



Community
**Impact
Report**

2024



Firstmark
Credit Union®



ABOUT US

FIRSTMARK CREDIT UNION has a proud legacy deeply rooted in education. In 1932, during the Great Depression, ten teachers began the 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 our original location at what is known today as Fox Tech High School in the San Antonio Independent School District. Firstmark has grown their original \$475 investment to over \$1 billion in assets.

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

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

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



Wendy Cleveland
President/CEO



Gregg Thorne
Chief Experience Officer



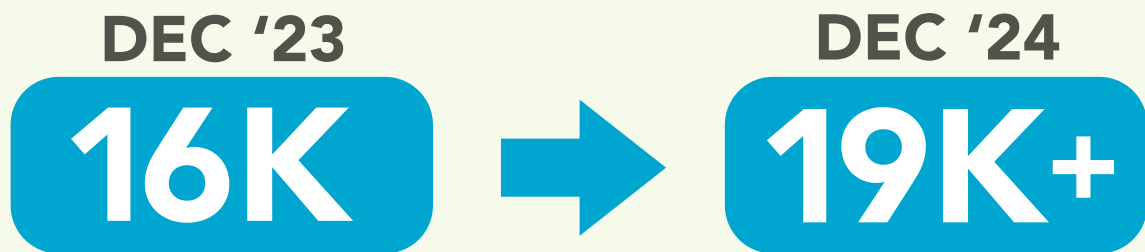
92 Years of Service

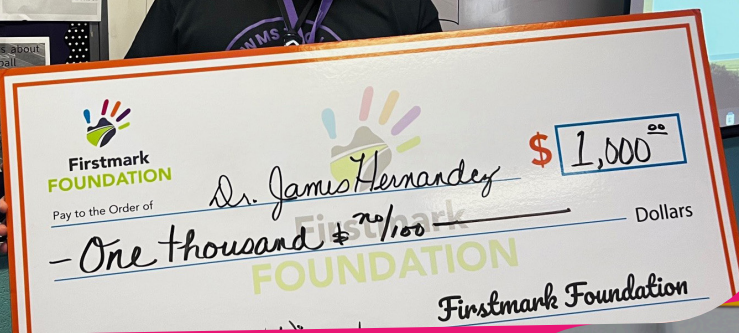
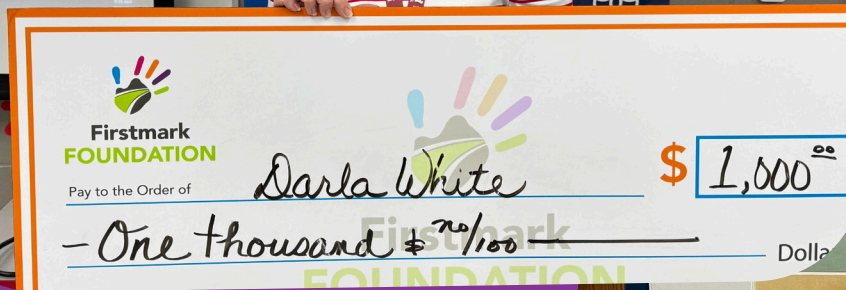


POWER OF THE DOLLAR®

Members enrolled in Power of the Dollar® Checking gain access to money-saving benefits and pay a monthly impact fee where \$1 directly funds the Firstmark Foundation. With new members joining daily, the number of lives we can impact together grows in tandem. This is the power to make an impact together, in action, with tangible results seen across various educational pathways. The needs of schools are many, and we can make a lasting difference in the communities we serve. If you are looking for exclusive savings while supporting your community, we invite you to join Power of the Dollar® today!

2024 Account Growth





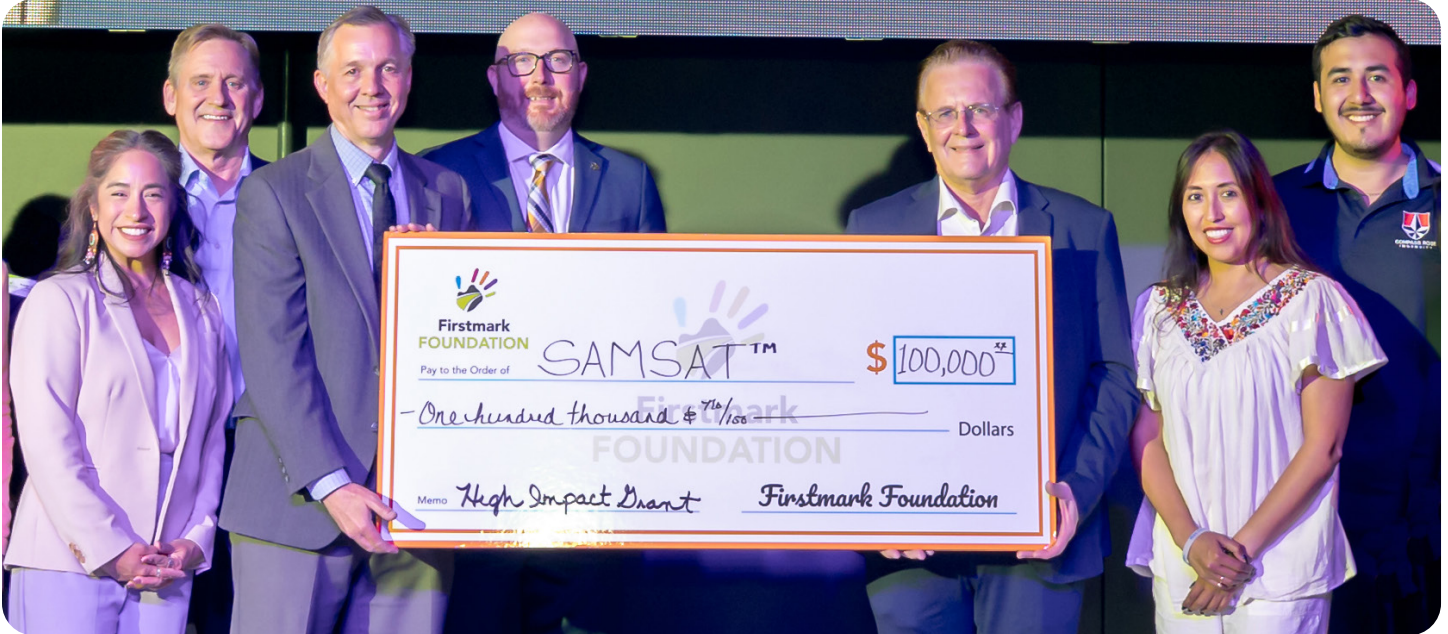
Education Grant Winners

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



Firstmark FOUNDATION™

Rooted in Education, Powered by Members



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

In 2024, the Foundation, alongside Power of the Dollar® members, gave \$100,000 to SAMSAT™ in support of their program to assist teachers who serve the underserved. The Foundation also gave 20 educators \$1,000 each in grant funds, which in turn were utilized to help provide for their students. In addition, they awarded \$20,000 in student scholarships, handed out 1,000 turkeys at their fourth annual Turkeys for Teachers, and donated nearly \$2,000 to schools during their classroom supply drive.



"The Firstmark Foundation's ability to give back to our education community would not be possible without the credit union's Power of the Dollar® members, who generously contribute to help our schools thrive. The momentum we have is unwavering, and seeing everyone come together to make a difference has been both inspiring and fortuitous."

Marisa Pérez-Díaz
Executive Director, Firstmark Foundation



In 2024, Firstmark's members continued to give back in support of our educators, students, and schools!



\$20K

Education
Grants



\$20K

Student
Scholarships



\$100K

High Impact
Grants

\$75K

Academic Planners
(Distributed 60K+)

\$6K+

Educator
Awards

\$125K+

Educator Events
& Sponsorships

EDUCATION FOCUS

Education has always been at the core of our mission. A credit union founded by teachers who were true visionaries, their passion and commitment laid the foundation for a legacy we continue to carry forward today. Educators help shape young minds and foster a love for learning, and it is because of their guidance, we have doctors, engineers, and yes, Firstmark. We never forget our roots, which is why we believe in remaining true to that commitment and supporting our local teachers with the resources, support, and recognition they deserve.



Dedicated to giving back to school employees who make a difference in the lives of our students every day, and our education community as a whole, we have established a variety of initiatives designed to support them on their journey. Whether it's fun events recognizing educators as Teacher of the Game, our company supply drives and teacher appreciation givebacks, educator-driven products and services, or scholarships and grant funds we distribute, we not only pay homage to our founding teachers but also strengthen the future of education for generations to come.



Enriching Lives and Communities

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

Student Scholarships
Since '94



Your Membership Makes an Impact!





GIVING BACK

At Firstmark, we have a social responsibility to improve the communities where we work and live, and we are privileged to help others. Last year, more than 80% of our employees volunteered close to 1,000 hours in the communities we serve! We are truly proud of their commitment. Whether reading in a classroom, donating holiday gifts, or hosting Turkeys for Teachers, it is always a joy to give back on behalf of our members. This is the best of *people helping people* in action!

Inspired Community Service

984

Hours

22

Events



"If we have an opportunity to give back to our community, we want to support in any way we can. Firstmark has a rich history of lending a hand to those in need, and we are privileged to carry out the legacy of our founding ten teachers by continuing to make a difference."

Shannon Grenet

Vice President, Human Resources

VOLUNTEER EVENTS



Child Safe's Cardboard Kids
Classroom Clean Up & Set Up
Community Shred Day
Día de los Muertos Festival in New Braunfels
Fest of Tails



Firstmark's Classroom Supply Drive
Food Distribution at the Salvation Army
Habitat for Humanity in Comal County



La Vernia's Bluebonnet Parade
Meals on Wheels



New Braunfels Food Bank
Read Across America
Salvation Army's Angel Tree
Salvation Army's Santa Workshop



San Antonio Diaper Bank
San Antonio Food Bank
San Antonio Food Bank's Back-to-School Bash
San Antonio Library Foundation's Book Festival
Spring Fling at the Botanical Garden



Teacher Fest via SALT
Turkeys for Teachers

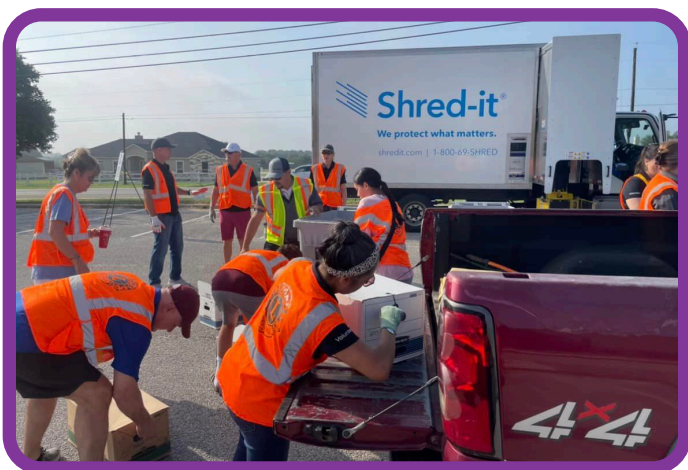


In memory of
our dear friend,
Colleen Fitzgerald



LA VERNIA & NEW BRAUNFELS

In 2024, Firstmark celebrated one-year anniversaries for our newest locations in La Vernia and New Braunfels — oh, how time flies! We couldn't be prouder to serve members residing in both of these cities and those who live nearby. With a tight knit camaraderie and warm hospitality, these vibrant communities embody cornerstone philosophies we champion as a credit union, and they have welcomed us with open arms. Working collectively to give back to these areas we now call home has been effortless because of so many great people who share the same mission of making a difference.





Our New Braunfels team dedicated their time and effort to giving back to the community. Whether it was volunteering at Habitat for Humanity and the New Braunfels Food Bank, providing school supplies to teachers and students at New Braunfels ISD, supporting the Comal Education Foundation at the Spring Fling, or awarding grants to educators in need, we believe in building strong connections and uplifting those around us.

Our La Vernia team saw tremendous community outreach and made great strides in 2024. In partnership with the Wilson County News, and alongside the Firstmark Foundation, our team awarded \$500 each to four teachers within Wilson County. Additionally, our team spent time educating students on financial responsibility, raised funds for the La Vernia Education Foundation to assist La Vernia ISD, volunteered at La Vernia's annual shred day event, and much more.



OUR PARTNERSHIPS



Thank you to our partners



Mission-Focused

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



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