



Message from The Chairman of the Board:

To Our Members:

Your Board of Directors would like to take this opportunity to welcome each and every one of you to the 72nd Annual Meeting of Heritage USA Federal Credit Union.

Although the Permian Basin and the Nation struggled with the economy and pandemic, your credit union with strong leadership and fortitude, came through with flying colors. As you can see by our financials, our bottom line was strong. We look forward to 2021 and fully understand the challenges we will be facing. The economy, the pandemic and political unrest is not over, and the board is aware that we must be ever vigilant to keep our credit union healthy and viable. There is no doubt, our management team will be on top of it and will strive to make good financial decisions and make sure that customer service and new products for you, the members, will be at the top of the list.

It is a privilege for this Board to serve you and we are dedicated to financial strength and a valued reputation. We wish you a successful and safe 2021.

Betty Seay

Betty Seay
Chairman of the Board