High Impact Grant



Pamela Ozuna, NISD
Education Grant Winner



The Holdsworth Center
High Impact Grant



David Martinez, SWISD
Education Grant Winner

Rooted in Education, Powered by Members

The Firstmark Foundation is a non-profit, 501(c)(3) Public Charity focused on giving back to the education community. Firstmark Credit Union, the Foundation, and Power of the Dollar® members have collectively given:

\$125,000
Education Grants
Since '08

\$320,000
High Impact Grants
Since '21

\$325,000
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

July '24

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JUNE 2024

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AUGUST 2024

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25	26	27	28	29	30	31



SUNDAY



Financial Tip

Hope you're enjoying all the summer fun! Remember to revisit your summer budget and devote at least 20% of your income to your savings or any potential debt.

MONDAY

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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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SAN ANTONIO
ZOO

Have a roaring good time at
the zoo with discounted tickets
through December 31, 2024!



Every ticket purchased supports the Firstmark Foundation
in giving back to the education community!



August '24

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JULY 2024

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28	29	30	31			

SEPTEMBER 2024

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22	23	24	25	26	27	28
29	30					



SUNDAY

MONDAY

TUESDAY



Back-to-School Financing

Check out our Summer Loan for all your Back-to-School needs. We have great low rates that make shopping for school supplies easier than ever!

Give us a call at (210) 442-0199 or visit firstmarkcu.org/summer-loan-promo

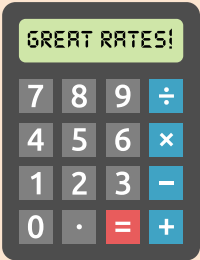
4	5	6
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25	26 Women's Equality Day	27

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



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14 National Financial Awareness Day

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Educator Discounts & Loans

Educator Loans



Classroom Supply Loan

Cover the cost of classroom expenses during the school year.

- APR is 0.00%¹

Teacher Certification Loan

If you're looking to receive your teaching certificate, this loan helps with the cost of alternative certification programs.

- Rates as low as 5.00% APR²

Teacher Retirement Buy-Back Loan

For teachers who have taken a leave of absence, moved to a district without a retirement plan, or did not contribute for a period of time.

- Rates as low as 8.35% APR²

School Loans

Pre-Graduation Student Loan

While student teaching, many students may need additional financial assistance.

- Rates as low as 6.60% APR²

Post-Graduation Bridge Loan

Graduating teachers often need a financial supplement prior to beginning their first teaching assignment.

- Rates as low as 9.60% APR²

Sallie Mae® Student Loan

Firstmark is excited to offer flexible, private student loan products designed to fit your needs.

- Competitive Rates

To apply, give us a call at (210) 442-0199
or stop by to see us at your nearest location.

Trusted Capital Group (TCG) also has
solutions tailored for educators. →

1. Annual Percentage Rate (APR). Accurate as of 06/04/2024. Membership with Firstmark Credit Union required. Must be an active and certified K-12 teacher in a public or a private school to qualify. Rates and terms are subject to change without prior notice. Loan amount is \$500. Maximum term is 10 months. Payment example: On a 10-month loan for \$500 at 0.00% APR, you would make 10 payments of \$50. All loans are subject to credit approval.

2. Annual Percentage Rate (APR). Rates accurate as of 06/04/2024. Rates and terms are subject to change without prior notice. Other restrictions may apply.

Power of the Dollar®

The ONE Checking Account Powering Education

Power of the Dollar®
MAX

Power of the Dollar®
Plus

Power of the
Dollar®



Your Power of the Dollar® membership helps the Firstmark Foundation to fund initiatives that enrich the schools in our community!

Educators!

Think about retirement as a bucket...

The goal is to keep the bucket as full as possible after you retire. So how can you accomplish this?

Here are three main sources:



Your Pension

Texas educators have access to a pension plan managed by the Teacher Retirement System of Texas (TRS). This provides a guaranteed monthly payment based on your years of service and highest average salary. Do you know how much you'll receive? Use the equation below to find out.

Texas TRS Formula

Years of
Service

x

State Multiplier
(2.3%)

x

Average 3-5
Highest Years of
Income

=

Maximum
Benefit

2



Social Security

If you or your spouse have worked in a district or a job prior that pays into Social Security, you could be eligible for benefits. Understanding how Social Security and your pension interact is crucial, as it may impact potential reductions.

3



Retirement Savings

Texas educators can participate in voluntary retirement accounts like 457(b) and 403(b) plans to supplement their retirement income. Additionally, you can also contribute to Individual Retirement Accounts (IRA).

Visit tcgservices.com/firstmark
or give us a call at (210) 741-7824.



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Financial Tip

Be sure to monitor your credit score frequently to avoid errors or potential fraud. View your score via Firstmark's mobile app available in the Apple App Store or Google Play!

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
4	5	6	7
11	12	13	14
18	19	20	21
25	26	27	28



Education Grant Applications

We're proud to support local educators and their classrooms with a **\$1,000** education grant, courtesy of Firstmark and the Power of the Dollar® family.

Have an innovative idea that will make a difference for your students? Apply for a chance to win a grant at:

firstmarkcu.org/foundation/education-grants

Applications Open September 1 – October 27

October '24

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SEPTEMBER 2024

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NOVEMBER 2024

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17	18	19	20	21	22	23
24	25	26	27	28	29	30



SUNDAY

MONDAY

TUESDAY



Turkeys For Teachers
Registration!

See next page



1 National Principals Month

6 National Coaches Day

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Columbus Day /
Indigenous Peoples Day
Credit Union Closed

15

National Hispanic
Heritage Month Ends

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21

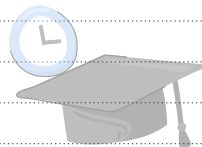
22







27

Education Grant
Applications Close

28

29



WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2 National Custodian Appreciation Day	3	4	5
9	10	11	12 National Savings Day
16	17	18	19
23	24	25	26
30	31 Halloween	<div><div></div><div><p>Tickets go <u>fast</u>!</p><p>Follow us on social to receive updates about registration in October.</p><div></div></div></div>	

[illegible]

A large banner for 'Turkeys For Teachers' featuring a cartoon turkey mascot in a Spurs jersey, a smaller turkey holding a 'Thank give' sign, and the Firstmark Credit Union logo.

26

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



1

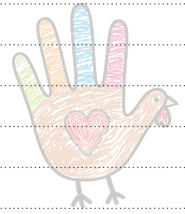
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9 Turkeys For Teachers



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20 Educational
Support Professionals
Appreciation Day

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28 Thanksgiving Day
Credit Union Closed29 Thanksgiving Holiday
(Extended)
Credit Union Closed30 Small Business
Saturday

December '24

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NOVEMBER 2024

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JANUARY 2025

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SUNDAY	MONDAY	TUESDAY
1	2	3
8	9	10
15	16	17
22	23	24 Christmas Eve Credit Union Closed
29	30	31 New Year's Eve Credit Union Closes at 1:00 p.m.

Congratulations to Our Winners!

Educator of the Month

Vote for your
Favorite Educator!

In partnership with KSAT12



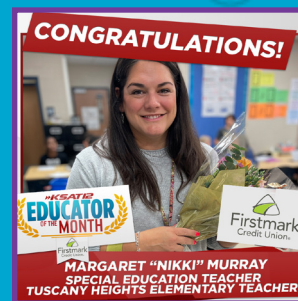
CHRISTINA WILLIAMS
LEAD AG ADVISOR AT SAMUEL CLEMENS HIGH SCHOOL



ALEXANDER OLIVAREZ
U.S. HISTORY, HARLANDALE HS



AMY DODGE
4TH-GRADE TEACHER AT HIDDEN FOREST
ELEMENTARY NEISD



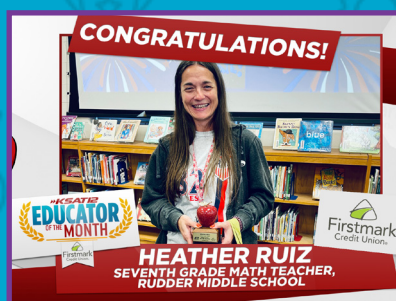
MARGARET "NIKKI" MURRAY
SPECIAL EDUCATION TEACHER
TUSCANY HEIGHTS ELEMENTARY



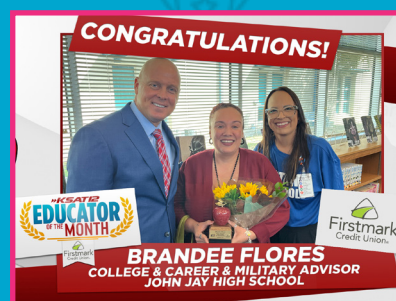
Maggie Toney
East Central HS - Debate & English Teacher



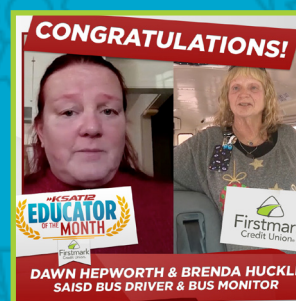
COACH CHARLES LEE
LEGACY TRADITIONAL SCHOOL'S PHYSICAL EDUCATION TEACHER
ATHLETIC DIRECTOR & HEAD BOYS BASKETBALL COACH



HEATHER RUIZ
SEVENTH GRADE MATH TEACHER,
RUDDER MIDDLE SCHOOL



BRANDEE FLORES
COLLEGE & CAREER & MILITARY ADVISOR
JOHN JAY HIGH SCHOOL



DAWN HEPWORTH & BRENDA HUCKLE
SAUID BUS DRIVER & BUS MONITOR

Teacher of the Game



Jennieka Rodriguez
Uvalde ISD



Frank Lara
Harlandale ISD



Christina Knies
Somerset ISD



Marissa Martinez
Northside ISD



Suzanne Soto
Southwest ISD

Educator of the Quarter

Vote for your
Favorite Educator!

In partnership with Wilson County News

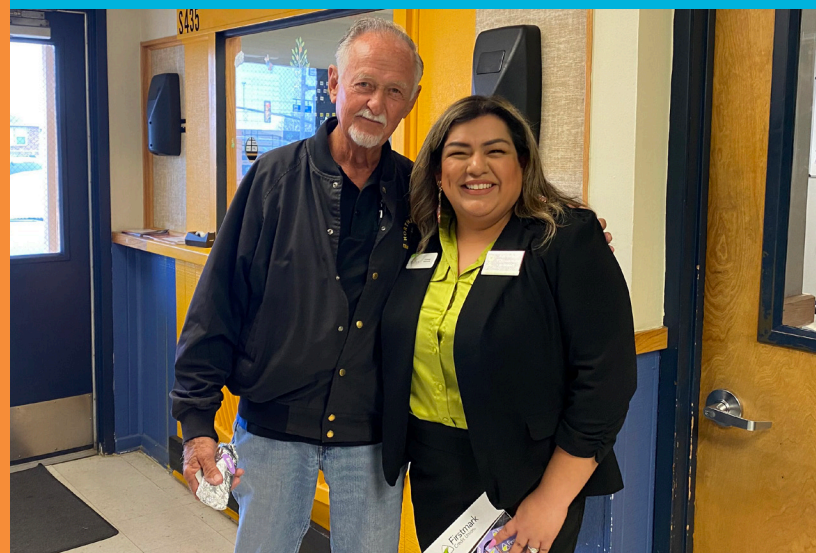


Brooke Cranshaw-Busch
Floresville ISD



Linda Friesenhahn
La Vernia ISD

Firstmark in the Community



[illegible]

28

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

1 New Year's Day
Credit Union Closed

2 Hanukkah Ends

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Financial Tip

Are you creative and love making fun projects for your students?
Explore and share ideas at:

[teacherspayteachers.com](https://www.teacherspayteachers.com)

[illegible]

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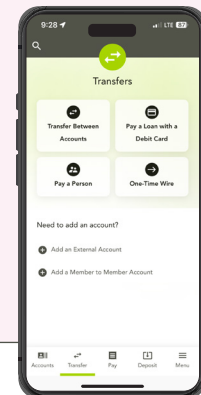
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TUESDAY

You'll *love* our 24/7 platform:

- ♥ Send money to others anywhere, anytime
- ♥ Deposit checks from your home or on the go
- ♥ Transfer funds between your other bank accounts ... & more!



2	Groundhog Day	3	4
9	10	11	
16	17 Presidents Day Credit Union Closed	18	
23 San Antonio Stock Show & Rodeo Ends	24	25	

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



Cunningham Scholarship Deadline

Monday, February 24

1 Black History Month

5

6 San Antonio Stock Show & Rodeo Begins

7 National Wear Red Day

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12

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14 Valentine's Day

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28 Ramadan Begins



Financial Tip

Create a savings fund this month to use for the holidays. Our On Your Mark® Money Market account would be a great place to start growing your money. Visit firstmarkcu.org/moneymarket to learn more.

March '25

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SUNDAY

MONDAY

TUESDAY



Are you moving or looking for your next dream home? You're in luck!



FEBRUARY 2025

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APRIL 2025

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27 28 29 30

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9	10	11
16	17 St. Patrick's Day	18
23	24	25
30 Ramadan Ends	31 César Chávez Day	

We can help you finance your next home with a little pot of gold and with the help of our friendly mortgage team at (210) 499-6637.

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Women's History Month

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MONDAY

TUESDAY

1 National Financial Literacy Month



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20 Passover Ends

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22 Earth Day

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WEDNESDAY

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THURSDAY

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FRIDAY

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National School Librarian Day

SATURDAY

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Passover Begins

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Good Friday

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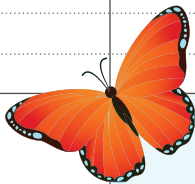
24

Fiesta San Antonio Begins

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Spring Cleaning

Double-check to make sure your account information is updated, such as your address, email, and phone number!



May '25

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APRIL 2025

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JUNE 2025

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15	16	17	18	19	20	21
22	23	24	25	26	27	28
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SUNDAY

MONDAY

TUESDAY



Teacher Appreciation

Thank you to our hardworking educators who make a positive impact in students' lives and our community!

4 Fiesta San Antonio Ends	5 Cinco de Mayo	6 Teacher Appreciation Day
	Teacher	
11 Mother's Day	12	13
18	19	20
25	26 Memorial Day Credit Union Closed	27

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<div> <div> </div> <div> Thank You Teachers! </div> </div>	1 National Principals Day	2 Battle of the Flowers	3
7 School Nurse Day	8	9	10
<div> <div> <div>Appreciation Week</div> </div> </div>			
14	15	16	17 Armed Forces Day
21	22	23	24
28	29	30	31

June '25

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MAY 2025

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25	26	27	28	29	30	31

JULY 2025

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUNDAY	MONDAY	TUESDAY
1	2	3
8	9	10
15 Father's Day	16	17
22	23	24
29	30	<div>  <div>Financial Tip</div> <div>Take a least one minute a day to check your transactions. This can help you catch potential fraud and stay on top of your spending habits.</div> </div>



[illegible]


THURSDAY

5

[illegible]

SATURDAY

7

[illegible][illegible][illegible][illegible][illegible]

Give us a call at (210) 442-0199 or visit firstmarkcu.org/summer-loan-promo to apply today!



[illegible]

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

S	M	T	W	T	F	S		
					1	2		
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10	11	12	13	14	15	16		
17	18	19	20	21	22	23		
24	25	26	27	28	29	30		
31								



TUESDAY

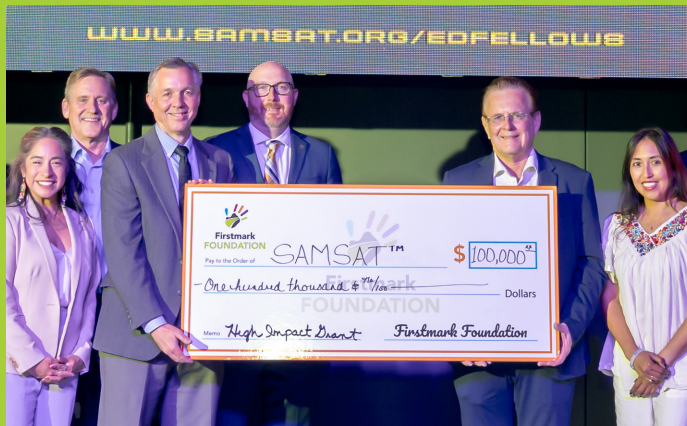
29

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2	3	4 Independence Day Credit Union Closed	5
9	10	11	12
16	17	18	19
23	24	25	26
30	31	<div>Teacher Fest 2025</div> <div>Firstmark is proud to give back to our local educators at Teacher Fest, hosted by San Antonio Leaders & Teachers (SALT).</div> <div>To receive free goodies and enjoy everything this July event has to offer, keep an eye out for registration on SALT's website:</div> <div>saltcollective.io</div>	



Thank you to our partners

We appreciate all our partners looking to make a difference!



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



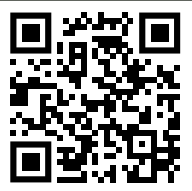
Wilson County News



We also want to thank our members.
Without our members, none of this would be possible!

PHONE

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13 financial center locations


Firstmark
Credit Union®



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additional discounts with our
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Firstmark FOUNDATION™

Rooted in Education, Powered by Members



TEACHER OF THE GAME

Follow us on social for more information on how to nominate your favorite educator and have them recognized on the court!

@FirstmarkCU



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DISCOUNTED TICKETS**



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PER TICKET FOR ALL SPURS HOME GAMES
(REGULAR SEASON & PLAYOFFS)!**

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