



Dear Valued Members,

As we welcome 2026, I extend sincere best wishes to all members of Huggins Credit Union. The New Year brings fresh opportunities for growth, resilience, and shared success. I thank you for your continued trust, loyalty, and confidence in your credit union.

Together, we remain committed to the cooperative principles that guide us and to serving your financial needs with integrity, care, and dedication.

May 2026 bring good health, stability, and prosperity to you and your families.

Happy and Prosperous

New Year!

Pradeep Raman
President



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