

**2025**

Annual Report

**We Take  
You Further.**



**Hughes**

Federal Credit Union

# Mission Statement

Hughes is committed to making a positive difference in each member's financial life.



# Contents

<b>5</b>	Board of Directors' Report
<b>7</b>	Hughes Affinity Cards Give Back
<b>9</b>	Treasurer's Report
<b>11</b>	Taking our Members Further
<b>12</b>	Supervisory Committee Report
<b>13</b>	Financial Statement
<b>14</b>	Board of Directors & Supervisory Committee
<b>15</b>	Nominating Committee Report
<b>18</b>	Hughes in the Community
<b>19</b>	Making a Positive Difference



## **2025 Board of Directors' Report**

*“We are committed to advancing while deepening our positive impact within the communities we serve.”*

**Fabian Cordova**, Board Chairman

## Dear Valued Members,

On behalf of the Board of Directors, I want to extend our deepest gratitude to you. Your trust in Hughes Federal Credit Union is both an honor and a responsibility we take great pride in. We exist because of you, and every decision we make is grounded in serving your best interests.

We are equally proud of our dedicated employees. Their unwavering care and genuine concern for each member—regardless of the scope or complexity of need—defines who we are as an organization. Every interaction reflects our commitment to service excellence and to strengthening the financial well-being of those we serve.

## Continued Growth and Financial Strength

Hughes continues to maintain a strong financial position. In an environment shaped by inflation and economic uncertainty, our daily efforts remain focused on mitigating these impacts for our members. Through disciplined financial management and thoughtful strategy, we work to ensure stability, security, and opportunity for all.

In 2025, we successfully completed a system upgrade, one of the most significant operational initiatives in Hughes' history. As technology evolves, we recognize the need to enhance our systems to better serve you. This substantial investment of time and resources stands as a testament to our staff's expertise in designing, implementing, and executing complex projects with our members' needs at the forefront. The result is a stronger technological foundation that positions us well for the future.

This year marked a period of meaningful transformation for our credit union – both in how we serve our members and in the leadership that has guided us for decades. We also celebrated a very special milestone: the retirement of our Board Chair, Juan Gonzalez, after 36 years of distinguished service to the Board and the Supervisory Committee. Juan exemplifies the unwavering commitment that defines our volunteer leadership. His decades of guidance and stewardship have left a lasting impact on Hughes, and we are deeply grateful for his service.

## Awards and Recognition

Our member-first commitment earned national recognition. Hughes was named to Forbes' Best-In-State Credit Unions list for 2025. Forbes evaluates financial institutions based on the products and services they offer.

Since 1952, Hughes has remained deeply committed to improving its members' financial well-being while maintaining strong local roots in Southern Arizona. Built on a foundation of trust, service and community impact, Hughes offers a full range of financial products and services designed to meet the evolving needs of its diverse membership. Hughes has earned recognition for its commitment to member value and service. Driven by a people-first philosophy, Hughes continues to invest in innovative solutions, financial education, and community partnerships, helping members and communities go further. Locally, Hughes earned recognition as Best Bank/Credit Union, Best Debit Card, Best Place to Work, and Best Financial Advisor by the Arizona Daily Star Readers' Choice Awards. And lastly, our marketing team earned a Diamond Award from America's Credit Unions for marketing excellence.

## Community Impact

In addition to our financial strength and operational achievements, 2025 was a year marked by significant community impact. Hughes surpassed \$2 million in total donations to Southern Arizona libraries, supporting literacy initiatives that benefit over **1,000** teachers and **43** schools annually. Hughes taught over **80** hours of financial education, totaling nearly **60** classes and reaching **1,500** students in our community. Hughes is proud to actively promote financial literacy to youth through educational partnerships with local school districts and community organizations.

Hughes also celebrated the 20th anniversary of the Roberta Reeves Memorial Scholarship and awarded **\$20,000** to 10 students, bringing its total contributions to more than **\$145,000** over the past two decades.

Supporting veteran causes and organizations is also very important to Hughes. Partnerships include Arizona Heroes Memorial, Rocking for Heroes, Esperanza en Escalante, the Erik Hite Foundation, the Fisher House, All Post American Legion, Freedom Warriors, La Frontera Behavioral Health and the Empower Coalition.

Community partnerships include the Children's Miracle Network, Banner Health, The University of Arizona and Arizona Athletics, Girl Scouts of Southern Arizona, The Tucson Wildlife Center and Angel Charity for Children.

These partnerships have a special emphasis on youth programs, children’s initiatives, and support for local families. Hughes is committed to embodying the credit union philosophy of people helping people.

**Governance**

With more than 188,000 members and \$2.5 billion in assets, Hughes remains strong, trusted, and focused on delivering lasting value. Our Board remains steadfast in its commitment to ensuring the credit union operates strategically and member-focused. Through collaborative strategic planning sessions involving the Board, Executive Team, and staff, we cultivate a shared understanding of our direction, priorities, and long-term objectives. Comprehensive risk management practices are embedded within our governance responsibilities, alongside continuous evaluation of our financial performance to safeguard the institution’s strength.

**Path forward**

Looking ahead, the collaboration between the Board and Executive team creates an environment where thoughtful ideation and innovation are encouraged. Hughes remains focused on enhancing our products, services, and technology to reward your loyalty and support. We are committed to advancing while deepening our positive impact within the communities we serve.

Thank you for your continued trust and membership. Together, we remain strong, resilient, and dedicated to a future of shared success.

With sincere appreciation,

*Fabian Cordova*

**Fabian Cordova**  
Chairman, Board of Directors



Juan Gonzalez  
Volunteer  
1989-2025

**With Deepest Gratitude for Serving Hughes for 36 Years**

The team at Hughes extends our heartfelt thanks to Juan Gonzalez for 36 years of dedicated volunteer service to our credit union, including as Chairman of the Board of Directors and Supervisory Committee.

Through his vision and commitment, Juan helped guide Hughes’ growth from \$85 million to more than \$2.5 billion in assets, shaping policies that strengthened our organization, and the communities Hughes serves.

A decorated U.S. Air Force fighter pilot, Juan championed support for veterans, first responders, and military personnel and encouraged support of financial literacy programs and the annual Roberta Reeves Memorial Scholarship, leaving a legacy of compassion and community impact.

Thank you, Juan, for your remarkable leadership and service, which has left a lasting difference and inspired future leaders for years to come.

*“Juan’s visionary leadership and unwavering commitment to our members left a lasting mark on Hughes as a true champion for the people and communities we serve.”*

**Andrew Britton**  
Treasurer and President/CEO



## Designed for You. Built for Community.

Your debit card is more than a way to pay; it's a reflection of who you are and what matters most to you.

At Hughes, we offer a variety of custom debit card designs that let our members showcase their passions, school pride, and connection to our community.

Whether you choose a design that represents your lifestyle, your hometown, or your favorite team, each card is backed by the same commitment to helping you go further. It's one more way we're making everyday banking more personal, more meaningful, and uniquely yours.

## Cards that Give Back.

Some of our cards go even further, supporting programs that strengthen our community. When you select these designs, you're not just making a purchase, you're making an impact.



**150K+**  
Supporting local non-profits

## 2025 Annual Treasurer's Report

*“If you have a financial need, just ask; chances are Hughes will be able to provide it.”*

**Andrew Britton**, Treasurer and President/CEO

Hughes Federal Credit Union was chartered on November 21, 1951, and its first annual meeting was held on January 14, 1952. Seventy-four years later, Hughes remains a safe and sound financial institution for meeting your savings, investing, and lending needs.

Hughes continued to face the same challenges as most financial institutions in 2025. Elevated interest rates, rising delinquencies and charge-offs due to consumer financial hardships associated with inflation.

Even through the various challenges, Hughes ended the year by growing assets by \$256 million, or 11%, growing deposits by \$273 million, or 13%, and growing loans by \$100 million, or 5%.

In 2025, Hughes underwent a system upgrade. The previous upgrade took place in 2002. This upgrade will allow Hughes to leverage existing and future technologies and to offer additional products and services.

We encourage all our members to make the most of their membership. Membership at Hughes means ownership in a local, BBB A+ accredited full-service financial institution, solely to benefit its member-owners.

In 2025, Hughes generated \$212,493,593 in gross income. After paying operating expenses and distributing over \$61 million in member dividends, Hughes increased its net capital by \$2,385,097.

Also, Hughes granted 28,988 loans to members totaling \$779,641,923. Total outstanding loans at year-end were \$2,119,066,080. Since granting its first loan on February 8, 1952, your Credit Union has granted 623,581 loans totaling over \$9.6 billion dollars.

Over the last five years, your Credit Union has grown by over 58% in assets, 57% in deposits, 64% in member loans, and 59% in capital. During this same period, Hughes has paid out over \$185 million in dividends to its members.

This high level of growth ensures Hughes remains one of Arizona's strongest and safest financial institutions. Since 1952, Hughes has remained deeply committed to improving its members' financial well-being while maintaining strong local roots in Southern Arizona.

Built on a foundation of trust, service and community impact, Hughes offers a full range of financial products and services designed to meet the evolving needs of its diverse membership. Hughes has earned recognition for its commitment to member value and service, including being named among the best credit unions in the state by Forbes. Driven by a people-first philosophy, Hughes continues to invest in innovative solutions, financial education, and community partnerships, helping members and communities go further.

As economic challenges continue to impact our members, Hughes continues to offer competitive savings products, such as money market and term share IRA accounts. These accounts, fully insured by the National Credit Union Administration (NCUA) for up to \$250,000, offer members safe and secure solutions to grow their savings.

Our popular Checking PLUS account, which debuted in 2018 is exclusive for Hughes members, and combines all the features of a traditional checking: Direct Deposit, a VISA Debit/ATM Card, online and mobile banking, Bill Pay, remote mobile deposit, Zelle, account alerts, eStatement, and automatic transfers WITH discounts on many products and services through Benefits Plus that you won't find anywhere else. Checking PLUS also includes popular features such as cell phone repair coverage, identity theft restoration, a lowest price guarantee, cashback on travel, movie and entertainment discounts, discounted gift cards, a group dental discount plan, prescription discounts, vision care discounts and much more.

The success of Hughes depends on our members' participation. If you are not participating in our services, we encourage you to do so. If you are, we thank you and ask you to refer family, friends, co-workers, and neighbors. Hughes membership is open to anyone who lives, works, worships, or attends school in Tucson. Visit [HughesFCU.org](https://HughesFCU.org) or call for more information, 520-794-8341.

At Hughes Federal Credit Union, our cooperative form of corporate governance ensures that all earnings are returned to our members through affordable financial services. This is what differentiates your Credit Union from other financial institutions.

Your Board of Directors is comprised of volunteer members elected by our membership. Our volunteer Board of Directors is tasked with setting the credit union's strategic direction. This includes ensuring the offering of financial products and services that make a positive difference in our members' financial lives while maintaining the long-term financial strength and stability of Hughes.

Hughes continues to grow, and throughout the past seventy-four years, much has changed. What has stayed the same is that your Credit Union remains a member-owned and operated financial cooperative, existing solely for the benefit of our members. Thank you to our volunteer Board of Directors and Supervisory Committee members for their dedication, direction, and support. Thank you to the Credit Union staff for their hard work and dedication, ensuring our members' financial needs are met daily. As always, and most importantly, we want to thank you, our members, for your continued patronage and support of our Credit Union.



**Andrew Britton**  
Treasurer and President/CEO

*“Seventy-four years later, Hughes remains a safe and sound financial institution for meeting your savings, investing, and lending needs.”*



# Taking Our Members Further.

## Awards and Recognition



2025  
Best in State  
Credit Union



Best Credit Union  
Best Debit Card  
Best Place to Work  
Best Financial Advisor



2025  
Diamond Awards  
Marketing  
Excellence

## Celebrating Excellence—Because You Deserve the Best

At Hughes, everything we do is centered around you—our members. That’s why we’re incredibly proud to share that in 2025, our commitment to exceptional service, trusted financial guidance, and community impact has been recognized on a national and local level.

These achievements aren’t just awards—they’re a reflection of the relationships we built and the trust you continue to place in us. We’re honored to serve you and remain committed to helping you achieve your financial goals with confidence.

**Thank you for being part of our success story.**



# Supervisory Committee Report

Kellie Terhune Neely, Supervisory Committee Chairperson

The Hughes Federal Credit Union Supervisory Committee is entrusted with vital responsibilities to safeguard the interests of our members and ensure the integrity and soundness of the credit union. These responsibilities include, but are not limited to:

- Retaining a reputable accounting firm to conduct an independent annual audit.
- Overseeing the performance of external audits and reviews, including those related to the Bank Secrecy Act, Office of Foreign Assets Control, and other federal regulations.
- Attending monthly Board meetings and conducting branch visits to remain engaged with credit union operations.
- Ensuring the timely review of Supervisory Committee and credit union returned mail.
- Addressing member concerns and ensuring that each inquiry receives a timely and appropriate response.
- Ensuring that staff receive required and ongoing training to support high-quality service for every member.

These essential duties help ensure that Hughes Federal Credit Union remains a financially sound institution, supporting continued stability, growth, and confidence for both current and future members.

Hughes continues to receive high ratings across all categories from both our independent auditors and our federal regulator, the National Credit Union Administration (NCUA). This accomplishment reflects the discipline, professionalism, and dedication of our entire staff, and we thank each employee for their continued commitment.

We also extend our appreciation to the Hughes Internal Audit Team for their excellent work in maintaining compliance with regulatory requirements and internal controls.

Hughes Federal Credit Union's financial position remains strong, with sustained growth projected in the years ahead. With the ongoing commitment of our Board of Directors, Supervisory Committee, management team, and employees, Hughes is well positioned to serve our members with excellence today and into the future. We are grateful for the trust our members place in us and thank them for their continued support.

*“Hughes is well positioned to serve our members with excellence today and into the future.”*



# 2025 Financial Statement

December 31, 2025, Unaudited

## BALANCE SHEET

### Assets

Loans to Members	\$2,119,066,080
Less: Allowance for Loan Losses	\$(61,399,217)

**Net Loans Outstanding** **\$2,057,666,863**

Cash and Checking	\$5,346,970
Investments	\$9,465,465
Deposits in Corporate Credit Unions	\$425,233,235
Land and Building	\$37,091,436
Furniture and Equipment	\$11,758,296
NCUSIF Deposit	\$21,634,211
All Other Assets	\$36,794,910

**Total Assets** **\$2,604,991,386**

### Liabilities and Equity

Shares	\$1,114,118,229
Term Shares	\$1,104,993,119
Non-member Shares	\$136,236,000

**Total Savings** **\$2,355,347,348**

Dividends Payable	\$41,552
Accounts Payable	\$20,808,049
Notes Payable	\$0
Reserve for Contingencies for Future Stabilization	\$218,143,501
Undivided Earnings	\$10,650,936

**Total Liabilities and Equity** **\$2,604,991,386**

## STATEMENT OF INCOME

### Operating Income

Interest on Loans to Members	\$171,636,891
Income from Investments	\$15,317,882
Other Operating Income	\$25,538,821

**Total Operating Income** **\$212,493,594**

### Operating Expenses

Employee Compensation	\$24,978,743
Employee Benefits	\$6,441,785
Travel and Conference Expenses	\$399,360
Association Dues	\$169,851
Office Occupancy Expense	\$3,185,383
Office Operations Expense	\$13,781,459
Educational and Promotional Expense	\$3,967,274
Loan Servicing Expense	\$10,498,135
Professional and Outside Services	\$8,665,742
Provision for Loan Losses	\$70,386,169
Interest on Borrowings	\$831,781
Operating Fees (NCUA)	\$423,644
Other Operating Expenses	\$5,647,580

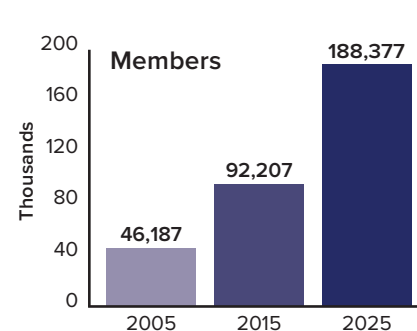
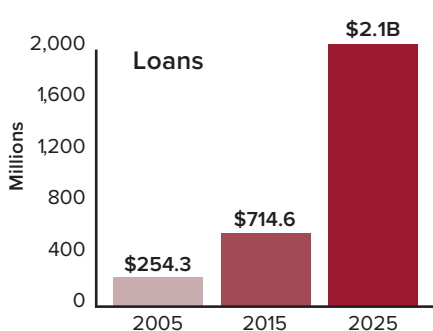
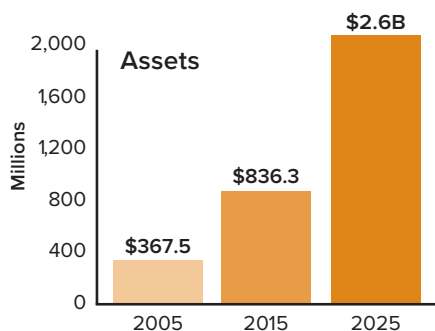
**Total Operating Expenses** **\$149,376,906**

**Net Income Before Distribution** **\$63,116,688**

### Distribution of Net Income

Dividends	\$60,731,590
Undivided Earnings and Reserves	\$2,385,098

**Total Distribution of Net Income** **\$63,116,688**



## 2025 Board of Directors



**Fabian Cordova**  
Chairman



**Rich Miller**  
Vice Chairman



**Andrew Britton**  
Treasurer,  
President/CEO



**David Ortega**  
Secretary



**Ashesh Bhalala**  
Member



**Charles La Due**  
Member



**Linda Grigsby**  
Member



**Sharon Schaum**  
Member



**Jim Hall**  
Member

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## 2025 Supervisory Committee



**Kellie Terhune Neely**  
Chairperson



**Pete Wilke**  
Secretary



**Robert Shaub**  
Member



**Joe Fritzsche**  
Member

# Nominating Committee Report

Submitted by Elsa Jacklitch, Robert Lepore, and Cathy Solverson

The Nominating Committee submitted the following names of candidates to serve on the Hughes Federal Credit Union Board of Directors. There are four openings on the board. The top three candidates receiving the highest number of votes will each serve a three-year term. The candidate with the fourth highest number of votes will serve a one-year term. Eligible members of voting age, 16 years and older may vote. One vote per primary member. No nominations are accepted from the floor.



## Andrew Britton\*

Andrew Britton began his career in service to our country, serving in the United States Air Force from 1984 to 1991. Following his military service, he built a decades-long career in the credit union industry, where he continues to lead today.

Andrew joined Hughes Federal Credit Union in 2003 as a Collections Manager and quickly assumed expanded leadership responsibilities. In 2006, he was promoted to Lending and Collections Manager, where he helped guide the credit union through challenging economic times, including the Great Recession, by supporting members and safeguarding the institution's financial health.

In 2010, he was promoted to Vice President of Lending, where he oversaw all aspects of consumer lending, mortgage lending, collections, and loan servicing. Under his leadership, the credit union launched a strategic loan growth initiative in 2011, resulting in an impressive increase in member loan balances, which grew from \$294 million to over \$2.1 billion. Additionally, Hughes' total assets grew from \$511 million to over \$2.5 billion. This remarkable growth has significantly contributed to the credit union's strength and stability, ensuring a safe environment for members to save and borrow. Throughout his tenure, Andrew has actively contributed to the credit union's long-term financial stewardship. He has served on the Delinquent Loan Committee for over 20 years, the Asset Liability Management Committee for over 12 years, and has played a significant role on the Facilities Planning Committee.

Andrew was promoted to President & CEO in April 2023 following the retirement of his predecessor, Robert Swick. He currently serves as Treasurer on the Hughes Federal Credit Union Board of Directors.

Andrew's long history with Hughes reflects his unwavering commitment to the credit union movement and the philosophy of "people helping people." He believes that true success comes from the promise to make a positive difference in our members' financial lives.



## Fabian Cordova\*

Fabian Cordova has over 29 years of experience providing leadership in all facets of internal operations which includes finance and accounting, IT and system integration, human resources, contract and risk management, and business

and partnership development. His experience includes working with Fortune 500 companies performing complex financial audits and leading ERP implementation teams. He also had the privilege of serving in leadership roles in local public accounting firms. His work entailed managing client relationships, as well as tax planning and financial statement preparation needs.

Fabian has served as the COO & CFO of the University of Arizona Alumni Association. He led the financial and internal operations of Clinical Outcomes Solutions (an international pharma-consulting firm) and is now serving as CFO of early-stage aerospace technology companies, FreeFall Aerospace Inc. and FreeFall 5G Inc.

Fabian graduated from the University of Arizona in 1994 with degrees in Accounting and Finance and received his MBA in 2009. He holds a Certified Public Accountant (CPA) license and is a member of both the American Institute of CPAs and the Arizona Society of CPAs.

Committed to supporting the community and philanthropic efforts, he also serves in leadership roles of locally based groups, and was honored with the Tucson 40 Under 40 Award in 2011. He served as the chair of the Amphitheater School District Foundation and was treasurer of Resurrection Lutheran Church in Oro Valley. He is a board member of the Marshall Foundation and previously supported the Big Brothers Big Sisters of Tucson, Lutheran Social Ministries (Phoenix), and Nogales Rotary Club. He was involved with the University of Arizona, including the New Start Fundraising Annual Dinner and the UA Hispanic Alumni Association.

Before his appointment to the Board of Directors, Fabian served as the chair of the Hughes Supervisory Committee.

# Nominating Committee Report

Submitted by Elsa Jacklitch, Robert Lepore, and Cathy Solverson



## Linda Grigsby\*

Linda Grigsby brings more than three decades of credit union experience to her role on the Hughes Federal Credit Union Board of Directors. She joined the credit union in 1987 as a teller and steadily advanced through multiple

leadership positions, becoming Teller Supervisor in 1996 and later Branch Manager of the former Voyager Branch in 2001, a position she held with distinction until her retirement in October 2020.

A dedicated member of Hughes since 1987, Grigsby has continued to support the credit union through volunteer leadership. She served two years on the Nominating Committee, helping evaluate candidates for Board service, and most recently served on the Supervisory Committee beginning in 2023. In this role, she was responsible for safeguarding member interests by overseeing annual audits, retaining external accounting firms, reviewing regulatory examinations, and monitoring compliance with the Bank Secrecy Act, the Office of Foreign Assets Control (OFAC), and other federal requirements. She also regularly attended Board meetings and visited branches to stay connected to day-to-day operations and member needs.

Grigsby has completed all required Board and Supervisory Committee compliance trainings, along with other relevant courses that support effective governance and fiduciary responsibility.

With deep operational knowledge, long-standing membership, and a commitment to member service, she is honored to continue supporting Hughes as a member of the Board of Directors.



## Wardrick Griffin

Wardrick Griffin is a seasoned executive leader with over 20 years of experience in healthcare administration, specializing in operational strategy, financial performance, and board governance. He has led major

organizational functions across multi-site healthcare networks, including workforce development, service delivery, quality improvement, and provider onboarding. His background also includes oversight of federally funded programs, mobile medical operations, and regulatory compliance with state and federal agencies.

Throughout his career, Wardrick has strengthened systems, enhanced operational infrastructure, and driven successful growth and expansion initiatives. He is recognized for establishing robust partnerships, fostering a strong service culture, and aligning organizational performance with community needs.

Wardrick holds a Master of Science in Health Administration from the University of Alabama at Birmingham and a Master of Public Administration from Jacksonville State University, where he was inducted into the Sigma Alpha Honor Society. He also earned a Bachelor of Business Administration.

# Nominating Committee Report

Submitted by Elsa Jacklitch, Robert Lepore, and Cathy Solverson



## Rich Miller\*

Richard Miller has been a member of Hughes Federal Credit Union for 31 years and dedicated volunteer leader for 24 years. For the last seven, Richard has served as Vice Chairman where he has supported sound financial stewardship,

regulatory compliance, and member focused decision making. He brings decades of experience in financial management, governance, and operational oversight in support of the Credit Union's mission and members. He has completed nine volumes of the Credit Union's Volunteer Achievement Program, earned two award levels, and currently serves on the Cybersecurity, Facilities Planning, and Legislative Committees.

Richard retired after 20 years of service in the United States Air Force, serving in both active duty and Air National Guard roles as an Inventory Management Technician. His military background instilled a strong foundation in accountability, risk management, and disciplined execution—skills he has carried throughout his professional career. Richard works for Raytheon in Program Management, supporting cross functional execution, financial coordination, and program oversight. Prior to that, he worked for B/E Aerospace, where he spent 12 years as a Program Finance Manager responsible for financial planning, cost control, forecasting, and program performance on complex, high-value programs.

Richard holds a bachelor's degree in accounting and finance from Park University and a Master of Business Administration (MBA) from the University of Phoenix. His professional background provides a strong understanding of budgeting, internal controls, audit readiness, and strategic decision making—critical competencies for effective credit union governance.

Richard is dedicated to protecting the financial strength, security, and long term sustainability of Hughes Federal Credit Union while ensuring members continue to receive high quality, competitive financial products and services.



## Brad Williams

Brad Williams brings 28 years of program, engineering, and organizational leadership to his candidacy. He currently oversees growth management for a \$600M+ portfolio of Counter-UAS programs within Raytheon's Land & Air

Defense Systems business, guiding strategic expansion, operational performance, and customer value delivery.

He has extensive experience leading large, multidisciplinary teams and complex programs through development, production, transition to production, and life-cycle sustainment. His expertise spans cost and schedule management, risk mitigation, systems engineering, proposal strategy, and stakeholder engagement at the highest levels.

Previously, Brad served as Test Equipment Department Manager and Director/Business Unit Leader for Raytheon's Air & Space division, overseeing more than 150 engineers who supported mission-critical systems. Earlier roles included Program Chief Engineer, Systems Engineering & Integration Lead, and leadership on major U.S. defense programs such as JSOW and Maverick.

Brad earned a Bachelor of Science in Mechanical Engineering from the University of Arizona.

**\*INCUMBENT SERVING ON BOARD**

# Hughes in the Community



## Building Stronger Communities

This year, Hughes made a meaningful and measurable impact through strategic donations and sponsorships that strengthened communities, expanded access to resources, and reinforced our commitment to community partnership and financial empowerment. Through thoughtful investment, we supported nonprofits, schools, community organizations, and local initiatives aligned with our mission and values.



# Making a Positive Difference

## 2025 Hughes by the Numbers

### Community Engagement & Investment



**386**

Total Events



**\$344K**

Donations



**1,757**

Volunteer Hours



**142**

Community Partnerships



**25**

Local Merchant Partnerships



**150K+**

Supporting local non-profits

### Financial Literacy & Education



**83**

Financial Literacy Hours



**58**

Financial Literacy Classes



**\$20K**

Scholarship



**\$658K**

Earn to Learn Funded



**\$2M+**

Friends of the Library Donations



**1,454**

FinLit Reach

## Empowering Students Through Earn to Learn

Hughes Federal Credit Union is a proud partner of Earn to Learn, the largest and most successful matched-savings scholarship program in the United States. Through this program, students gain financial literacy training, open matched savings accounts, and build scholarships to support their education.

This year, we had the privilege of meeting three incredible students who have benefited from Earn to Learn. Their dedication, perseverance, and success stories are truly inspiring.





**Hughes**

Federal Credit Union

[HughesFCU.org](http://HughesFCU.org)