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DECU President and CEO Isaac Johnson begins each day reflecting on how to build a brighter future for the Members of Houston's largest credit union. That future is always rooted in the core belief of people helping people.

"We were created nearly 70 years ago by a group of Dow employees who wanted to help a coworker with a big purchase," says Johnson. "Our Members wanted to invest in each other's financial success, and that desire still rings true today. We are a Member-first institution that helps people navigate their financial journeys with our full suite of products and services."

TDECU has more than 376,000 Members, \$4.7 billion in assets, and dozens of Member Centers, but it's not resting on its success. The credit union is on a growth journey to create more value and resources for its Members.

In the spring of 2024, TDECU signed an agreement to acquire Louisiana-based Sabine State Bank & Trust Company, expanding commercial lending products and services to Members across both Texas and Louisiana. In September, TDECU announced its plan to merge with Space City Credit Union and rebrand as Space City Financial in Greater

Houston. The merger is scheduled to close in the first quarter of 2025, pending regulatory approval.

Johnson will lead the combined organization in this next chapter. "By strengthening our base and expanding into new communities and industries, we hope to attract Members who might not be familiar with the advantages of a credit union," Johnson says. "We are committed to enhancing the Member experience by offering even more robust products, services, and technological investments."

PREPARING FOR LAUNCH

Launching Space City Financial will be a major undertaking. In addition to rebranding dozens of physical branches, the credit union will also be bringing the new name to the University of Houston's football stadium in 2025.

"Even as we make these plans, we are still committed to our long-term Members in Brazoria County," Johnson continues. "Our new flagship Member Center will be opening in Lake Jackson in a few months, and construction is underway for another new facility in Port Lavaca."

TDECU's growth journey is complex, but luckily, Johnson knows a thing or two about mission planning. Johnson recently retired as a two-star major general in the U.S. Army Reserve. He's a man who understands the value of good leadership.

"TDECU is proud to have a very diverse leadership team," Johnson says. "Not just in terms of culture, background, and perspectives, but also in terms of expertise within the banking and finance industry."

While 2025 will be a year of transformation, Johnson notes that the credit union's core values will remain unchanged.

"There's a community focus to everything we do," he concludes. "We know our Members, and those personal relationships matter to us. That's the credit union difference."

