

2021

Annual Report



◆ FINANCIAL ADVOCATES THROUGH PERSEVERANCE AND STRENGTH

HFCU *Houston Federal
Credit Union*

Federally Insured by NCUA

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The past two years have been quite a challenge for many due to the coronavirus pandemic, and Houston Federal Credit Union extends its heartfelt sentiments to everyone that has been affected. Even with these challenges, tomorrow brings the promise of a new and different day, and Houston Federal Credit Union (HFCU) remains dedicated to our mission of helping our members' and their families by offering relevant financial products and services that enhance and improve their lives.

In addition to these excellent offerings, HFCU takes pride in providing a level of personalized service that really accentuates the meaning of our mission statement to be our member's advocate by helping them achieve their dreams with personalized

financial solutions. This kind of service is a big part of what sets us apart from other financial institutions. Our members realize they can bank almost anywhere and as a member of HFCU they choose to be a part of a Credit Union family that watches out for them and keeps their best financial interest at heart.

HFCU was originally chartered in 1960 as Fluor Mid-Continent Employees Federal Credit Union, and continues to grow as one of the larger Credit Unions in the Houston metropolitan area, with the strength of \$928 million in assets and over 66,000 members. It is through dedicated and loyal members that the organization is financially strong and continues to grow. HFCU remains our members' financial advocate through perseverance and strength.

Chairman's Report

Houston Federal Credit Union (HFCU) remains a People Helping People organization that advocates for members through perseverance and strength. Such qualities are critical during trials that test the fabric of an organization's ability to endure. The pandemic that began two years ago has been such an event, and the magnitude of the impact on our global society is hard to fathom. Through it all, HFCU has endured, and remains focused on exceeding members' expectations in all our interactions. Members have in turn placed their trust in the Credit Union, which is evident by the record levels of growth experienced over this period of uncertainty. This demonstrates the vitality of the cooperative structure of a member-owned organization, and HFCU remains committed to providing members and their families with personalized financial solutions that improve their lives and help through periods of difficulty.

Throughout 2021, the COVID-19 pandemic remained a threat to society at large, and in response, HFCU continued to be vigilant about taking precautions when it came to the safety and well-being of members, guest members and employees. Branch lobbies remained open and operational even through the impact of various COVID-19 variants, which is a testament to employees' commitment to serve and the ability to adapt as the pandemic lingered. This includes expanded service in our drive through lanes so that members and guest members have been able to conduct business from the safety, convenience and comfort of their vehicles. Additionally, in an effort to stop the spread and prevent unnecessary contact between employees, many back-office employees continued to work remotely from their homes. HFCU will remain proactive in assessing the conditions of the COVID-19 pandemic on its operations, to ensure the organization remains viable and relevant in serving the needs of our members and guest members.

In February 2021, a large part of the nation experienced winter storms with record setting low temperatures that consisted of below freezing conditions with snow, sleet and ice that affected many areas. This included most of Texas including the Greater Houston Area, which is not accustomed nor prepared for prolonged frigid weather. The extreme weather caused many problems for our communities on top of an already challenging pandemic environment. People were without power and could not heat their homes. The ability to navigate for the essentials of life became difficult if not impossible. Food was in short supply, and the flow of water was impeded. Overall, the winter storm resulted in damage

in excess of \$100 billion across Texas, and many of our members experienced hardship. Once again, Houston Federal Credit Union was ready to help, and strove to minimize the downtime of its operations even though the majority of our employees were likewise experiencing similar challenges. HFCU quickly began offering Relief Loans to those in need, which allowed members to borrow up to \$5,000 at a significantly reduced rate, and repayment terms up to 36 months. In addition, the Credit Union worked with members so that they could skip their loan payments to provide funds for much needed relief and emergency repairs on property that had been damaged. It was a challenging time for everyone, and HFCU persevered and remained committed in its mission to provide financial solutions for our members who were in distress.

Another time in life that can be stressful is the transition from youth into adulthood. At this time in life, young adults begin to set out on their own, and they deserve an opportunity to begin to establish their independence. This includes the ability to commute to and from work and other social events through reliable transportation. However, the ongoing challenge experienced by many young adults is the obtaining of a loan due to a lack of credit history and limited employment. Recognizing the need, HFCU developed an innovative solution to help serve young adults. Our First Time Auto Buyers program allows lenders to work with individuals who qualify in obtaining a dependable automobile, and beginning the journey of establishing credit. The program has been very successful, and embodies HFCU's mission of being our member's advocate by helping them achieve their dreams with personalized financial solutions.

Through these challenging times, Houston Federal Credit Union remains committed to serving the members' as their primary financial institution by providing cutting-edge financial products, services and programs. HFCU remains a strong financial partner, and continues to grow throughout our primary markets of the Greater Houston and Greenville Metropolitan areas, and also among its 110 sponsor companies. By the end of 2021, assets were at \$928 million, loans outstanding were at \$511 million and total membership increased to over 66,000 members. HFCU also saved members a total of \$3.7 million in loan interest by helping them refinance their loans from other lenders. The Credit Union is dedicated to offering low and competitive interest rates that save members hundreds to thousands of dollars over the life of their loans. These kinds of

savings can be life changing for many, and is a big part of what drives the success of the organization and our members.

At the beginning of 2021, community outreach continued to be a challenge due to restrictions in place because of the COVID-19 pandemic. As new vaccines started to circulate and the infection rates decreased among the public, HFCU was able to participate in more public community events. The organization continued to provide support to the communities and entities served through community outreach initiatives, volunteer efforts and financial contributions. Being involved as a supportive partner with local business and community organizations remains a priority and initiative of HFCU. These organizations include: Child Advocates of Fort Bend, East Fort Bend Human Needs Ministry, Fort Bend Women's Center, Fort Bend Family Promise, Hemophilia of South Carolina, Houston Baptist University, Houston Rockets, Literacy Council of Fort Bend County, Multicultural Education and Counseling through the Arts, Memorial Hermann Hospital first responders, Parks Youth Ranch, Sienna Women's League, and Sugar Land Hispanic Heritage Foundation.

One of the exciting highlights of 2021 was receiving the Houston Chronicle's Best of the Best Reader's Choice Awards for Credit Unions and mortgage lending in the Houston Metropolitan Area. These two awards are a testament to the value members place on the organization, and the products and services offered. Thank you to everyone who cast their votes in favor of Houston Federal Credit Union, and being selected as the number one organization in these two important categories of service. Such recognition helps spread the word about the good things HFCU does to improve the lives of those it serves.

Houston Federal Credit Union recognizes and appreciates our members for their ongoing loyalty and trust, which is vital to the organization's ongoing success as we remain steadfast as a People Helping People organization. This commitment has never been stronger, and HFCU serves as a financial advocate through perseverance and strength. We appreciate our members continuous support, and thank them for choosing HFCU to serve all their financial needs.

► **Mike Ciancarelli** | *Chairman of the Board*



HFCU In the Community

► East Fort Bend Human Needs Ministry *Out Run Hunger 5k*

HFCU was a proud sponsor of the East Fort Bend Human Needs Ministry Out Run Hunger 5k. Participants were provided information about the Credit Union, and also received cool give-aways such as sunglasses and a water bottle.

Member Success Stories

Team Member ➤ *Julie Heath*

Julie provided outstanding service for my loan request. Very concise; tracked the approval process and provided all options available to me. I highly recommend her to all members.

— *Cathy D.*



President's Report

Managing the growth of the Credit Union remains a priority, and is critical for the future development and advancement of the organization in a manner that will allow HFCU to continue serving the membership for years to come. The Credit Union is in a better position to achieve growth through the strategic expansion or relocation of its departments and branches. Another part of this process is enhancing the products, services and programs the Credit Union offers. HFCU continues to be our members' advocate through continuous evaluation of our products, services and programs that provide added security, innovation, and value for the membership.

The organization expands operations so that the Credit Union can operate effectively, and maximize efficiency to serve a thriving membership. As HFCU's mortgage business has been reinvented over the last few years, steps were taken to concentrate this facet of the business in its own facility. In the fall of 2019, the future HFCU Mortgage building was purchased and renovations began culminating in the official opening of the HFCU Mortgage building on June 1, 2021. The new HFCU Mortgage building is a 6,000 square foot stand-alone building, conveniently located across the street from our main office location in Sugar Land, Texas. As the program has grown, HFCU has sought to expand mortgage loan products and services to meet members' financial needs. In January of 2022, the mortgage department expanded its offerings to include: USDA Loans, VA Loans, Jumbo Loans and Investment Property Loans. HFCU understands that mortgage loans are one of the biggest expenses our members have, and is the reason the Credit Union will continue to offer quality mortgage loan products and services that provide savings and personalized financial solutions for members and their families.

Houston Federal Credit Union continues to proactively evaluate offices for operational efficiency, which includes the convenience of location, and the functional size of the building to accommodate a growing membership. After much consideration, it was decided that the Champions Branch would relocate over the summer of 2021. The branch relocated to a stand-alone building on Cypress Creek Parkway, just down the road from our previous location. The selected site for the new Champions branch, formerly a bank building, is approximately 4,000 square feet, and conveniently located on the main road. After renovations, the new location has a modern look and feel to it with new exterior signage and interior décor that reflects HFCU's brand standards. It also has four

convenient drive through lanes, and a drive-up ATM and night drop-box. The drive-up ATM is available 24/7, and offers surcharge free transactions for members and guest members through the CO-OP Network. The new and improved Champions branch continues to serve our members and guest members in Northwest Houston, and creates opportunities to attract and gain new membership. Through these efforts to improve branches, HFCU continues to grow and persevere by providing exceptional member service that exceeds expectations, and lives up to the Credit Union philosophy of People Helping People.

In 1988, Houston Federal Credit Union established a branch office in Greenville, South Carolina to serve Fluor Corporation Greenville employees, their families and local Greenville area business partners. The goal was to provide these additional members with the same exceptional financial products and services that many members in the Greater Houston area had access too. In 2020, HFCU received approval from our regulator, the National Credit Union Administration, to expand our field of membership in the underserved areas surrounding Greenville, which include downtown Greenville, and extends through specific areas for the counties of Easley, Anderson, Piedmont, Laurens and Clinton. This has opened up the opportunity for HFCU to expand operations, and bring much needed affordable financial services to these underserved areas.

Communication and marketing efforts for the Greenville branch began in 2021, and HFCU continues to evaluate these strategies to bring HFCU brand awareness and membership opportunities to these communities. These efforts include seeking out more business development, as well as looking for partnerships with community outreach programs among Greenville and the surrounding counties. This also includes promoting HFCU's financial products, services and programs to these underserved communities that provide personalized financial solutions for many families and businesses to help them save money, and lead them on a path to success. Through these initiatives, Houston Federal Credit Union will continue to advocate for these future members by providing excellent service that will exceed their expectations.

Credit Union products and services are routinely evaluated for security, relevance, member value and features. At the beginning of 2021, the Credit Union migrated its eDocument website to a more robust platform where our members can review monthly and quarterly statements, as well as receive their yearly tax documents.

The new site continues to be available through HFCU's eTeller online banking website, and is now a more user-friendly scalable website that will work across virtually any device members use to login. HFCU encourages all members to sign up for electronic statements, as it continues to be a safer and more secure option for reviewing important financial statements and documents without compromising personal account information. Fraudulent activity continues to be a prevalent issue in today's financial environment, but HFCU is always trying to mitigate that threat by offering new improved services for members that protect their identity. The eDocument platform is a small part to an overall picture where HFCU continues to advocate for our members by offering an improved service that enhances their user experience.

The HFCU eTeller online banking platform is another service that has been under review, and after considering the member value proposition, it was decided to transition to an all new online banking service that takes the member experience to a whole new level. The process to update eTeller began in the fourth quarter of 2021, and the new eTeller platform has been available to all HFCU members as of January 31, 2022. The new eTeller online banking platform is more user friendly, customizable and scalable, so it will work across multiple devices where an internet connection is available, and allow our members to manage all their HFCU accounts from virtually anywhere. Services that were available through the old eTeller website continue to be available through the new site, such as applying for a loan or share account, review and manage your mortgage payment, eDocuments, eBudget, Skip-a-Pay and bill pay. eTeller also includes features and functions just like the popular eMobile banking app, which is available to all members through their Apple or Android mobile devices. Members have the ability to set up customizable alerts for all their eTeller accounts to help them manage their finances more efficiently. An important feature that really adds value for members is the new secure authentication feature, which allows them to enroll by using two-factor authentication. This security feature provides access through a phone number the member provides, which includes using a biometric or 4-digit passcode for access, and the ability to use a self-service account recovery to easily recover forgotten login information. This keeps our members' accounts safe and from getting into the wrong hands with a new security feature that is simple to use and utilizes tools available to everyone.

As an organization, Houston Federal Credit Union remains committed to member education and financial wellness, by advocating for our members through various programs that are designed to improve their financial lives. These programs include HFCU's free online ELEVATE Financial Wellness program, HFCU Investment and Retirement Services and Financial Counseling services. Helping people and improving members' financial lives also includes teaching young adults about financial literacy. Business partnerships with Houston Baptist University and the Houston Rockets Money Talks program, have allowed Houston Federal Credit Union to reach a younger generation to help educate them in understanding credit, managing debt, budgeting and recognizing needs versus wants. This knowledge will provide greater money-management skills that prepare them for the important financial decisions they will make throughout their lives. These programs continue to be a huge part of what sets HFCU apart from other financial institutions and plays a part in our mission to be our Member's Advocate by helping them achieve their dreams with personalized financial solutions. Member education is a huge part of how Houston Federal Credit Union continues to advocate for our members, and we recognize and share the financial success of our members when they achieve their dreams of home ownership, buy their first vehicle, increase their credit score or establish credit for the first time.

The members are HFCU's sole purpose for existing, and meeting their financial needs while exceeding their expectations has been a goal since operations officially started in 1960. Houston Federal Credit Union values the trust our members place in the organization to ensure the safety of their hard-earned money and financial information. This trust empowers the Credit Union to continue serving the members with integrity, honesty and respect.

➤ **Chris Choat** | *President & CEO*

HFCU continues to be our members' advocate through continuous evaluation of our products, services and programs that provide added security, innovation, and value for the membership.

Member Success Stories

Team Member ➤ *Saba Malghani*

It is a pleasure to meet with Ms. Saba Malghani. She provides excellent member service and is very caring and knowledgeable. She helped me tremendously with my account.

— Lydia R.



◆ Treasurer's Report

HFCU persevered in 2021, rising to the occasion to provide members and their families with financial products and services that met their financial needs and exceeded their expectations. With over 60 years of exceptional service to a growing membership that currently sits at over 66,000 members, HFCU continues to grow in its financial strength. Positive growth is attributed to a committed membership, who are positively impacted and empowered by the Credit Union to take charge, and live their best financial lives. Members are the key to the Credit Union's success, and HFCU recognizes them for their continuous support and faith in the Credit Union. Every member is an equal co-owner of HFCU. This gives everyone ownership of their financial institution, and also the opportunity to make a difference by advocating for their family and friends about the excellent products and services HFCU can provide for them. The organization is cooperatively owned by members and volunteers, who are deeply invested in the People Helping People philosophy that is universal among Credit Unions. This commitment will never change, and is a constant reminder for why HFCU perseveres, and remains a strong financial foundation that continues to help members and their families throughout their whole lives. In return for their continuous trust and loyalty, Houston Federal Credit Union remains invested in being our member's advocate by helping them achieve their dreams with personalized financial solutions.

Houston Federal Credit Union continues to experience steady positive financial results from our loyal, growing and successful membership. Deposits totaled \$850,867,544 as of December 31, 2021, representing a growth rate of 12.04%. End-of-the-year assets increased by 11.49% for a total of \$928,505,328. Capital contributions (net income in a for-profit entity) at year-end totaled \$5,818,614, and resulted in a total net worth of \$70,651,670. HFCU's net worth was at 7.61% as of December 31, 2021. These results classify the Credit Union as being "well-capitalized" under the National Credit Union Administration standards. Capital is necessary 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.

The COVID-19 pandemic has had a resounding impact on the U.S. economy and continues to present challenges for many businesses. This can also have an effect on the Credit Union. HFCU ended with a year-end loan portfolio at \$511,407,844, which shows a slight decrease in loan growth at 0.51% when compared to last year. With

the economic challenges presented by the ongoing pandemic, some people are risk averse and hesitate to take on debt. While loan demand has decreased slightly, members savings have increased significantly, which is quite evident by the dramatic increase in total deposit growth. HFCU continues to offer some of the lowest competitive loan rates in the Houston and Greenville communities. The savings from these loans can make a huge difference in our members' lives, and save them more money over the life of their loans. Houston Federal Credit Union is a strong financial institution, and we stand ready to help all our members regardless of their financial situation by providing competitive loan rates, value driven products and services and financial education.

As the organization grows, the commitment to members grows with it, and the Credit Union has very dedicated Board of Directors, volunteers and employees, who are ready to go above the normal call to action to make sure that continues. Houston Federal Credit Union will continue to provide the best financial products and services it can, and remains the members' financial advocate through perseverance and strength.

► **Sally McKnight** | *Treasurer*



HFCU In the Community

► **Houston Baptist University**
Honoring Our Heroes Free Lunch Event

HFCU and HBU teamed up to provide a free lunch and HFCU lunch box to all medical frontline workers who worked countless hours, and were there to help all those in need during the coronavirus pandemic. We thank them for their sacrifice and commitment to ensure everyone was taken care, and received proper medical care during the pandemic.

Financial Information

December 31, 2020 *Compared to* December 31, 2021

Assets	2020	2021
Loans to Members.....	\$514,092,763	\$511,407,844
Less: Allowance for Loan Losses.....	\$2,252,995	\$1,420,024
Net Loans to Members.....	\$511,839,768	\$509,987,820
Cash.....	\$279,500,418	\$375,287,134
Investments.....	\$24,544,886	\$23,813,085
Other Assets.....	\$16,966,835	\$19,417,289

Total Assets..... \$832,851,907 \$928,505,328

Liabilities & Equity

Accounts Payable.....	\$5,062,750	\$4,102,981
Accrued & Dividends Payable.....	\$829,581	\$727,983
All Other Liabilities.....	\$2,540,634	\$3,156,792
Total Liabilities.....	\$8,432,965	\$7,987,756

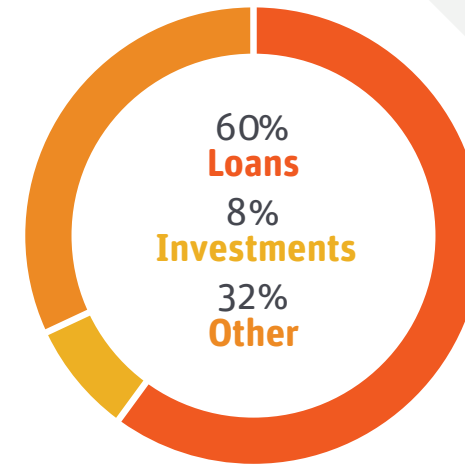
Shares.....	\$268,703,387	\$304,692,362
Club Accounts.....	\$95,634	\$132,522
Share Drafts.....	\$155,604,020	\$175,309,240
Health Savings Accounts.....	\$701,006	\$720,630
Term Share Accounts.....	\$119,998,853	\$152,358,459
IRAs.....	\$39,226,501	\$15,383,707
Insured Money Market.....	\$153,763,419	\$175,350,907
Business Accounts.....	\$21,319,684	\$26,919,717
Net Worth.....	\$64,833,057	\$70,651,670
Unrealized Gain/Loss on Investments.....	\$173,381	(\$1,001,642)

Total Equity..... \$824,418,942 \$920,517,572

Total Liabilities & Equity..... \$832,851,907 \$928,505,328

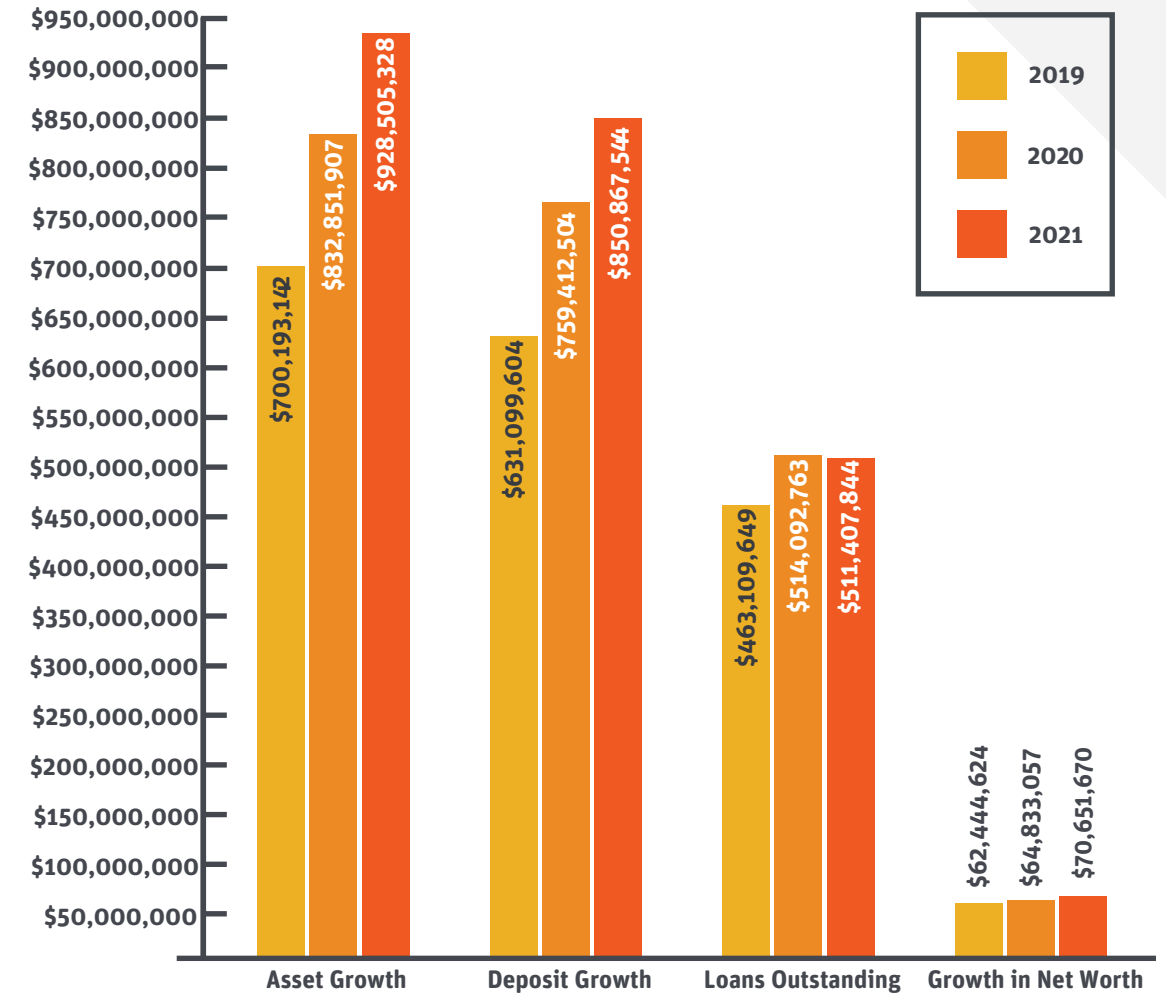
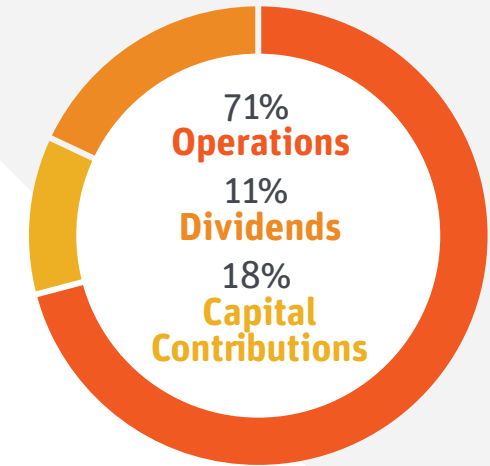
2021 Income

\$33,101,202



2021 Expenses

\$33,101,202



Supervisory Committee's Report

Houston Federal Credit Union perseveres as a strong viable financial institution through excellent financial management; meaningful policies, procedures and internal controls; and compliance with relevant laws and regulations. This is no easy endeavor, especially in today's competitive and rapidly evolving landscape which is comprised of laws and regulations that are both numerous and complex. These fundamental areas are critical to the safety and soundness of the Credit Union, and the Supervisory Committee has been charged to oversee the review and audit program to achieve organizational excellence.

As volunteers are a fundamental component of the credit union movement, the composition of HFCU's Supervisory Committee is no exception. It consists of three Board appointed volunteers dedicated to serving the best interests of the membership and the organization as a whole. Their contributions, time and dedication to HFCU, specifically, to the Supervisory Committee are greatly appreciated by the organization. In addition the contributions of HFCU's Vice President of Internal Audit who assists the Supervisory Committee in their duties, and ensures they remain on task to achieve success is 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 internal and others that are external. These activities fall into one of four categories as follows: Regulatory audits such as the review of HFCU's automated clearing house activities, information security, financial statement and reporting and member verification of accounts; Compliance audits such as the review of wire activity, new accounts and loans, insider accounts, corporate credit card activity and real estate lending; High Risk audits such as file

maintenance activity, security overrides, cash count verifications, closed account activity and new loan verifications; and best practice audits pertaining to the compliance program of HFCU and business lending. As members can see from the examples provided, the Committees' duties span across the organization as a holistic approach to the review and audit process.

One of the most critical duties performed by the Committee is the review of the financial condition of HFCU and 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, 2021. As a certified audit is required by law, the Committee engaged the independent firm of Nearman, Maynard and Vallez, Certified Public Accountants.

In addition, HFCU's primary regulator, the National Credit Union Administration, performed an examination of the Credit Union to evaluate safety and soundness with an effective date of September 30, 2021. The following risk areas were evaluated: Transaction risk; Credit risk; Liquidity risk; Strategic risk; Interest-rate risk; Compliance risk; and Reputation risk.

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

► **Clayton Forbes** | *Supervisory Committee Chairman*



HFCU In the Community

► **Sienna Women's League** *Back to School Drive*

HFCU donated drawstring backpacks to the Sienna Women's League Back to School Drive. The backpacks along with many other required school supplies were donated to underprivileged kids throughout many parts of Ft. Bend County.

Member Success Stories

Team Member ➤ *Zulika Diaz*

Very good experience. I had a low credit score and Zulika Diaz helped me by showing what it took to bring up my score. Thank you!

— Jose P.



Board of Directors

Committee Members

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



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
281.243.0500

➤ Fluor Houston

One Fluor Daniel Drive
Sugar Land, TX 77478
281.263.3351

➤ Rosenberg

28050 Southeast Freeway
Rosenberg, TX 77471
281.243.0600

➤ Sugar Land HFCU Mortgage

16255 Kensington Drive
Sugar Land, TX 77479
281.243.0500

➤ Greenville

100 Fluor Daniel Drive C102U
Greenville, SC 29607
864.676.7300

➤ Imperial

203 Matlage Way
Sugar Land, TX 77478
281.243.0695

➤ Kirby

3701 Kirby Drive, Suite 120
Houston, TX 77098
281.243.0650

➤ Southeast

8507 S. Sam Houston Pkwy East
Houston, TX 77075
281.243.0680

➤ HBU

7459 Southwest Freeway,
Suite 100
Houston, TX 77074

➤ Champions

5302 Cypress Creek Pkwy
Houston, TX 77069
281.243.0880

➤ Northwest

21550 State Highway 249
Houston, TX 77070
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➤ Sienna

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HFCU *Houston Federal Credit Union*

HoustonFCU.org



**Houston Federal
Credit Union
NMLS #673404**