

## Dear Valued Members of Huggins Credit Union,

As we approach the joyous occasion of Deepawali ( festival of lights), I want to take this opportunity to extend my warmest wishes to you and your families on behalf of the entire Huggins Credit Union team.

Deepawali, the Festival of Lights, is a time to reflect on the triumph of light over darkness, knowledge over ignorance, and hope over despair. It reminds us of the importance of community, togetherness, and the enduring power of goodness.

In this spirit, we at Huggins Credit Union are proud to be a part of your financial journey. Our commitment to empowering and supporting our members remains stronger than ever, especially during these times of celebration. Just as Deepawali symbolizes prosperity, renewal, and the illumination of our homes and hearts, we are dedicated to helping you achieve financial success, stability, and growth.

As you light your deyas and celebrate with loved ones, may this Deepawali bring new beginnings, peace, and prosperity to your lives. Let us all take this opportunity to reaffirm our shared values of generosity, compassion, and resilience in the face of challenges.

We sincerely appreciate the trust you place in us as your financial partner. Your support has allowed Huggins Credit Union to continue serving our community with excellence and care, and for that, we are truly grateful.

On behalf of the entire team, I wish you and your family a Deepawali filled with love, joy, and success. May the year ahead be bright and prosperous for you all.

Warm regards,

*Pradeep Raman*  
Pradeep Raman  
President



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