

Directors

Mike Alford, Chairman 2028
Rita Dennis, Vice Chairman 2027
Otto Maresh, Treasurer 2027
Sonja Trojan, Secretary 2026
Lonnie Johnson Sr., Director 2028
Orlando Felix, Director 2027
Quincy Allen, Director 2026

Advisory Directors

Stephen Godinich

Audit Committee

Lonnie Johnson, Chairman
Jannie Blackmon
Stephen Godinich



Staff

David Gerow,
President

Juan Villegas,
Vice President

Thomas Glazier,
Accounting Clerk

Nereyda Diaz,
Member Services, Teller

Vanessa Rivera,
Teller

Gisella De Leon Bautista,
Teller

Guadalupe Diaz,
Collections



Houston Highway Credit Union

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HoustonHighwayCU.com

73RD ANNUAL
MEETING



Federally Insured by NCUA

WELCOME

Thank you for joining us as we celebrate 73 years of service. Since we welcomed our first member in 1953, we continue to help you meet your financial goals while providing excellent service to our members.

2025 was challenging in many ways. While interest rates showed signs of improvement as the year progressed, we remained in a higher than usual rate matrix throughout most of the year, only seeing relief in the 4th quarter. This combined with increased operational expenses across the board created a challenging environment for the credit union.

With that said, Houston Highway Credit Union was able to maintain its competitive rate lending matrix and offer our members excellent service enabling the team to focus on the bottom line. We maintained profitability in 2025 and we anticipate this trend to continue into 2026.

We look forward to working with the membership in 2026.

Mike Alford,
Chairman of the Board

AUDIT COMMITTEE REPORT

On behalf of the Houston Highway Credit Union Board of Directors, this report is submitted to the membership to summarize the Credit Union's oversight of operations for 2025, its 73rd year. The firm of Waypoint Advisory Services, LLC. was hired to conduct the 2025 audit on behalf of the committee.

The audit committee began meeting semi-annually in 2025 to break down all aspects of the internal operations of Houston Highway Credit Union. There are no adverse findings from the Audit Committee.

Lonnie Johnson Sr.,
Chairman

NOMINATING COMMITTEE REPORT

Each year the members of the credit union elect new directors from within the membership to serve on the Board. The Nominating Committee is responsible for evaluating members who choose to be considered for the Board of Directors positions. This year's Nominating Committee consisted of Jannie Blackmon and Thomas Glazier. The Nominating Committee has nominated the following:

Quincy Allen | Sonja Trojan

FINANCIALS

ASSETS	2025	2024
Loans	\$22,743,631	\$24,213,043
Cash	\$332,258	\$532,364
Investments	\$12,355,745	\$11,454,182
Other Assets	\$11,900,601	\$11,017,133
TOTAL ASSETS	\$47,332,235	\$47,216,722

LIABILITIES	2025	2024
Shares	\$20,057,704	\$21,744,055
Certificates of Deposit	\$8,935,555	\$7,327,976
IRAs	\$1,141,373	\$1,511,320
Share Drafts / Money Market	\$10,887,041	\$10,074,592
Total Member Deposits	\$41,021,674	\$42,154,884
Equity Accounts	\$6,041,894	\$4,879,958
Other Liabilities	\$268,666	\$181,878
TOTAL LIABILITIES	\$47,332,235	\$47,216,721

OPERATIONS	2025	2024
Gross Income	\$2,065,406	\$2,147,982
Dividends & Interest Paid to Members	\$293,729	\$277,079
Net Interest Income	\$1,771,677	\$1,870,903
Operating Expenses/Gains	\$1,284,917	\$918,226
Net Operating Income	\$486,760	\$952,677
Provision Expenses	\$78,639	-\$9,864
Non-operating Expenses	-\$189,354	\$56,578
NET INCOME	\$597,457	\$905,962