



**2022**

# Annual Report

## Solutions for Your Financial Journey

# Member Stories

Highlighting > **Julie Heath**

“ I had a huge discrepancy with my business account and service representative Julie Heath was extremely helpful. Without hesitation, she was patient, knowledgeable, and so kind! I will always return to see her and tell my friends and family how amazing she is!

–**Marlin D.**



## Table of Contents

2 Chairman's Report

6 President's Report

10 Treasurer's Report

12 Financial Information

14 Supervisory Committee's Report

18 Board of Directors & Committee Members

20 Branch Locations

### HFCU Core Values

- > Integrity, Honesty and Respect.
- > Passion, Commitment and Enthusiasm.
- > Seek Excellence in All We Do.
- > Work Hard and Have Fun.
- > Friendly Service and Superior Value.

# Chairman's Report

Houston Federal Credit Union continued to see improvement during 2022 in the wake of the COVID-19 pandemic, through its growing membership base and positive financial results. The pandemic created challenges for many, including the Credit Union, but also reminded us that at our core, we are a *People Helping People* organization. We continued serving members, and consistently fulfilled our mission of *Being Our Members' Advocate by helping them achieve their dreams with personalized financial solutions* which remains a top priority of HFCU.

As a financial cooperative, members are the life blood and driving force behind our Credit Union, and the member value proposition is always considered when decisions are made. In addition to being your financial advocate, your continuous dedication and support is also crucial to creating a bond with HFCU that is mutually beneficial, and allows us to grow stronger together. We are still feeling the economic effects of the COVID-19 pandemic, but as vaccines are distributed and the infection rate decreases, businesses have reopened their doors, and people are progressively returning to their pre-pandemic routines. This includes our members, who come from all walks of life, and each have very specific needs from their financial institution.

It is through *Integrity, Honesty and Respect* that Houston Federal Credit Union stands ready to step in and help you through every financial stage of your life's journey, and no matter what stage you may find yourself in, we are here with the solutions for your financial plans.

Although the COVID-19 infection rate has decreased significantly, and we are all hopeful that we will never have to experience anything like the pandemic again, it still has an ever-looming presence in society that has changed our approach to many aspects of our business. This includes the way the Credit Union engages those who are looking for specific financial products and services to help them fulfill their wants and needs from the safety and convenience of their mobile devices.

HFCU is aware of the *Passion, Commitment and Enthusiasm* it takes when looking for new ways to add value to the member experience that provides the same high level of service everyone can expect while visiting one of our branches. For our members, this means continually evaluating and reassessing what is available to allow them to manage their finances conveniently from within the eTeller online banking and eMobile banking application.

The decision was made to move the eTeller online banking website to a new, more robust platform, and security was taken into careful consideration when it came to making sure the transition was secure, convenient and seamless for all members. The new eTeller online banking platform

functions almost identically to our highly acclaimed eMobile banking app, so that everything members do to manage their finances will work cohesively between both online and mobile platforms. To add to the convenience, the new website also has a responsive design that works across multiple devices, and ensures that members will receive the same great experience regardless of where they decide to log into their account.

Members also found it difficult to reset their passwords on the old platform, and new members could not enroll for a new user account online. These problems were resolved after migrating to the new online platform. The new platform provides members with the ability to enroll or reset passwords by using two-factor authentication from a registered mobile device.

Beyond providing a convenient feature, this update also creates another layer of security for our members to ensure their personal account information stays protected, and does not fall into the wrong hands. At HFCU we always *Seek Excellence in all We Do*, and continue to revisit this convenient service to make sure it provides value, security and solutions to the overall member experience.

The state of the economy during 2022 was uncertain, and is expected to remain the same in 2023. HFCU carefully considers economic uncertainty in its planning processes and strives to deliver the best value in its products offerings while maintaining the organization's financial health. This sets our Credit Union apart from many other financial institutions that are profit driven, and accentuates our *People Helping People* mission. Moving forward, HFCU will continue to evaluate the economic climate to ensure the best possible outcomes for our members when it comes to the service and financial direction of the Credit Union.

By the end of 2022, assets were at \$904,642,277 million, loans outstanding were at \$555,178,526 million and total membership increased to over 68,000 members. HFCU also saved members a total of \$4,387,704 million in loan interest by refinancing their loans from other lenders. Although lending interest rates continued to rise considerably in 2022, HFCU is dedicated to saving members money in their loan transactions. This speaks volumes to what we stand for as a financial institution, and we will continue to provide these types of financial solutions for the years to come.

Community outreach has improved since COVID-19 infection rates have decreased among the general public, allowing more opportunities to be pursued in HFCU markets. Organizations supported include: Child Advocates of Fort Bend, East Fort Bend Human Needs Ministry, Fort Bend Habitat for Humanity, Fort Bend Women's Center, Houston Christian University

(formerly known as Houston Baptist University), the Literacy Council of Fort Bend County, Parks Youth Ranch, the Sienna Women's League, and the Sugar Land Heritage Foundation.

HFCU believes in the core value of *Work Hard and Have Fun*, and continues to look for more opportunities to be involved as a supportive partner in local business and community organizations, and remains a priority and initiative throughout 2023.

We thank our members for their continuous loyalty and support over the years, as you remain a vital and key component to the outstanding success of Houston Federal Credit Union. With your support, the organization's commitment to you only gets stronger, and it is through our *Friendly Service and Superior Value* that we continue to thrive during these uncertain economic times.

The financial journey is different for everyone, and we are here to provide lifelong solutions that have the most impact and meaning specific to your needs. We appreciate our members for their continuous support, and thank them for choosing HFCU to serve all their financial needs.

**Mike Ciancarelli** > Chairman of the Board

## HFCU IN THE COMMUNITY



May 1

### Gustavia Pearls Women's Outreach

Scholarship Fundraiser and Awards Luncheon

Gustavia Pearls Women's Outreach is committed to supporting survivors and victims of abuse, fostering an inclusive environment where individuals are empowered to use their voice to break the cycle of abuse, live a life free of violence, and remove the stigma associated with it.

This event was an opportunity to network, meet the faces behind the scenes, see highlights of the organization, enjoy dinner and entertainment, participate in a silent auction, and hear from Keynote Speaker, Jamie R. Wright.



# Member Stories

Highlighting > **Sophia Tran**

“ I have been a member of HFCU for many years now. Throughout the years, Sophia has become my go-to for loans at HFCU. I haven't processed a loan with Sophia in a long time, and I am still getting the same great customer service. When my son's truck was totaled, we started the loan process. With very little notice, and with an efficiency your team has proven to me over and over, they executed each step of the process with precision, abundant communication, and an awesome attitude. My son was driving home in his new truck the same evening.

**-Jon C.**

# President's Report

The members of Houston Federal Credit Union will always be a crucial component to the future of our business, as we guide them and help them navigate a financial landscape that is perpetually changing and uncertain. The Credit Union continues to evaluate current economic conditions, and ensure we are providing personalized financial solutions by advocating for each and every one of our members, while helping them through their life's financial journey. HFCU is always reminded of its first core value of *Integrity, Honesty, and Respect* when it comes to living up to our mission statement of *Being Our Members' Advocate by helping them achieve their dreams with personalized financial solutions.*

*Integrity* is the driving force of HFCU, and guides the Credit Union in its own financial journey of serving our members by offering innovative, useful, and safe products and services, as well as looking to the future for more opportunities to grow our capabilities and further help our members.

*Honesty* between HFCU and the membership is important, and as members remain loyal and grow with the Credit Union, we continue to advocate for them and transparently lead them on a path that brings about financial success.

*Respect* for our members and the financial journey they are on is an integral part of the success of the credit union. Every member's path is different and HFCU strives to meet our members where they are and understand where they are trying to go in a way that is mutually respectful, beneficial, safe, and secure.

Houston Federal Credit Union continues to evaluate its products and services to better serve a growing membership, where the focus is primarily on convenience and security features that will ensure the Credit Union is mitigating risk while creating user friendly access. Today, so much rides on allowing members to have more control over their own finances, and at the beginning of 2022, HFCU transitioned its eTeller online banking site to a new more responsive design that makes that possible.

The functionality is very similar to our popular eMobile banking app, and all the convenient services that were available to members are even more accessible through the new platform. Members can review and manage their accounts from practically any computer or mobile device, regardless of the platform they choose. This responsive design works in conjunction with other convenient HFCU services, such as applying for a loan or share account, reviewing and managing your mortgage payment, eDocuments, eBudget, skip-a-pay, bill pay, and card management.

Even though the goal is to provide members with electronic features and tools that empower members to manage their finances more efficiently, we are well aware that what separates HFCU from others is our people helping people, approach. By adding more electronic features we are not stepping away from our hands-on approach; rather we are trying to meet members where they are and however they want to reach us. The *People Helping People* philosophy provides members with service that goes above and beyond

the short-term relationship into something more committed and lasting, now and into the future.

This piggybacks on to our second core value of *Passion, Commitment, and Enthusiasm*. *Passion* is the core desire HFCU has for helping members, and the eTeller online banking and eMobile banking application extend this dedication by including a support feature to start a conversation with a member service representative to address any issues or concerns in the event you want to talk to a Sugar Land based employee of the Credit Union.

*Commitment* is the dedication we have to all of our members, and the Credit Union takes pride in helping members where they are, whether that be in person, or through the use of new technology with our many products and services.

*Enthusiasm* is the drive and eagerness the organization shares to make sure options are available for members so as to best meet their needs, regardless of whether those needs require in-person assistance, or through the eTeller online banking and eMobile banking app. HFCU is always looking for new, cost effective ways to provide convenience for members through new and innovative technology, and by harnessing these advancements, we will continue to exemplify the impact we have as a *People Helping People* organization.

Another new feature that is now available to all members through the eTeller online banking and eMobile banking app is Zelle. This service has changed the way money is handled and transacted between friends and family. Person-to-person payment options have exploded over the past few years, and Zelle is at the forefront of that person-to-person payment revolution. Zelle is a convenient service that allows members to send money electronically to friends and family, directly from their personal checking account, almost instantaneously.

Because payments are generally processed and available to enrolled recipients within a minute or two, this technology can be a more convenient and secure way to send money to family or friends without having to carry cash or remember to pay someone back later.

Through this technology, it has never been easier to split the cost of dinner with a friend, or pay a relative back for an expense like buying your ticket to a movie or reimbursing for expenses at a ball game. In addition, it could also be viewed as a safer option for people who need to distribute funds to a friend or family member but do not feel as secure carrying cash in public.

While HFCU is very proud of this new cutting-edge feature and encourages everyone to make personal use of it, the Credit Union also wants to educate members to be safe and cognizant of how it should be used. There are risks associated with this service, and people have fallen victim to fraudsters and scam artists who are trying to trick people into sending money or share their personal account codes in order to send money to themselves.

When using Zelle, it is as if you are handing cash to someone, and once the transaction is completed, it typically cannot be

returned, reversed, or recovered if is sent to an unknown recipient; meaning, someone who is not a friend or family member.

This service is also not meant for business transactions, and HFCU reminds members that no legitimate businesses - including financial institutions such as HFCU - will ever ask for you to send out money or personal information when using Zelle.

Beginning in September of 2022, Houston Federal Credit Union started offering new, contactless card technology for its whole line up of Visa credit and debit cards. While the Credit Union has been offering all new cards to utilize this new technology since the fall, the process has also started for all current cardholders to begin receiving a new contactless card by mail. Cards are currently being mailed out through segmented lists, and all HFCU cardholders are projected to receive their new contactless cards by the end of the second quarter of 2023.

The Credit Union continues to *Seek Excellence in all We Do*, and through evaluation of our current card products, there was added value by ensuring that all HFCU cardholders have the opportunity and advantage of utilizing a contactless card. This new technology is secure, safe and convenient, and readily accepted at points of sale nationwide. While the contactless card is very much like a card with an embedded chip that utilizes a one-time code specific to every transaction, a contactless card goes one step further by only requiring the user to wave their card, or tap-to-pay at the point of sale terminal.

This is a security feature that keeps personal account information safe, secure, and out of the wrong hands. Since the pandemic hit in early 2020, the way business is conducted in retail has changed dramatically, and contactless cards enable you to avoid touching public surfaces more than necessary when making your purchases. Contactless payments also provide convenience through faster transactions; taking only seconds to complete. HFCU's digital wallets also utilizes the same convenient technology as contactless cards, and members do have the ability to link their HFCU cards to their digital wallets to make use of this convenient feature. Simply link your HFCU cards through Apple Pay, Samsung Wallet, or Google Pay, and you can experience a secure, safe, and convenient way to make contactless, virtual purchases from your mobile device.

Business and community development opportunities are shifting back into focus for HFCU on the tail-end of the COVID-19 pandemic. Through involvement of many local businesses and community outreach programs, the Credit Union is put into a much better position to experience positive growth from a membership and financial standpoint. This also extends the reach of HFCU, and provides the Credit Union with the ability promote its many products and services to more potential members. In some cases, it could be exposing HFCU to people who are simply unaware of our credit union, or even through a new business partner where employees

are now eligible to take advantage of our many products and services to help them find success on their financial journey. Community development is an important aspect as a *People Helping People* organization, and provides more opportunities to give back to other local organizations whose focus is also on people helping people. *Work Hard and Have Fun* is one of our core values that comes into play when telling the story of the Credit Union through business and community development initiatives, as well as other charitable events. These events allow HFCU employees to get out into the community in order to share the HFCU story and showcase our employees as hard working, fun loving individuals.

Another important aspect of HFCU's financial journey is the education and financial wellness of its members. Financial Counseling services that are offered free of charge to all HFCU members continue to be transformative in leading members down new paths that provide them with personalized financial solutions.

The Investment and Retirement Services program is also available to members who are looking to invest money both in the short term or long term; whether you are just beginning your investment journey or are closer to retirement.

The ELEVATE Financial Wellness program continues to be available as an online educational tool for members who are seeking more insight and answers to their financial questions through the convenience of their computer or mobile devices. HFCU realizes that it sometimes requires a new perspective to help members get back on the right track, and we are ready and available to provide that assistance, wherever they may find themselves on their financial journey.

It is also important to reach a younger audience, so that they know the many benefits of joining a credit union, and HFCU's business partnership with Houston Christian University, formerly Houston Baptist University, is an excellent stepping stone to reach and educate students who are just getting started on their financial journey. HFCU continues to partner with HCU through various events that promote the Credit Union relationship, and we are also evaluating potential new programs with the University to educate incoming Freshman students on the benefits of Credit Union membership, as well as offer financial education, products, and services that provide them with more advantages as they begin on their own paths to success.

The financial journey and the success of each individual member matters, and is extremely important to us as their dedicated financial institution. The goal is to make sure each member knows their trust and loyalty is crucial to the financial journey of HFCU. We live up to this by providing *Friendly Service and Superior Value*, the fifth and final core value of the Credit Union, which sums up and exemplifies the organizations dedication to our members as a *People Helping People* establishment since 1960.

**Chris Choat** > President & CEO



# Member Stories

Highlighting > **Christopher Almarez**

“ I am new in town and this is my shared branch. Chris Almarez was my teller and we immediately established such a connection to where I’m thinking of opening an account here. All because of Chris’ superior member service. We need more people like him!

**-Jason M.**

# Treasurer's Report

Houston Federal Credit Union continues to experience excellent financial results from a growing membership that remains loyal, and continues to lead us to success in the organization's financial journey. Despite the many challenges COVID-19 presented over the past few years, HFCU experienced excellent loan growth in 2022, and ended with our year-end loan portfolio at \$555,178,526, a remarkable increase in loan growth at 8.57% especially when compared to 2021's slower growth rate. Capital contributions (net income in a for-profit entity) at year-end totaled \$7,020,517 and resulted in a total net worth of \$77,672,187. HFCU's net worth was at 8.59% as of December 31, 2022.

These results classify the Credit Union as being "well-capitalized" under the National Credit Union Administration (NCUA) standards. Capital is essential for the organization to remain in business, and being "well-capitalized" is a requirement by the NCUA, which serves as the Credit Union's primary regulator and provider of Federal Deposit Insurance.

Deposits totaled \$829,546,237 as of December 31, 2022, representing a decrease of 2.51%. End-of-the-year assets

decreased by 2.57% for a total of \$904,642,277. While this represents a slight decrease over 2021, these results are within normal parameters, and can be attributed to the economic conditions experienced during 2022. When taking into consideration the uncertainty in the U.S. economy, HFCU regularly assesses these conditions, and adjusts to create an environment that is safe, sound, and maximizes opportunities for the Credit Union and our members. HFCU continues to advocate for our members, even in this time of increasing interest rates, by offering competitive loan and deposit rates.

Houston Federal Credit Union continues to guide a growing membership of over 68,000 members down their own individual paths of financial success. It is through their loyalty and trust that they place in HFCU as their preferred financial institution, the Board of Directors, volunteers and employees remain dedicated, and are ready to make sure members are provided with excellent products and services that and help them find solutions for their financial journey.

**Sally McKnight** > Treasurer

Houston Federal Credit Union continues to experience excellent financial results from a growing membership that remains loyal, and continues to lead us to success in the organization's financial journey.

68,000 +  
Members



## HFCU IN THE COMMUNITY



### Houston Christian University

6th Annual Military and First Responders Appreciation Game

*HCU Huskies vs McNeese State Cowboys*

This special event honored the men and women that protect our nation and communities. As a special thank you, HFCU offered FREE admission to the game along with food and giveaways for current or retired military, law enforcement, firefighters, emergency personnel, their families, friends, and supporters.

# Financial Information

## December 31, 2021 Compared to December 31, 2022

### Assets

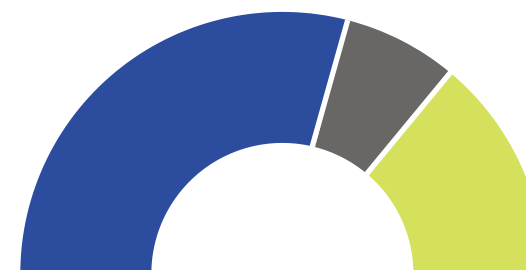
	2021	2022
Loans to Members	\$511,371,051	\$555,178,526
Less: Allowance for Loan Losses	\$1,420,024	\$1,657,004
<b>Net Loans to Members</b>	<b>\$509,951,027</b>	<b>\$553,521,522</b>
Cash & Investments	\$375,287,133	\$305,951,250
Fixed Assets	\$23,813,085	\$23,247,027
Other Assets	\$19,454,083	\$21,922,478
<b>Total Assets</b>	<b>\$928,505,328</b>	<b>\$904,642,277</b>

### Liabilities & Equity

Accounts Payable	\$4,102,981	\$2,917,760
Accrued & Dividends Payable	\$727,983	\$798,254
All Other Liabilities	\$3,156,792	\$5,089,303
<b>Total Liabilities</b>	<b>\$7,987,756</b>	<b>\$8,805,317</b>
Shares	\$304,692,362	\$303,123,288
Club Accounts	\$132,522	\$97,751
Share Drafts	\$175,309,240	\$169,046,649
Health Savings Accounts	\$720,630	\$720,513
Term Share Accounts	\$152,358,459	\$148,018,946
IRAs	\$15,383,707	\$14,793,345
Insured Money Market	\$175,350,907	\$166,838,438
Business Accounts	\$26,919,717	\$26,907,305
Net Worth	\$70,651,670	\$77,672,187
Unrealized Gain/Loss on Investments	(\$1,001,642)	(\$11,381,462)
<b>Total Equity</b>	<b>\$920,517,572</b>	<b>\$895,836,960</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$928,505,328</b>	<b>\$904,642,277</b>

### 2022 Income

\$37,845,137



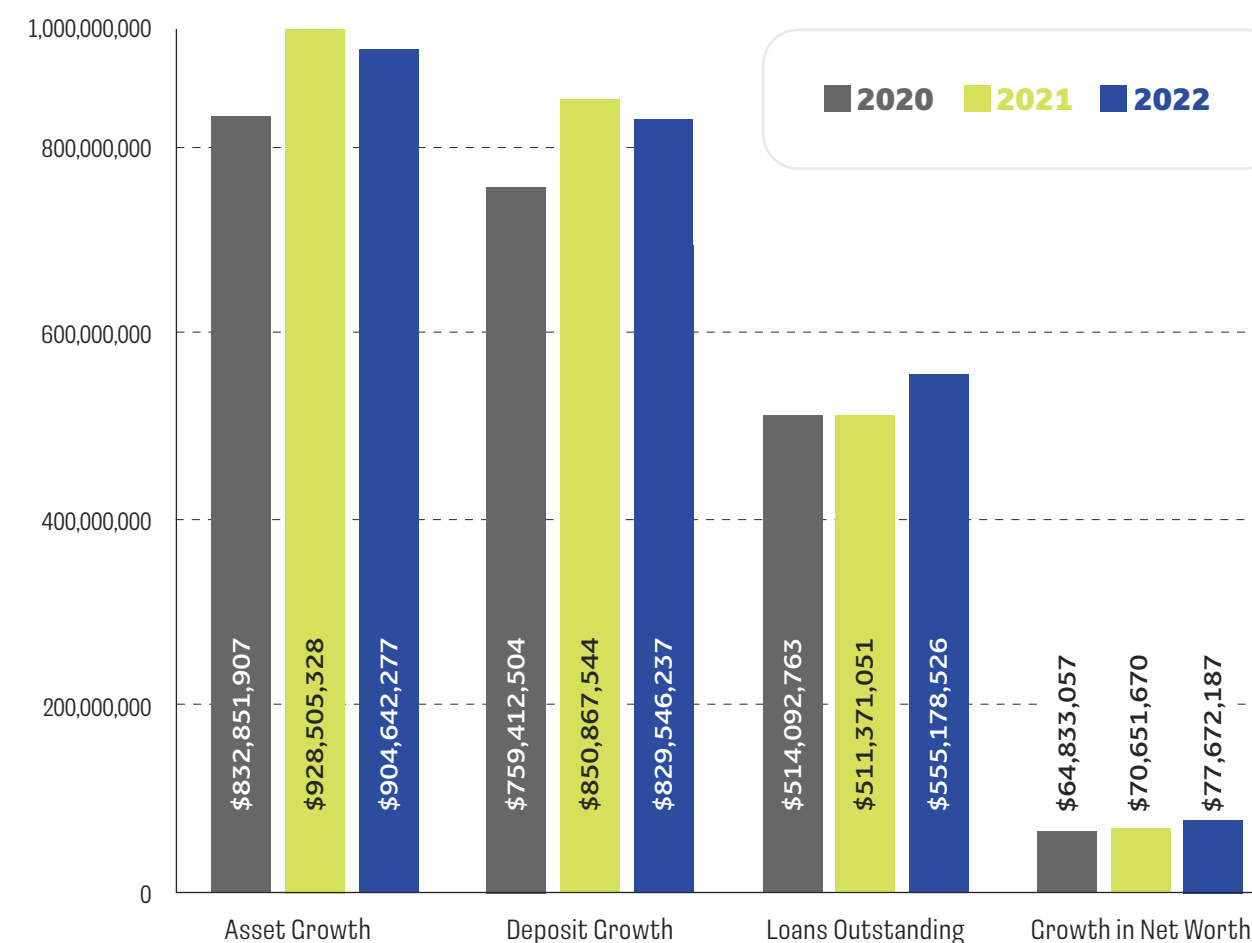
● 58% Loans ● 14% Investments ● 28% Other

### 2022 Expenses

\$37,845,137



● 72% Operations ● 9% Dividends ● 19% Capital Contributions





# Supervisory Committee's Report

A big part of the financial journey of Houston Federal Credit Union is through excellent financial management; this includes meaningful policies, procedures, and internal controls, as well as compliance with relevant state and federal laws and regulations.

This can be a challenge, especially in today's competitive and rapidly evolving regulatory landscape which is comprised of rules that are both complex and constantly changing. These fundamental policy and compliance areas are critical to the safety and soundness of your Credit Union, and the Supervisory Committee has been charged to oversee the audit program to achieve and maintain organizational excellence in these areas.

Volunteers are a fundamental component of the credit union movement, and the composition of HFCU's Supervisory Committee is no exception. The Supervisory Committee consists of three Board appointed volunteers dedicated to serving the best interests of the membership and the organization as a whole. Their ongoing contributions to HFCU and specifically the Supervisory Committee are greatly appreciated by the organization. In addition, the contributions of the Vice President of Internal Audit, who assists the Supervisory Committee in their duties, and ensures they remain on task to achieve success is also greatly appreciated.

Monthly meetings are conducted by the Supervisory Committee to examine and discuss the results of the various reviews and audits. These activities are conducted as part of an Internal Audit Plan that is developed and approved annually based upon ongoing compliance and regulatory expectations as well as risk assessments that are integral to plan development. These assessments are designed with the following objectives:

- Minimize the risk of losses to HFCU in the areas of credit, transaction, reputation and compliance;
- Prioritize audit projects according to regulatory, compliance, high, moderate, and low risk areas;
- Manage audit resources effectively and efficiently; and
- Determine the nature, timing, and extent of the audit scope and procedures in direct correlation to the risk.

There are many reviews and audits that occur during the year, some of which are performed internally and others that are performed externally with outside auditors. These activities fall into one of four categories as follows:

- Internal and External Regulatory audits such as the review of our automated clearing house activities, record retention, credit card act, information security, financial statement and reporting, and member verification of accounts;
- Internal and External Compliance audits such as the review of wire activity, new accounts and loans, insider accounts, corporate credit card activity, and real estate lending;
- Internal and External High-Risk audits such as file maintenance activity, security overrides, cash count verifications, closed account activity, and new loan verifications; and
- External Best practice audits such pertaining to the compliance program of HFCU and business lending.

One of the most critical duties performed by the Committee is the review of the financial condition of the Credit Union and its related financial statements and reporting. Related to this process is the completion of a verification of accounts. The last review was completed to the satisfaction of the Committee with an effective date of March 31, 2022. As an external, certified audit is required by law, the Committee engaged the independent firm of Nearman, Maynard and Vallez, Certified Public Accountants.

HFCU's primary regulator, the National Credit Union Administration, performs their examination of the Credit Union to evaluate safety and soundness. No examination was required in 2022, and the next scheduled examination will be in August 2023.

HFCU was found to be in good order during these reviews and audits conducted in 2022. The Supervisory Committee recognizes the Senior Management Team and all HFCU employees for their contributions to these outstanding audit results. Further, it is the Committees belief that the organization remains a strong and viable credit union.

## Clayton Forbes

> Supervisory Committee Chairman

## HFCU IN THE COMMUNITY



Sep. 15

## The Literacy Council of Fort Bend County

13th Annual Great Crown-Up Spelling Bee

As a co-presenting sponsor of the Great Grown-Up Spelling Bee, HFCU helped raise over \$29,000 to support the clients of the Literacy Council who improve family, community, and professional lives through literacy.



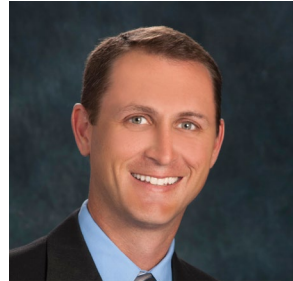
# Member Stories

Highlighting > **Craig Kneisly**

“ The member service at HFCU is quality! Craig has been such a life saver. He truly went above and beyond to assist my husband with his auto refinance loan. He was always prompt and kept us in the loop throughout the entire process. We have had a difficult time finding a place that would refinance his truck, as it has high mileage. This wasn't a problem at HFCU. We were treated with exceptional member service. I will be refinancing my vehicle through HFCU as well!

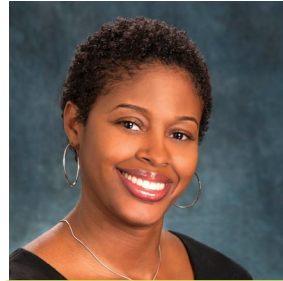
**-Julie D.**

# Board of Directors



**Mike Ciancarelli**

Chairman of the Board



**Samaria Chambers**

Assistant Secretary



**Chris Choat**

Director, President & CEO



**Brent Holloway**

Vice Chairman



**Sally McKnight**

Treasurer



**Virgil Harris**

Director



**John Senna**

Secretary



**Margaret Taylor**

Director



**Nancy Breland**

Director

# Committee Members

Our Board of Directors and Committees consist of volunteers dedicated to making decisions that benefit the entire membership, and continue the success of Houston Federal Credit Union.

## Advisory Directors

Richard Conley

Clayton Forbes

Carlos Sepeda, Sr.

## Supervisory Committee

Clayton Forbes

Durenda Mason

Rebekah Riddle

## Other Volunteers

Richard Conley > Business Financial Services Committee

Durenda Mason > Human Resource Committee

Carlos Sepeda, Sr. > Information Technology Committee

# Branch Locations

## Sugar Land

16320 Kensington Drive  
Sugar Land, TX 77479

## HFCU Mortgage

16255 Kensington Drive  
Sugar Land, TX 77479

## Kirby

3701 Kirby Drive, Suite 120  
Houston, TX 77098

## HCU

7459 Southwest Fwy, Suite 100  
Houston, TX 77074

## Northwest

21550 State Highway 249  
Houston, TX 77070

## Fluor Houston

One Fluor Daniel Drive  
Sugar Land, TX 77478

## Greenville

100 Fluor Daniel Drive C102U  
Greenville, SC 29607

## Southeast

8507 S. Sam Houston Pkwy East  
Houston, TX 77075

## Champions

5302 Cypress Creek Pkwy  
Houston, TX 77069

## Sienna

8130 Highway 6  
Missouri City, TX 77459

## Rosenberg

28050 Southeast Freeway  
Rosenberg, TX 77471

## Imperial

203 Matlage Way  
Sugar Land, TX 77478

**Website:**  
[houstonfcu.org](http://houstonfcu.org)

**Email:**  
[talktous@houstonfcu.org](mailto:talktous@houstonfcu.org)

**Houston Area Local:**  
281-243-0500

**Toll-Free:**  
866-OUR-HFCU  
(687.4328)

**Greenville Local:**  
864-676-7300

# Member Stories

Highlighting > **Zulika Diaz**

“ I was referred to Zulika after my husband and I struggled for two years with one vehicle due to bad credit. My credit score improved from 475 to 639 within three months after following her advice and recommendations. I am very proud to say I have received a loan from HFCU and grateful for her helping me purchase a vehicle. I will always recommend her to friends and family.

–**Maria C.**



# **HFCU** Houston Federal Credit Union

HoustonFCU.org



Houston  
Federal Credit  
Union NMLS  
#673404