



Christmas Message from the President of Huggins Credit Union Limited

Dear Valued Members,

As we embrace the spirit of this festive season, I extend my heartfelt greetings to you and your families on behalf of Huggins Credit Union Limited. Christmas is a time of gratitude, unity, and hope a moment to celebrate the blessings of the past year and to look forward to the opportunities that lie ahead.

This year has been a testament to the strength of our shared vision and commitment. Together, we have achieved milestones, overcome challenges, and continued to grow as a credit union community rooted in trust, collaboration, and mutual support. None of this would be possible without your unwavering faith in our mission and your active participation.

The essence of Christmas is giving, and at Huggins Credit Union, we take pride in giving back, whether by offering innovative financial solutions, fostering member prosperity, or supporting our broader community. As we reflect on this season of goodwill, let us also remember the importance of lending a helping hand, spreading kindness, and making a difference in the lives of others.

Looking ahead to 2025, we are excited to continue this journey with you. With renewed dedication, we will work to enhance the services we offer, strengthen our bonds, and ensure that every member feels empowered to achieve their dreams.

May this Christmas fill your homes with joy, your hearts with peace, and your lives with love, and as the New Year approaches, may it bring you renewed hope, good health, and prosperity.

Thank you for being an integral part of our credit union family. Merry Christmas and best wishes for a successful and fulfilling New Year!

Warm regards,

Pradeep Raman

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President



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