

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,

It has become a tradition in the United States that Thanksgiving holiday kicks off the most beautiful time of the calendar year, leading up to Christmas and New Year's celebrations. There will probably be many more opportunities to sum up the passing year, but I hope that it has been a successful one for you, just as it has for our institution. After 11 months, we know that both our assets and, above all, the deposits entrusted to us grew at a very high pace. Our loan portfolio has also grown significantly, and what is most pleasing, the number of members of our Credit Union has increased by almost 4,000.

The past year was the 45th year of operation of the Polish & Slavic Federal Credit Union, with the anniversary of its opening falling on December 27. On this occasion, we have prepared a special promotion with the drawing of 45 valuable prizes for current members, which ended on November 15. For new Members, on the other hand, who in many cases will take advantage of our services for the next 45 years, we offer a special promotion for opening a new account by the end of December. So I am asking you, our faithful members, to encourage your friends and family members to join the ranks of our Credit Union.

The holiday season is a time when we think more than ever about other people,



especially those most in need. Our members have proven their empathy many times, for example by taking part in the annual Children's Holiday Smile fundraiser. During its seven previous installments, you have donated more than \$834,000 to children's hospices in Poland, Lithuania and for underprivileged children in the United States. This is an impressive result! This year, I invite you yet again to get involved in our Christmas fundraising drive for children with special needs, organized jointly with the Children's Smile Foundation. I am convinced that your commitment this year will be no less fruitful than

in previous years.

In conclusion, on behalf of the Board of Directors, the Supervisory Committee and the employees of the Polish & Slavic Federal Credit Union, I would like to extend to you, your relatives and friends my best wishes for a healthy, peaceful and joyful Christmas, and every success and prosperity in the upcoming New Year 2022.

Respectfully,

Bogdan Chmielewski
PSFCU President/CEO

Let's Help the Children Together!

For the eighth time, the Polish & Slavic Federal Credit Union, together with the New York-based Children's Smile Foundation invites you to take part in the „Children's Holiday Smile” charity drive. The goal is to raise funds to help underprivileged Polish children in the United States and selected hospices for children in Poland.

The Children's Smile Foundation has opened four separate accounts at our Credit Union, to which we ask you to make your donations:

- Divine Providence Hospice of Ori-
onine Fathers in Wolomin – account no.
1459338
- Swietlikowo Silesian Hospice for Chil-
dren Foundation in Tychy - account no.
1459341
- Salvatorian Hospice Association, John
Paul II Hospice in Bielsko Biala - ac-
count no. 1459344
- Children's Smile Foundation, NYC - ac-

count no. 1459329

The „Children's Holiday Smile” campaign began on November 26 and will last through December 31, 2021. We will be grateful for any donation, irrespective of its amount. Christmas is the best time for help and gifts for underprivileged and sick children. We are convinced that thanks to your generosity, we will once again be able to bring a Christmas smile to the faces of numerous children.

Donate online

To make a deposit, please fill out a special coupon available at any branch of the Polish & Slavic Federal Credit Union and bring it to the cashier. Deposits can also be made as transfers between accounts using PSFCU Online Banking or the Mobile Banking application (in this case, in the name field please enter „CSF” and then the appropriate account number).

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PSFCU In Numbers

information as of October 31, 2021

Assets

\$2,588,866,921

Loans

\$1,251,177,399

Net worth

\$223,215,652

Number of Members

107,848



Let's Help the Children Together! - cont.

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The Polish & Slavic Federal Credit Union has been organizing the „Children's Christmas Smile” campaign since 2014. In the course of the previ-

ous seven editions, PSFCU members have collected a total of over \$834,000, which were sent to 16 hospices in Poland, a hospice in Vilnius and the New York's Children's Smile Foundation.

Details of this year's campaign can be found at all 21 branches of our Credit Union, on our social media platforms and at www.psfcu.com.

2022 PSFCU Calendar at Our Branches

Reflecting on the choice of the topic for this year's calendar, we wanted to show you Poland of various traditions. A country that draws its strength also from its diversity. At the same time, we wanted to show places off the beaten path, but deserving equal attention because of their uniqueness. This led to the creation of our 2022 calendar: „Poland: Land of Many Traditions.”

Photographs on the individual pages of the calendar show twelve corners of Poland expressing this diversity. The month of January presents Krzyztopor, once the largest palatial residence in Europe, today remaining a material memento of the years of glory of the Polish-Lithuanian Commonwealth. In February, we will travel to Bohoniki and Kruszyniany, villages to this day inhabited by Polish Tatars.

Several months of our calendar bring us closer the heritage of the Polish-German

frontier, where the influences of these two nations have clashed for several centuries. Boleslawiec, Karpacz and Swidnica are closely tied to the history of Lower Silesia. The Elblag Canal (waterway connecting Elblag with Ostroda) is considered one of the seven wonders of Poland. Klodzko, located in the north-eastern part of the Klodzko Valley, reminds us of the Czech heritage in Poland.

Mount Grabarka, located in the Podlaskie Voivodeship, is the most important place of Orthodox Christianity in Poland. The Lemkos, who have lived at the crossroads of Polish and Ukrainian cultures for centuries, also have a page in our calendar.

The month of November presents the Great Synagogue in Tykocin, one of the oldest synagogues in Poland and a reminder of the rich culture of the Jewish diaspora in Poland. Photos from the Kashubian

Ethnographic Park in Wdzydze Kiszewskie allow you to see the traditions of the Kashubians. The views of Wolin, in turn, illustrate the heritage of Western Slavs.

We hope that you will like our journey through contemporary Poland. We invite you to get a free copy of the 2022 PSFCU Calendar „Poland: Land of Many Traditions” at the nearest branch of our Credit Union.



History of PSFCU - Expansion to the State of Illinois

January 30, 2010 has forever gone down in the history of the Polish & Slavic Federal Credit Union as the day when our Credit Union opened the first two branches in the state of Illinois, in the Norridge and Mt. Prospect suburbs of Chicago. Thus, Illinois became the third state - after New York and New Jersey - where the PSFCU opened fully operational brick-and-mortar branches.

A year later, another branch was opened in Bridgeview - an area inhabited mainly by immigrant highlanders. In subsequent years, our Credit Union

established further branches in the Chicago metropolitan area: Schaumburg (2015), Glendale Heights (2018) and Orland Park (2019).

Today, after nearly twelve years in Illinois, our Credit Union Members from that state have become an integral part of the PSFCU's success. The Midwest region now has six branches in the Chicago metropolitan area, 29,500 PSFCU members (more than a quarter of total membership), \$355 million in loans and \$363 million in deposits. The potential of the Polish community in Chicago and its vicinity guarantees further, dynamic growth.

For a Strong Polonia

After 45 years of operation, PSFCU is considered the largest ethnic credit union in the United States and also the largest Polish financial institution outside Poland. Our Credit Union currently serves almost 108,000 PSFCU members and, together with their fam-

ilies, over 140,000 people. PSFCU's assets have exceeded \$ 2.5 billion. We now have 21 branches in four states: New York, New Jersey, Illinois and Pennsylvania (in 2019, a branch was opened in Stroudsburg, in the Pocono Mountains). We also have a Mortgage Center in New Britain, Connecticut and a mortgage consultant in Florida. Our Credit Union is the true leader of the Polish-American community, donating over \$ 2 million a year for Polish community purposes.

45 years after its founding, the Polish & Slavic Federal Credit Union has more than fulfilled the tasks that its founders, led by Rev. Longin Tolczyk, set for themselves. But the goal remains the same: to building a strong, financially independent and wealthy Polish-American community in the United States. Thanks to your loyalty and commitment, we hope to continue realizing that goal also in the coming years.



The Grand Opening was held at the branch in Mt. Prospect

Triple Rewards Points for Holiday Purchases!

Pay for your purchases with your PSFCU VISA® debit card in the month of December, collect rewards points and exchange them for attractive products in the uChoose Rewards rewards program.

Great news for the upcoming end of the year: pay for your purchases using your PSFCU VISA® debit card with signature and earn triple uChoose Rewards points. uChoose Rewards is a program that allows PSFCU Members to collect rewards points each time they perform transactions using their debit card. Members can collect these points and exchange them for anything they want: gift cards, tickets or travel payments.

How to begin

Who said rewards points can only be collected when using a credit card? The uChoose Rewards program allows you to collect rewards points every time you make a transaction using a PSFCU

VISA® debit card with signature.

To start collecting rewards points, you must register your PSFCU VISA® debit card on the program's website: www.uchooserewards.com. The program is available to holders of both personal and business debit cards. Moreover, the program allows you to combine several cards (for example, cards of both spouses) on the same rewards account. The only condition: cards must be of the same type, i.e. you cannot combine personal cards with business cards.

Points and rewards

Rewards points are awarded for signature transactions made with a registered debit card and additionally when making purchases in participating stores, either in person or online. Until the end of December, you will receive triple rewards points when making a signature transaction with a PSFCU VISA® debit card.

Cardholders can also collect points faster by taking advantage of additional special offers - up to **10 points for every dollar spent!** Simply visit the uChoose Rewards website to access the current list of offers and participating companies, or sign up to receive special offers by email.

Points accumulated in the uChoose Rewards program can be converted into attractive products, tickets to various events, gift cards, or you can use them to pay for trips or tours.

Register your PSFCU VISA® debit card with uChooseRewards and start enjoying the promotion today!



Celebrate the 45th Anniversary of the PSFCU

Celebrate the 45th anniversary of the Polish & Slavic Federal Credit Union with us. Open a new account with our Credit Union and you will receive \$45.*

December 27, 2021 marks the 45th anniversary of the creation of the PSFCU. On this occasion, we wanted to make a gift to all new members who join our Credit Union. Only in December, anyone

who opens an account with the Polish & Slavic Federal Credit Union will receive \$45 for a good start. Important - the offer is also valid for minor accounts!

Give yourself or your child a gift for the upcoming Christmas season. Become a member of our Credit Union today and take advantage of a wide range of services, low fees, attractive interest rates.

PSFCU has 21 branches in four states with friendly, bilingual (Polish/English) service. Remember: our Credit Union offers modern services - with PSFCU Online and Mobile Banking you have safe 24/7 access to your funds from anywhere.

For more information on this promotion visit one of our branches, www.psfcu.com or call 1.855.773.2848.



*Promotional period begins on December 1, 2021 and ends on December 31, 2021. Promotion applies to personal accounts only, including minor accounts. To be eligible, applicant may not be a current prime member on any other PSFCU account, could not have held PSFCU account within the past 12 month and must open a new savings account and a checking account with a debit card. \$10 sponsoring organization membership fee and \$10 minimum deposit required to open a new account. Accounts must stay open for a minimum of 30 days to receive \$45 credit to checking account. Promotional credit is subject to 1099INT IRS reporting. Promotion terms and conditions are subject to change without notice. Other restrictions may apply.



At Our Credit Union

PSFCU supported an orphanage

It has already become a tradition at our Credit Union that every year in November, PSFCU volunteers and employees participate in the “Become a Santa Claus” campaign by financing gifts for children from orphanages in Poland from their private funds. This year, on Christmas Eve, gifts in the form of clothes and toys will be given to 47 children from an orphanage in Skopanie (Subcarpathian Voivodeship).

Since the launch of the campaign in 2006, PSFCU employees and volunteers have purchased gifts for almost 800 children in orphanages in Bielsko Podlaski, Bielsko-Biala, Chociul, Cieszyn, Debica, Golanka Dolna, Jawor, Katy Wroclawskie, Krasne, Legnica, Lomza, Stalowa Wola, Tuchola, Walbrzych, Zambrow, Lviv and now in Skopanie. Pictured below - employees of the HR department packing gifts for the orphans.



Seminar in New Britain

A hugely successful seminar for twenty real estate agents and lawyers was held on Wednesday, November 10 at the newly opened PSFCU Mortgage Center in New Britain, Connecticut (38 Broad Street, New Britain, CT 06051). PSFCU employees talked about our Credit Union's products available in this state. The conversation presented the unique aspects of the services offered by PSFCU: low interest rates on mortgage loans – as low as 2.5% APR, down payment as low as 3 percent, and the possibility of granting a loan to people without permanent residence in the U.S.

If you are interested in buying a house in Connecticut, please contact the PSFCU representative, Ms. Dorota Ciszewska (tel. 959-212-7588, mobile: 203-913-7503, email: dciszewska@psfcu.net). You may also visit the PSFCU Mortgage Center in New Britain with a prior appointment.



Award for the PSFCU President/CEO

On the occasion of the National Independence Day, the President of the Republic of Poland, Andrzej Duda, presented state decorations to people distinguished in the service to the state and society. Among those honored on November 11 in Warsaw was the PSFCU President/CEO, Bogdan Chmielewski, who received the Officer's Cross of the Order of Merit of the Republic of Poland for outstanding services on behalf of the Polish communities in the U.S.

We are honored and thank Mr. President for appreciating the work of CEO Bogdan Chmielewski and the Polish & Slavic Federal Credit Union for a strong Polish-American community.



A promotional graphic for the uChoose Rewards program. It features a woman in a Santa hat and grey sweater, smiling and holding a red shopping bag and a PSFCU Visa debit card. The text reads "Earn TRIPLE POINTS WITH uChoose Rewards WHEN MAKING A PURCHASE WITH YOUR PSFCU DEBIT CARD".

uChooseRewards is a loyalty program available to PSFCU VISA® Debit cardholders. Promotion applies to signature debit card transactions made during promotional period from 11/17/2021 to 12/31/2021. Products and services are available solely for PSFCU members. Checking account and debit card are subject to verification and approval. To participate, cardholder must register the card with the uChoose Reward Program website www.uchooserewards.com. For program details refer to the uChoose Program terms and conditions. Other restrictions may apply. uChoose Program is a registered trademark of Fiserv, Inc., an unaffiliated third party vendor of PSFCU.

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 National Credit Union Administration, U.S. Government Agency
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