

## A Farewell from JoAn Sanders, CEO

As I announce my retirement, I reflect on the incredible career I have had. After 12 years in the banking industry, I was fortunate to hear about an open position at Cheney FCU. Since Cheney was my husband Red's hometown, I applied for and was offered the job. That was almost 34 years ago!

During those 34 years the credit union has weathered the ups and downs of the economy, an ever-changing regulatory environment, and events like Y2K and the Covid pandemic. I am proud to say that CFCU remained strong throughout all the challenges we have faced.

It has been my honor to lead our team through 34 years of growth,

challenges, opportunities, and innovation. I have worked with amazing staff and volunteers who continue to focus on the needs of our membership.

As I turn the page, I am excited for the next chapter for me personally and for the credit union. I am confident that CFCU will continue to thrive. Andrew, Lynn, the Board of Directors, and the rest of this fabulous team will see to that.

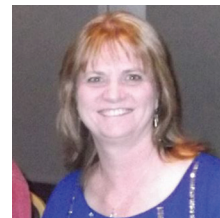
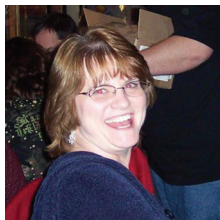
In closing, I would like to say thank you to our dedicated volunteers, both past and present. Thank you to the CFCU staff. Thank you to colleagues who have been mentors and friends. And thank you to all the CFCU members



that continue to trust us as your financial partner.

The future is bright!

**JoAn Sanders, CEO**  
(until 12/31/24)



# Welcoming Andrew Crosby

As JoAn Sanders announces her retirement after a successful and tenured career as the current CEO of Cheney Federal Credit Union, Andrew Crosby is happy to be named as her successor.

Andrew joins Cheney Federal Credit Union with over a decade of credit union experience, previously working at local credit unions, STCU, Global Credit Union, and Spokane Firefighters Credit Union.

Andrew is originally from Downey, California and has lived in Spokane for the last seventeen years. He and his wonderful wife, Crystal, are parents to their nine-year old daughter and are eagerly anticipating the arrival of a new baby boy, this coming February.

Andrew holds a BA in Finance and Economics from Eastern Washington University (Go Eggs!!) and is a graduate of Western CUNA Management School. His commitment and passion for leadership is evident through his active participation as a director of the Spokane Chapter of Credit Unions' board of directors and as a graduate of Leadership Spokane.

When he is not working, some of the things Andrew enjoys are spending quality time with his family and friends, watching football, listening to all kinds of music, and traveling.

As the incoming CEO, Andrew is excited to take on this new



opportunity and looks forward to the future as he continues to learn from JoAn and the rest of the CFCU team, its members, and our wonderful, growing communities. He is prepared to guide the credit union through its next chapter of growth, while serving our communities.



**One World**  
through cooperative finance.  
International Credit Union Day  
WOCU.org/icuday



## Holiday Closures

**Columbus Day**  
Monday, 10/14/24

**Veterans Day**  
Monday, 11/11/24

**Thanksgiving**  
Thursday, 11/28/24  
Closing at 3:00 pm  
Fri. 11/29

**Christmas Eve**  
Tuesday, 12/24/24  
Closing at 3:00 pm

**Christmas**  
Wednesday,  
12/25/24

**New Year's Eve**  
Tuesday, 12/31/24  
Closing at 3:00 pm

**New Year's Day**  
Wednesday,  
1/1/2025