



VICE PRESIDENT'S

Christmas Message

It is with a sincere heart that I take this opportunity on behalf of the Board of Directors, all Committees (elected and appointed), the Officer Manager and Staff, and our external stakeholders to extend felicitations, the warmest greetings and blessings to our valued members as we delve into the Christmas festivities. This is a time when our hope is renewed and the engagement of cooperative love of human fellowship is displayed by all. It is one that will keep us grounded and steadfast in our undertaking and future success. As we know, success is a continuous journey of resilience, perseverance and shared commitment.

It would be remiss of me to admit that we face more challenges, where unpopular decisions have to be made as we traverse the sea of life filled both with surety and uncertainty. We are on the threshold to 2026. This new era will present possibilities which are endless that are filled with potential for growth, innovation and collaboration for the membership and all stakeholders. As we continue to foster good relations at all times, regardless of the circumstances.

We have a collective responsibility to encourage each other to build on our success, thereby strengthening our strategies for the future in one accord. The time is now for us to cohesively bond with each other, admit our differences, without compromise and chart a better course. Bearing in mind that our differences should be used to enhance who we are as a society and encourage camaraderie to bring out the best in us. As a cooperative, we will continue in this sphere and not compromise what we stand for.

The spirit of Christmas 2025 is one of love, understanding, renewed optimism and determination that will lead us into 2026 with renewed vigor and valor. It is the shared view of the Board of Directors that we will continue to be confident, where milestones are realized and celebrated. This renewed purpose is a promise to all as we sail into the ocean of continued commitment to excellence.

On behalf of the entire Credit Union family, we wish you a **Merry Christmas, a joyful holiday season, and a prosperous New Year filled with success and blessings.**

Lionell Towine - Vice President, Huggins Credit Union

