

2025

TDECU[®]
YOUR CREDIT UNION

ANNUAL

REPORT

Building Prosperity Together

Foundations for the Future

Opening the flagship Lake Jackson Member Center

Last year, we proudly opened our new flagship Member Center in Lake Jackson, honoring the community where our credit union was founded in 1955. This best-in-class facility reflects TDECU's deep roots in Brazoria County and our ongoing commitment to provide exceptional Member experiences.

The Lake Jackson Member Center features a modern, digitally focused design that enhances convenience and accessibility. With expanded drive-thru capacity and an inviting financial center, the new location is designed to meet Members where they are, whether in person or on the go.

Located near the heart of downtown Lake Jackson, the new center supports the city's revitalization efforts and contributes to a more vibrant, walkable community.

As part of this transition, we will donate our former Lake Jackson building for future public use. More than a building, the Lake Jackson Member Center represents a homecoming. It celebrates where we began while positioning our organization to serve future generations with innovation, care, and community pride.



Board of Directors Report



Reflecting on 2025, we are proud of the thoughtful, strategic steps we took to strengthen TDECU for today's Members and for the generations who will follow. Our credit union continues to make a purposeful impact in the communities we call home.

Growing together through shared purpose

One of the year's most meaningful milestones was welcoming the Members and employees of Space City Credit Union into the TDECU family. Their addition broadens the reach of our cooperative and reinforces our commitment to serving more Texans with the values and service that have guided us since 1955. This is the type of responsible growth that ensures we remain strong and relevant for decades to come.

A legacy of leadership, a future of opportunity

2025 also brought an important moment of transition for our Board. Dan Buche and Ed Zingleman, two distinguished Directors, announced their retirements. Dan and Ed have been steady voices of leadership. We are deeply grateful for their service to TDECU and the Credit Union movement.

Investing in where we began

This year, we also celebrated the opening of our new Flagship Member Center in Lake Jackson. As part of the revitalization of the community where TDECU was founded, this downtown location represents a renewed investment in the place that built us. It reflects our commitment to honoring our roots while preparing to serve future generations with modern, accessible financial solutions.

Constructed for generations to come

Looking to 2026 and beyond, the Board remains focused on guiding the long term strategy of TDECU—ensuring we continue to grow responsibly, expand our presence across Texas, and remain true to our founding purpose of people helping people. Our goal is to safeguard the rich legacy entrusted to us and hand down a stronger, more resilient credit union to our children, grandchildren, and the Texans who will follow.

Thank you for your continued trust and partnership. Together, we are shaping a stronger future, one where every Member has the opportunity to thrive.

TDECU Board of Directors



397,272

Members
in 2025

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2025 CREDIT UNION HIGHLIGHTS

26,641 loans made in 2025



\$449,964,743
in new auto loans



\$149,290,564
in new personal loans



\$329,294,132
in new home loans



\$3,560,336
in new student loans



\$40,352,391
in new business loans

1,441 new policies with TDECU Insurance Agency, LLC

2,667 Members served by TDECU Wealth Advisors*

Wealth Advisors Footnote:

*This is based on the following criteria, and both must be true:

- 1. Unique tax ID
- 2. With balances above \$1

\$55,648,338

saved with better rates and fee refunds

\$69,658,681

in interest earned (dividends) by Members

\$74,540 in gas savings for
Buc-ee's Mastercard® holders

Buc-ee's Mastercard®
holders saved

\$1,089,641 on Buc-ee's purchases

82,177,563

debit card transactions

6,100,681

credit card transactions

25,063

new checking accounts opened

2,480,978

ATM transactions

6,133,724

online banking transactions

261,366

Members enrolled in Digital Banking

\$5,041,350,277 in assets

232,577

Glia engagements

560,126

calls answered by Member Care

76,039

secure messages sent

Space City Credit Union, Powered by TDECU

Built on Legacy. Elevated by Partnership.

2025 marked a defining milestone for Space City Credit Union as Members approved our merger and embraced a new identity: Space City Credit Union, Powered by TDECU. The joining of our organizations represents an opportunity to build upon decades of trusted service and expand what we can deliver to the Members and communities we serve.

This partnership did not erase Space City's past—it elevated it. Since its founding in 1965 as Stewart & Stevenson Credit Union, Space City Credit Union has always been about people coming together and lifting one another up.

Over time, Space City CU grew in purpose, serving Members connected to organizations like General Electric, INEOS, Solvay, Houston Housing Authority, Houston Professional Musicians Association, and Brazosport ISD. That legacy of service is the foundation that makes this new chapter and the ability to unlock expanded service offerings so meaningful.

This year, as our partnership took shape, teams from both organizations invested time in building relationships, sharing knowledge, volunteering in our communities, and learning from one another. They walked branches, aligned best practices, and united around a shared commitment to delivering exceptional and enhanced Member experiences. Our employees delivered on that promise with grace and dedication, proving once again that people are at the heart of every decision we make.

The merger has opened doors to new possibilities rooted in that same people-first philosophy. By joining TDECU, we are expanding our capacity to uplift, empower, and walk alongside Members in every financial milestone they face. Members now enjoy access to a larger ATM and branch network, more innovative technology, and a broader range of products designed to support their goals—whether that's buying a home, starting a business, paying for education, or building financial confidence.

As we look ahead, this merger reflects our resilience, unity, and shared vision.

Though the integration journey is still unfolding, one thing is clear: We are stronger together—for our Members, our employees, and the communities we serve.

The future is bright, and this is only the beginning.



Awards and Achievements in 2025

In 2025, several institutions across the region saluted TDECU's commitment to excellence in Member service and community partnership as we sought to build a stronger credit union. Below are highlights of some of the honors we received.

- **Technology**

← →
Glia 2025 Catalyst Awards - Pacesetter Award

- **Marketing Communications**

← →
IABC Bronze Quill for Communications Management - Internal Communications
PRSA Gold Excalibur Award for Reputation and Brand Management

- **Executive Leadership**

← →
HBJ Best CFO Awards - Jason Schneider

- **Human Resources**

← →
USA Today Top Workplaces Award

- **Mortgage**

← →
The Facts: Readers' Choice - Favorite Mortgage Company of 2025
Victoria Advocate's 2025 Best of the Best Awards - Best Mortgage Company

President's Message

From Isaac Johnson, JD, MBA, MS

President and Chief Executive Officer

Retired Major General, U.S. Army Reserve



As we begin 2026, I am filled with gratitude and optimism for the future of TDECU and the Members and communities we proudly serve. Building on a legacy that began in 1955, we enter this new year strengthened by our shared purpose and inspired by the opportunity ahead.

Extending our reach

The past year was one of meaningful progress and growth centered on expanding access, improving your experience, and reinforcing the foundation that helps our Members thrive. In 2025, we proudly welcomed new Members and teammates from Space City Credit Union into the TDECU family. Their talent, dedication, and alignment with our Member-first values have already made a positive impact, and we are stronger today because of their contributions. I am truly excited about what we will continue to accomplish together as one unified organization.

Our plan in motion

As we look to the future, we remain committed to thoughtful, strategic growth that enhances the way you interact with your credit union.

“As we look to the future, we remain committed to thoughtful, strategic growth that enhances the way you interact with your credit union.”

Continued

This includes expanding access to the products and services you rely on, modernizing our systems to make banking easier and more intuitive, and increasing our presence in the communities we serve. Every step we take is guided by a singular priority: Creating more opportunity and more value for you.

None of this progress would be possible without the extraordinary dedication of our TDECU workforce. I want to sincerely thank our team members for remaining focused, adaptable, and committed throughout 2025, even in times of uncertainty. Your resilience, professionalism, and unwavering dedication to our Members are the foundation of our success and a powerful reflection of our culture.

Guided by our Members

As President and CEO, I remain deeply committed to spending time in the communities we serve and to strengthening connections with the Members we serve. Whether attending local events, visiting Member Centers, or engaging in everyday conversations, I value the opportunity to listen, learn, and better understand what matters most to you. I encourage you to stop and say hello whenever our paths cross, it is always a pleasure to connect with the Members who inspire the work we do every day.

Thank you for your continued trust in TDECU. Together, we are shaping a strong and promising future built on service, access, and opportunity for all.

Excited for the year ahead,

Isaac Johnson

President and Chief Executive Officer

Retired Major General, U.S. Army Reserve



81%

TDECU employee
volunteer
participation rate
in 2025

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Strategic Partnerships

Houston Texans

Our partnership with the Houston Texans continued to expand the reach of our brand this year, bringing fans memorable experiences both online and in the stadium. Our presence at the games drew strong foot traffic, and fan participation increased through promotions like enter-to-win sweepstakes and awareness efforts as we introduced a new Texans debit card design. The partnership also amplified community impact through the TDECU Red Zone initiative, with Kids' Meals as the 2025-26 Red Zone recipient. We donated \$21,000, which is equivalent to 10,500 total meals delivered to local families.

C.J. Stroud

In 2025, TDECU announced Houston Texans quarterback C.J. Stroud as the first-ever TDECU brand ambassador to elevate our brand presence and community footprint across Texas. The relationship kicked off at Texans Training Camp on July 26, highlighted by TDECU's donation to the C.J. Stroud Foundation, emphasizing a shared commitment to community support. The first event for the foundation—in collaboration with TDECU and partnering with the Women's Resource Power of 7 – Celebrating Women Driven by Determination—brought together 150 women for a conference-style experience with breakout sessions focused on building financial stability and confidence.

Throughout the year, the partnership with C.J. Stroud created a unified and high-impact presence for TDECU across major channels. The campaign delivered more than 11 million impressions and drove meaningful traffic to TDECU's digital platforms, reinforcing C.J.'s role as a trusted and authentic voice for our brand.

University of Houston

In 2025, our partnership with the University of Houston (UH) continued to deliver strong visibility and engagement across football and basketball programs. TDECU Stadium saw its highest annual media valuation to date, supported by national attention through the Big 12 and record attendance at games. Throughout the season, coordinated fan-facing activations—spanning on-site engagement, lead-generation surveys, and community-driven programming—helped strengthen awareness of the UH debit card while deepening our ties to the UH Community. Our collaboration extended beyond athletics, with financial education initiatives and alumni engagement reflecting our long-term commitment to supporting students, alumni, fans, and the broader UH community.

HTX Soccer

TDECU strengthened its connection to families and communities across the region by partnering with HTX Soccer, Houston's premier youth soccer organization, as its official banking partner and apparel sponsor. Game activations offered an approachable and engaging way to introduce TDECU to parents, coaches, and staff. Our presence at HTX Soccer staff meetings also advanced TDECU's commitment to financial education, ensuring our support extends beyond the field.

Through monetary contributions (\$847,241), in-kind donations (\$42,175), and scholarship awards (\$254,500), TDECU Cares Foundation, TDECU, and its employees gave **\$1,143,916**



5,185 community members reached with financial education



15,803 hours of financial education provided



61 Community grants awarded in 2025

2025 Volunteer Report

Total Volunteer Hours **3,187**

Total Unique Volunteer Hours **1,760**

TDECU Volunteer Participation Rate **81%**

Provided **38,552** emergency services to community members



Supported workforce development programs to help **12,972** people attain gainful employment



Provided **700** students with school supplies to help them achieve academic success



Provided **80,143** meals to those who were food insecure



Supported **2,302** community members through life skills programs

Provided **129** students **\$254,500** worth of higher education scholarships

Provided Math and Literacy Enrichment to **28,381** K-12th grade students

Community Engagement and Partnerships in 2025

ActionS, Inc of Brazoria County
Alvin Community College Foundation
Alvin ISD Education Foundation
American Cancer Society
Angleton ISD Education Foundation
Bethel's Heavenly Hands Food Pantry
Bethel's Place Empowerment Center
Boys & Girls Clubs of Brazoria County
Boys & Girls Clubs of Greater Houston
Boys & Girls Clubs of Greater Tarrant County
Brazoria County Association for Children's Habilitation
Brazoria County Dream Center
Brazoria County Fair Association
Brazoria County Library System Foundation
Brazosport Cares
Brazosport College Foundation
Brazosport ISD Education Foundation
Brothers in Arms
Brighter Bites
CASA of Galveston County
CASA of Tarrant County
Center for Pursuit
Child Advocates of Fort Bend
Child Advocates of Harris County
Children at Risk
Children's Environmental Literacy Foundation
CJ Stroud Foundation
Communities in Schools Southeast Harris and Brazoria County

Community Foundation of the Texas Hill Country
Cullinan Park Conservancy
East Fort Bend Human Needs Ministry
Education for Tomorrow Alliance
Education Foundation of Harris County
Family Houston
Family Roots for Life
Fort Bend County Women's Center
Fort Bend ISD Education Foundation
Gathering Outreach Community Services
Girl Scouts of San Jacinto Council
Girls Inc. of Greater Houston
GMZ Education and Development Center
Golden Crescent CASA
Gulf Coast CASA
Halo House Foundation
Hometown Heroes
iEducate USA
JP's Market at Texas A&M University-Victoria
Junior Achievement of Brazoria County
Junior Achievement of Southeast Texas
Junior Service League of Brazosport
Kids' Meals, Inc.
L.I.F.E. Houston
Literacy Now
March of Dimes
Martin Luther King Jr. Celebration Committee of Brazoria County
Meals On Wheels of Tarrant County

Meals On Wheels South Texas
NextOp
Lemonade Day Houston
Pasadena ISD Education Foundation
Presbyterian Night Shelter of Tarrant County
Project Row Houses
Salvation Army of Victoria
Sam Houston State University
SER-Jobs for Progress of the Texas Gulf Coast
Small Places
Space City Charities
The Outreach Program
The Sanders Hand
The Women's Resource of Greater Houston
True to Life Ministries
Undies for Everyone
United Way of Brazoria County
United Way of the Crossroads
Yoakum Public Library



Member Experience Stories

Face to Face Support

A Member visited the Cuero Member Center to check if her funds had been deposited into her account. When she saw they hadn't, she left upset. She returned a short time later, but the funds still weren't there. Overwhelmed, she began to cry and explained that she would have to wait in her car because she didn't even have gas money. Charlie R., a Member Service Representative, noticed her distress and immediately asked the Member Center's leadership what they could do to help.

While the team brainstormed, Charlie checked her account again and saw the funds had posted. He immediately ran outside to tell the Member the good news. She was ecstatic and shared that she had been so frustrated that she considered switching credit unions, but Charlie completely changed her perspective. His taking the time to tell her about the deposit face-to-face made her feel truly valued. It was a small gesture, but one that made a huge impact on the Member.

Care Through Ups and Downs

When a Member visited the Cuero Broadway Member Center to secure a loan for her husband's funeral, Assistant Manager Brook T. listened to her story and cried with her, building a lasting bond between them. When the Member visited again, this time working with Manager Madison M., she shared that she had been contacted by individuals who instructed her to transfer funds from her bank accounts and provide her online banking credentials. She presented a cashier's check from a different bank and requested that funds be withdrawn from her TDECU account. Madison knew something was off and continued to ask the Member questions. The retail team discovered that she was being scammed and was at risk of losing all her savings. The team took time to educate her on the scam, helped her update her security information, and provided peace of mind throughout the process. To this day, when the Member visits the branch, the team takes time to check in on her and treat her like family. She says that without Brook and Madison, she would not have been able to put her husband to rest.

Indirect Lending Team Wins

The Indirect Lending Team recently demonstrated exceptional Member service and diligence in a complex total loss auto loan case. Upon receiving the total loss ticket, Indirect Operations Processor Whitney S. noticed a remaining balance on a loan and identified that the Member had an active GAP policy. She proactively contacted the insurance company to gather the necessary documents and discovered a discrepancy in the settlement breakdown. Two amounts were listed: one for insurance retainment and the other for owner retainment. After reviewing the loan payment and case notes, Whitney realized the second amount had been applied, even though the vehicle was retained by the insurance company. She followed up with the adjuster, confirmed the correct retainment, and requested the release of the remaining funds. Despite communication barriers, Whitney remained committed to resolving the issue and supported the Member while protecting the credit union.

Avoiding a Massive Scam

When a Member requested a \$20,000 cash withdrawal at the Greenway Member Center, Assistant Member Center Manager Juan M. was concerned. He noticed her distress and began to ask open-ended questions and suggest safer alternatives, like a cashier's check. When the Member insisted on withdrawing cash, Juan consulted his manager, Melitza C. Together, they continued to gently ask the Member questions, and through caring conversation, they learned she was being targeted by a scam involving a fake law enforcement officer and instructions to deposit the money into a cryptocurrency kiosk. Thanks to Juan and Melitza's vigilance and empathy, the scam was stopped before any money was lost and the Member received reassurance during a stressful situation.

Treasurer's Report



From Ed Zingleman
Treasurer, Board of Directors

It is a privilege to share the progress and strength of TDECU over the past year. We now serve 397,272 Members with unwavering dedication, helping them navigate their financial journeys with confidence and purpose.

Delivering value to Members

In 2025, our organization reached an important milestone as total assets surpassed \$5.04 billion, supported by continued growth in capital, now exceeding \$498 million. This financial foundation ensures we remain well positioned to serve Members through changing economic conditions.

Beyond the strength of our balance sheet, what matters most is how our success translates into value for our Members. In 2025, Members collectively received \$69.6 million in interest earned (dividends).

Helping goals become reality

Our purpose of People Helping People Prosper remains central to everything we do. In 2025, we funded more than \$145.7 million in personal loans, an increase of 30% from the previous year, offering fair and affordable solutions that help make goals achievable, from purchasing a home to easing high-interest debt, investing in education, and more.

Continued

Opening doors through education

Our student lending efforts also made a significant difference last year, delivering over \$3.5 million in student loans to help bridge financial gaps where traditional aid programs fall short. We are proud of the positive impact our organization continues to have on the financial well-being of our Members and the communities we serve.

A lifetime of commitment

As 2026 is my final year serving as Treasurer, I am sincerely grateful for the trust you have placed in me. Over my more than 60 years as a Member with TDECU, I have witnessed remarkable growth. Not just in the size of this institution, but in the lives changed and futures strengthened because of it. TDECU has shaped my life profoundly, and I am honored to have been part of its journey.

Thank you,

Ed Zingleman

Treasurer, Board of Directors



1,027
total employees
in 2025

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YOUR CREDIT UNION

Financial Statement

Consolidated Statements of Financial Condition (Audited)

As of December 31, 2025

Earning Assets

Total Loans, Net of Allowance	4,380,191,605
Total Investments	377,296,693
Total Earning Assets	<u>\$4,757,488,298</u>

Other Assets

Land, Premises & Equipment	93,569,818
Accounts Receivable	45,627,581
National Credit Union Share Insurance Fund Deposit	38,482,474
Miscellaneous Other Assets	106,182,106
Total Other Assets	<u>\$283,861,979</u>

Total Assets

\$5,041,350,277

Liabilities

Total Shares & Deposits	3,983,788,888
Other Liabilities	111,758,770
Borrowings	447,451,140

Equity

Retained Earnings (Capital/Member Equity)	498,351,479
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Total Liabilities and Equity

\$5,041,350,277

Detailed audited Financial Statement with Report of Independent Auditors for the fiscal year ended December 31, 2025, and monthly interim audited Financial Statements are available for Members at each TDECU Member Center.

Consolidated Statements of Income (Audited)

As of December 31, 2025

Interest Income

Loans to Members	275,699,911
Investments and Cash Equivalents	11,470,736
Total Interest Income	<u>\$287,170,647</u>

Interest Expense

Shares & Deposits	69,658,681
Borrowed Funds	11,314,175
Total Interest Expense	<u>\$80,972,856</u>

Net Interest Income

Provision for Loan Losses	55,523,375
Net Interest Income After Provision for Loan Losses	<u>\$150,674,417</u>

Non-Interest Income

Loan Fee Income	3,522,951
Fee Income	31,732,259
Interchange Income	33,575,037
ATM Income	2,970,368
Other Income	11,303,640
Total Non-Interest Income	<u>\$83,104,255</u>

Non-Interest Expense

Operating Expenses	219,342,199
Non-Operating Income/(Expense)	3,425,536
Total Non-Interest Expense	<u>\$215,916,664</u>

Net Income

\$17,862,008

Audit Committee Report

TDECU's Audit Committee acts as your independent financial representative to ensure the credit union's financial condition is strong and secure. The Audit Committee is an extension of the Board of Directors and has oversight responsibilities for the financial reporting control process, the system of internal controls, the audit process, monitoring compliance with laws and regulations, and monitoring the compliance of operating policies and procedures for TDECU and its subsidiaries.

Throughout the year, internal audits, external audits, and regulatory examinations are performed to carry out these responsibilities in an efficient and prudent manner. The Texas Finance Code requires an annual audit of the credit union's financial records.

To accomplish this in 2025, the Audit Committee engaged the services of Doeren Mayhew, one of the top accounting firms serving credit unions in the United States, to audit the financial statements. Doeren Mayhew rendered an unmodified opinion on TDECU's consolidated statements and subsidiaries for the year ending December 31, 2025.

The Board of Directors' meeting fees were \$2,500 per Board Chair, \$2,000 per Board Director, \$1,500 per Committee Chair and \$1,000 per Committee Member.

In 2025, the following bylaw changes were made:

1. Chapter V, Section 5.01 (Board of Directors) was amended to reduce the minimum number of Board of Directors from nine (9) to five (5), as approved on January 8, 2025.
2. Chapter III, Section 3.01 (Field of Membership) was amended to expand the Field of Membership to include the Space City Credit Union's Field of Membership, numbered #74-102, as approved on May 22, 2025.
3. Chapter II, Section 2.02 (Place of Business) was amended as follows "The principal place of business of this credit union shall be 2000 Post Oak Blvd., Ste. 2100, Houston, TX 77056," as approved on August 28, 2025.

As TDECU grows, the Audit Committee reviews and edits the audit plan to ensure that new and emerging risks are reviewed and mitigated. On behalf of the Audit Committee, I would like to thank our TDECU team for their dedication to improving lives and making 2025 a successful year.

Lavonne Burke

Audit Committee Chairman, Board of Directors

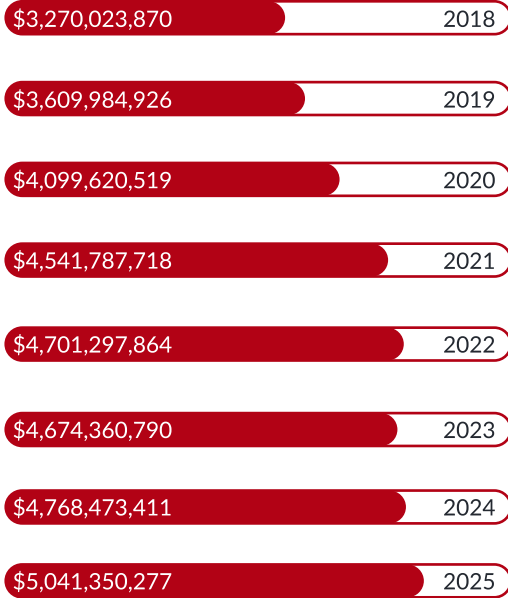
See full bylaws here:



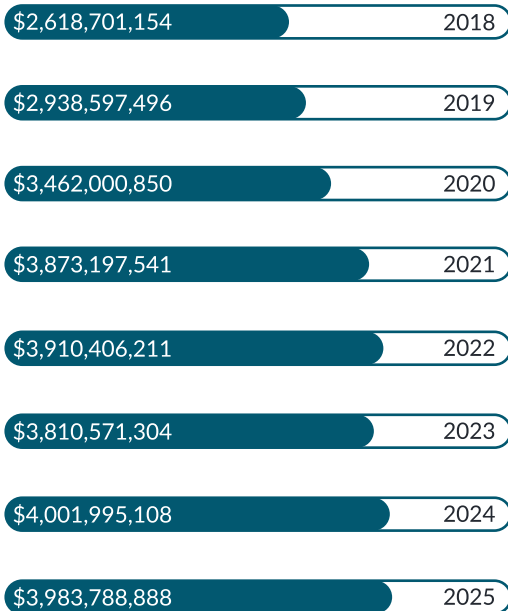
TDECU gained
27,356
new Members
in 2025

Growth Over the Years

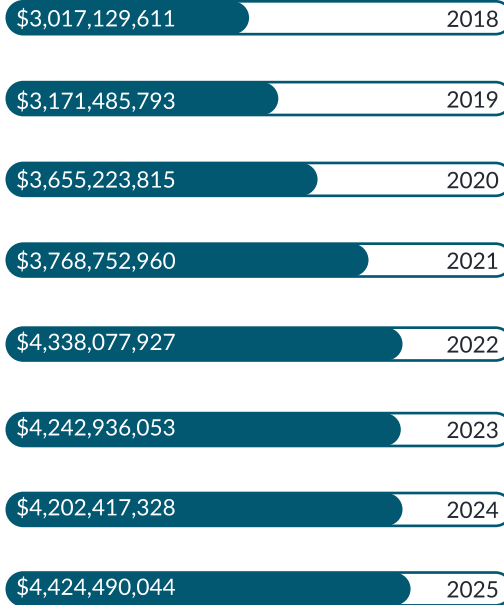
Assets



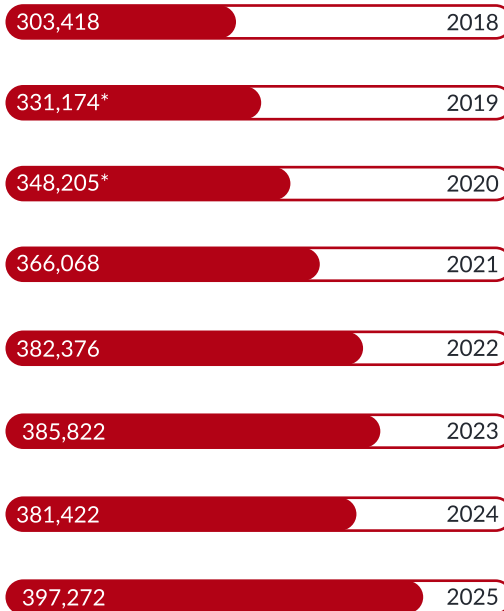
Deposits



Loans



Members



*In June 2021, the board approved a new definition of a Member and we restated the 2019 and 2020 Member count on the call reports.

As part of an organizational realignment, the credit union implemented changes at the Senior Vice-President and Vice-President level to support strategic initiatives. There were no changes to the CEO or CFO, and executive oversight remains unchanged. The current executive leadership team and direct support consists of:

Board of Directors

Roland Hendricks

Chairman (term ends 2027)

Dan Buche

Vice-Chairman (term ends 2026)

Lavonne Burke

Secretary (term ends 2027)

Ed Zingleman

Treasurer (term ends 2026)

Lynden Rose

Director (term ends 2028)

Rushi Patel

Director (term ends 2029)

General Charles R. Hamilton

Director (term ends 2029)

Sandra Pineau-Boddison

Advisory Board Member

Scott Campbell

Advisory Board Member

Rodrigo Tejada

Advisory Board Member

Stephen J. Quezada

Advisory Board Member

Officers

Isaac Johnson

President and Chief Executive Officer

Josh Brian

Chief Growth Officer

Aparna Dave

Chief Legal Officer

Jason Schneider

Chief Financial Officer

Qiara Suggs

Chief Human Capital Officer

Janet Pruitt

Chief Audit Officer

Strengthening Our Expertise to Support the Evolving Financial Landscape

As Texas' fastest-growing credit union, TDECU is preparing for a season of transformation as we continue to improve the Member experience and help people prosper along their financial journeys.

We recently added new business and financial experts to our Board Council who are poised to make us thought-leaders in the credit union industry.

New Board Members



Rushi Patel

Director

Rushi Patel brings over 20 years of entrepreneurial leadership and strategic vision to the table. As co-founder of Omkar Enterprises, LLC, a thriving real estate development firm, he has played a pivotal role in driving growth across Brazoria County. Under his guidance, the company has successfully delivered multiple significant projects, most recently the Home2 Suites by Hilton in Lake Jackson. Patel holds a Bachelor of Science in Accounting and a Master's in Taxation from the University of South Carolina. Patel currently serves as a council member for the City of Pearland Council and has served on several influential boards, including HCA Houston/Pearland Healthcare, Pearland Municipal Management District No. 2, and as an advisory member for Moody National Bank.



General Charles R. Hamilton

Director

Retired General Charles R. Hamilton brings over four decades of distinguished military leadership to the board. Most recently, he served as the 21st Commanding General of U.S. Army Materiel Command, directing one of the Army's largest global logistics enterprises with a \$50 billion budget and 190,000 personnel spanning 50 states and 150 countries. He is the founder and president of C3R Hamilton Consulting Group, advising organizations on strategic and operational planning. His expertise includes national security strategy, supply chain optimization, cybersecurity, and global operations. General Hamilton holds a Bachelor of Science in Business Administration from Virginia State University and Master's degrees in Public Administration and Military Studies. He has also completed advanced executive programs at Harvard Business School and the Center for Creative Leadership.



Sandra Pineau-Boddison

Advisory Board Member

Sandra Pineau-Boddison is a leader with extensive experience in multiple executive roles, most recently as Senior Vice President of Customers at United Airlines, where she was responsible for the overall passenger journey, building strong loyalty while differentiating the experience. She oversaw the customer experience, onboard service, lounge, and customer contact center divisions with about 8,000 employees.



Scott Campbell

Advisory Board Member

Scott Campbell is a marketing, brand management, and communications leader with over 25 years of experience. As Chief Client Experience Officer, Campbell leads American National Insurance's client experience team, which includes UX and UI, client insights, client service center operations, and the company's strategic innovation efforts. He also oversees the company's corporate communications, PR, and brand programs.



Rodrigo Tejada

Advisory Board Member

Rodrigo Tejada joins the TDECU Board after the credit union's recent merger with Space City Credit Union. Tejada is a dynamic executive and entrepreneur based in Houston, Texas, with over 15 years of experience leading companies across the energy, manufacturing, and environmental sectors. A seasoned CEO, he specializes in operational turnarounds, mergers and acquisitions, and value-driven growth strategies. He has successfully acquired, scaled, and divested companies, including Atlantic Product Services and L-K Industries.



Stephen J. Quezada

Advisory Board Member

Stephen J. Quezada is Board Certified in Labor and Employment Law by the Texas Board of Legal Specialization. Quezada also joins TDECU's Board following its merger with Space City Credit Union. He serves as a shareholder at Ogletree Deakins, one of the nation's largest labor and employment law firms. In this role, Quezada focuses primarily on representing public and private employers before federal and state courts and administrative agencies that enforce a variety of labor and employment laws. He has tried and arbitrated matters to jury verdict and award involving claims of unpaid overtime, discrimination, harassment, and retaliation. Quezada also represents clients in traditional labor matters, including labor grievances and arbitrations, and union organizing campaigns.

Service Anniversary Milestones

5 Years

Chelsey Hooser
Genaro Castro III
Britney Samperi
Stephanie Wilson
Diana Rodriguez
Vanessa Green
Kingsley Oguchi
Edgar Carrera
Morgan Van Norman
Lisa Lugo
Godly Abraham
Erika Cisneros
Alfonso Hernandez
Rosio Robledo
Martha Akers
Veronica Picon Guardiola
Yajaira Warnock
Megen Mickle
Stacy Brandenburg
Rick Hoover
Lizeth Morales
Siju Joseph
Tiffany Maldonado
Kayla Hebert
Gary Holman
Albert Kyin
Christian Penaranda
Cheryl White
Naila Ramirez
Venita Standley
Sarahi Deleon
Kayla Rodriguez
Esmeralda Galvan
Autumn Infante
Lesly Berrios

10 Years

Matt Evans
Eva Berdeguer
Cynthia Jones
Amy Castillo
Courtney Ferguson
Belia Silva
Jared Dufour
Veronica Lopez
Diana Juarez
Rubi Lopez
Eddie Soto
Crystal Robles

15 Years

Tracy Lara
Chad Yaws
Denise Zelaya
Mary Day
Melissa Hadley
Jason Miles

20 Years

Rocky Vibrock
Relisa Franklin
Lisa Lester
Elizabeth Hanzik

25 Years

Keva Jones

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