**INTERNATIONAL CREDIT UNION DAY**

Hello everyone, and happy International Credit Union Day! I appreciate you taking the time today to celebrate the credit union difference and to recognize the contributions that credit unions make every day in the lives of their members and their communities worldwide.

Beginning in 1948, credit unions have come together annually on the third Thursday in October to commemorate the credit union movement’s history and achievements.

This year, we celebrate 76 years of International Credit Union Day under the theme **“One World Through Cooperative Finance”.** It speaks to how credit unions and other community-based financial cooperatives are still bringing people together in these divided times to grow financial inclusion and well-being for all.

ICU Day 2024 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

The community commitment and positive economic and social change are just some of the ways that credit unions differ from traditional for-profit banks and financial institutions. Credit unions are very different, indeed, both in philosophy and structure. For more than 150 years, credit unions worldwide have proudly collaborated to put people before profits in order to provide access to affordable financial services for all members. Credit unions invest their earnings in helping members meet their financial goals. In addition to lower loan rates and better service, members experience the difference that comes through our democratic structure, service to members and social goals that credit unions embody.

Cheney Federal Credit Union is just one of more than 82,000 credit unions in the world serving 403 million members. Today, we join our fellow credit union members in 98 countries to celebrate! Whether our members are affluent or less fortunate, from villages or cities, in communities at peace or in conflict, credit unions are present across cultures and languages, helping members turn hopes and dreams into reality. With access to a safe, convenient place to save their money and secure affordable loans, members from all walks of life can realize their dreams and create new opportunities for themselves, from starting micro-businesses to building homes and educating their children.

Our credit union opened its doors in 1951 with the vision to serve you—our members. Since then, our goal has always been the same: to meet your financial needs and to provide you with opportunities that enable you and your family to succeed. With your support, Cheney Federal Credit Union has grown over the years to 142 Million in assets and 6389 members, and we hope to continue growing with our community.

In the spirit of this International Credit Union Day, let us look beyond our local community to recognize credit unions and other financial cooperatives for the important role they play in many distressed urban and rural areas worldwide. Many people would not have been able to afford to own homes, start new businesses or attend school without the help of their credit unions. In some areas of the world, people would have no access to financial services at all without their credit unions.

No matter where you are in the world, access to financial services is vital. Rich or poor, we all face similar challenges in life. Together, credit unions are helping members overcome those challenges—not only here in Cheney, but throughout the world. Credit unions have consistently carried on the traditions set forth by their founders and exemplified the values of thrift, self-sufficiency and volunteer leadership democratically elected from among the members. Those qualities help credit unions create a special place for themselves among the world’s financial institutions.

Thank you for joining us to celebrate the 76th anniversary of International Credit Union Day! One member at a time, we are working to build a stronger community and we look forward to serving you and your family for years to come!