

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU members,

September 21, 2023 was another historic date for our Credit Union. On that day, we had the honor and privilege of hosting the President of the Republic of Poland, Mr. Andrzej Duda and First Lady of the Republic of Poland, Mrs. Agata Kornhauser-Duda at the PSFCU branch at 140 Greenpoint Avenue in Brooklyn. This was President Duda's second visit to our Credit Union, which emphasizes how important and recognizable an institution we are. We are pleased that the Polish President recognizes our activities, our successes, and above all our commitment to the Polish-American community. He expressed this numerous times during his speeches and



for this, we are very grateful to him. His visit, but also the words he said are a motivation for all of us to make even greater efforts and work for the benefit of the Polish-American community and the very good relations between Poland and the United States, which for many of us are two homelands.

The visit of the Presidential Couple to our historic Greenpoint branch was connected with the celebration of the 80th anniversary of the Pilsudski Institute in New York, which has been our neighbor at that building for more than a dozen years. PSFCU's cooperation with the Pilsudski Institute, as with many other Polish institutions, is very effective and brings tangible results for the Polish community and in the field of nurturing Polish traditions and culture in the United States. I encourage all of you to support all the efforts of local schools, parishes and organizations working for the common good

of Polish-American community.

In conclusion, I am pleased to inform you that on August 29, 2023, PSFCU received official permission from the Polish authorities to conduct operations in Poland. This completes the formal procedure allowing us to open our representative office in Poland. The initiative was born two years ago as a response to the growing number of Poles returning to Poland permanently every year. Currently, we estimate that about 15,000 of our members live in the old country, and a huge number travel there very often. We will keep you updated on our progress in finalizing our permanent presence in Poland.

Sincerely,

Krzysztof Matyszczyk
Chairman of the PSFCU Board of Directors

PSFCU In Numbers

Information as of August 31, 2023.

Assets
\$2,531,388,113

Loans
\$1,503,865,201

Net worth
\$255,002,378

YTD net income
\$13,309,534

Number of Members
116,025

The Presidential Couple's Visits the New York Branch of PSFCU at 140 Greenpoint Avenue



Commemorative photo during the Presidential Couple's visit to the PSFCU branch at 140 Greenpoint Avenue

On September 21, 2023, President of the Republic of Poland Andrzej Duda, together with First Lady Agata Kornhauser-Duda, visited the branch of the Polish & Slavic Federal Credit Union at 140 Greenpoint Avenue in Brooklyn.

The presidential couple's visit was connected with the celebration of the 80th anniversary of the Pilsudski Institute and the anniversary exhibition presented at the PSFCU branch. President Andrzej Duda expressed his appreciation for the achievements of the Pilsudski Institute and our Credit Union, stressing the

importance of jointly building a strong Polish community.

On Sunday, September 17, during a meeting with the Polish community at Christ the King High School in the Queens borough of New York City, President Andrzej Duda presented awards for special achievements in building up the Polish-American community. Its recipients included Malgorzata Gradzki and Mariusz Sniarowski from the Board of Directors of the Polish & Slavic Federal Credit Union.

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These honorable meetings are an expression of respect and recognition. They show that the work of our Credit Union, the support of Polish culture, charitable activities and care for values are recognized and appreciated by the President, the Republic of Poland and the First Lady.

This year's visit to the 140 Greenpoint Avenue branch of PSFCU in New York was not the first meeting with the President at this location. President Duda visited the branch in 2015, a month after taking office, and met with PSFCU employees. The First Lady visited the PSFCU branch at 100 McGuinness Boulevard in 2016 and in 2021.

Celebrations in American Czestochowa

August at the National Shrine of Our Lady of Czestochowa in Doylestown, PA passed on celebrations and preparations for the traditional annual festival.



American Czestochowa has a special place in the hearts of Poles. It is the spiritual place for the Polish-American community, which brings us together as one family, solidifies us, makes us stronger and unites generations. Residents of distant states come here frequently, as evidenced, for example, by the August pilgrimage. Among the pilgrims, in addition to those from Pennsylvania, New Jersey, New York and Connecticut, were Poles residing in Florida, South Carolina or Ohio. Pilgrims visit the Shrine and the graves of loved ones buried at the Polish cemetery. It is an extraordinary place, filled with prayer and pensive thoughts. Veterans of the First and Second World Wars, prominent activists of the Polish-American community, people of science, culture and clergy were laid to rest there. Many ceremonies are held there to honor the heroes of the homeland, including the Soldier's Day. This year's celebration was held on Sunday, August 20. The Polish Army Veterans Association - District 2 held a solemn celebration of the Soldier's Day at the Shrine, combining it with the presentation of veteran decorations. The PAVA Adjutant General presented the Ignacy Paderewski Medals to outstanding members of the Polish-American community. Among others, the award was given to Mr. Bogdan Chmielewski, PSFCU President/CEO.

The Ignacy Paderewski Medal is an honorary award for services to the Polish-American community and activities in support of the

Polish culture and traditions. Caring for the historical heritage of our nation is a message to the next generations, a permanent lesson in history. As a beautiful showcase of the talents of the young generation, the SOUL youth vocal ensemble from Sanok, Subcarpathian Province, specially invited for the event presented a touching artistic program. God, Honor, Homeland – the motto of the fallen heroes unites future generations and leads the way toward the future.

Another important event in Doylestown, PA was the 57th Polish-American Family Festival, which took place over the Labor Day weekend from September 2 to 4 and on Saturday and Sunday, September 9 and 10. This event with more than half a century of tradition, prepared with great flair and commitment, attracts a total of more than thirty thousand visitors to Doylestown. Polish & Slavic Federal Credit Union is a sponsor of the American Czestochowa Festival. It is worth pointing out that all proceeds from the event go to the maintenance of the Shrine. The atmosphere of the Festival is unique. Regional music flows from the two stages, you can hear the clapping accompanying folk dances, and traditional chants and songs rouse the crowd to join in the fun. There is no shortage of fun at the huge amusement park prepared with the youngest visitors in mind.

The festival in American Czestochowa is also a celebration of Polish cuisine. Lovers of pierogis, stuffed cabbage, casseroles and other Polish dishes can taste the delicacies at their best. It's also a great chance to purchase

a variety of souvenirs, handicrafts, books or amber jewelry.

Anyone who has visited the Festival at American Czestochowa at least once will keep coming back. The amazing atmosphere, the richness of Polish culture and the cordiality of the organizers and volunteers are the best calling card and an invitation to future visits. While attending the Festival in Doylestown, you can always meet representatives of our Credit Union. On Sunday, September 3, the Festival was attended by employees of the PSFCU branch in Stroudsburg, PA. Branch manager Jolanta Kwiatkowska emphasizes that "attendance at the Festival in American Czestochowa is our tradition. We are very pleased to meet many of our Credit Union's members, who come here even from distant places. We are happy to be able to answer their questions and offer the best products and services of our Credit Union. Every year we see an increasing number of Polish-Americans, which is extremely gratifying. I hope that this year's meetings with our Credit Union were fruitful and pleasant, and that we will meet again next year at American Czestochowa!" - Jolanta Kwiatkowska cordially invites.

American Czestochowa is inscribed in the lives of Poles living in the United States. It is a special and important place. Out of concern for Polish traditions, our Credit Union has extended patronage of all important events at the Shrine, and also participates in them. By doing so, we help to unite the Polish community, showing that our Credit Union is more than a bank!



Celebrate Polish Heritage Month with PSFCU!

The Polish-American community celebrates the Polish Heritage Month in October. Each year during this time, Polish & Slavic Federal Credit Union offers its members attractive promotions on various products and services. This year, our offer is aimed at all holders of PSFCU credit and debit cards. Do you own either of these cards, or perhaps both, or are you considering the option of opening a checking account with a debit card or applying for a credit card at our Credit Union? Be sure to keep reading and give yourself a chance to win a great deal!

Daily card transactions are our routine. Cards are used to pay for everything from minimal amounts for coffee to groceries, online shopping, airline tickets, clothes, household appliances, furniture, or building materials. They are used to make payments for current bills, reservations, and subscriptions. It's a fast, easy and secure means of payment.

Have you learned to use the options of collecting and using rewards points: uChoose Rewards using the PSFCU Debit Card and CU Rewards using the PSFCU Credit Card? Do you reap the benefits by making transactions, know all the advantages of owning and using PSFCU payment cards? A wonderful surprise awaits you during the Polish Heritage Month! Every qualifying transaction made with a PSFCU debit or credit card will participate in a grand drawing to celebrate the

Polish Heritage Month. Thirty-three people will receive great prizes totaling \$36,500! The first three prizes are amounts of \$3,000 each, the next five winners will receive \$2,000 each, the next ten will receive \$1,000 each, and fifteen people will receive \$500 each. All eligible payments will participate in a grand drawing to be held in November.

You may soon become the lucky winner of one of these great prizes. To increase your chances constantly use your PSFCU payment cards, every transaction increases your chances of winning!

Don't have a PSFCU Debit Card? Visit one of our Credit Union branches today, contact Member Services Center or use our Online or Mobile Banking, open a PSFCU checking account and receive a free Debit Card! Our Credit Union offers individual and business debit cards that allow you to make contactless payments and take advantage of thousands of surcharge-free ATMs in the MoneyPass network. When you use your PSFCU Debit Card, you earn rewards points in the uChoose Rewards program; you can easily convert these points into gift cards, gifts or use them for payments on your Amazon or PayPal account. Thanks to the fraud alerts program, you will receive a message about possible unauthorized transactions, which makes the use of the PSFCU Debit Card convenient, fast and secure!¹

Would you like to own a PSFCU Credit Card? Find out which of our cards best suits your needs and capabilities. Apply at one of our branches, with the help of a representative by calling Member Services Center, or through Online or Mobile Banking. PSFCU Credit Cards are the best choice - they have no annual fee and guarantee a competitively low interest rate. In addition, with the right PSFCU Credit Card you can take advantage of the CU Rewards points program or benefit from a wide range of travel assistance services. Thinking about getting a new credit card and would like to take advantage of the balance transfer option? It's a great idea! Learn more about the balance transfer and get the most out of your PSFCU credit card.

Are you already convinced that you want a PSFCU Debit and Credit Card in your wallet? Great! This is a great step toward winning! Throughout the month of October, use your PSFCU cards and multiply your chances of winning an impressive cash prize!²



1) PSFCU debit card and checking account is subject to verification and approval. 2) All PSFCU credit cards are subject to credit verification and approval.

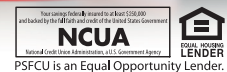
OCTOBER IS POLISH HERITAGE MONTH

CELEBRATE AND TAKE ADVANTAGE OF OUR PROMOTION

In October, pay with your PSFCU Debit and Credit cards and take part in the drawing of **33 cash prizes.**



1.855.PSFCU.4U (1.855.773.2848)
www.psfcu.com | www.NaszaUnia.com



Promotion begins on 10/1/2023 and ends on 10/31/2023. Members or joint account holders who are 18 or above and make qualified transaction using PSFCU debit or credit card during the promotional period are eligible to participate. The qualifying transaction includes each PSFCU debit or credit card point-of-sale (POS) purchase or payment using PIN or signature method with an exclusion of ATM transaction. Thirty three (33) cash prizes will be randomly selected from eligible entries after promotion ends. Prizes are subject to the IRS 1099-MISC reporting. The official rules of the Polish Heritage Month Drawing are available at www.psfcu.com. **NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING.** All products and services are for PSFCU members only. Additional restrictions may apply.

From the Life of Our Branches

Harvest Festival in IL

The Polish community in Chicago took part in the traditional Harvest Festival at St. Rosalia Church in Harwood Heights. The festivities, organized by the Alliance of Polish Clubs, took place on August 27. A rich artistic program, referring to the tradition of the harvest festival, performances by folk bands, dance groups and many attractions and surprises attracted numerous guests. They also visited the tent of the Polish & Slavic Federal Credit Union. During the ceremony, our Credit Union was represented by employees of the PSFCU branch in Norridge, IL. During the Mass, the crops brought by Chicago's Polish community, organizations and art groups were blessed. The altar was decorated with numerous wreaths, flowers, loaves of bread and hearts strung from grain stalks. Representatives of our Credit Union received a consecrated heart made of grain, symbolizing love and respect for labor and the harvested goods.

Annual Motorcycle Picnic of the Polish Legions Club

Summer is the season of motorcyclists, among whom our Credit Union has many friends. At the invitation of the Polish Legions Club, employees of the PSFCU branch in Trenton, NJ took part in the Annual Motorcycle Picnic, which took place on August 20 in Bensalem, PA. The friendly atmosphere was enhanced by good music and many interesting attractions.



Festival Polonaise in Niles IL

Festival Polonaise 2023 was held at Golf Mill Park in Niles, IL from August 18 to 20. The three days were filled with performances by stars of the stage and the silver screen. It was an opportunity to see the stars and hear many concerts by well-known and well-loved musicians. In addition, the attendees were able to taste many traditional dishes and desserts. Employees of PSFCU branches in Schaumburg, Mt. Prospect and Glendale Heights, IL participated in this popular outdoor event. The pleasant atmosphere was conducive to interesting meetings and good fun.



Taste of Polonia

From September 1 to 4, the Polish community from Chicago and the surrounding areas enjoyed themselves at the Taste of Polonia music and food festival, held at the Copernicus Center. Festival attractions brought guests together under several stages that featured the stars of music, television and theater. Exhibitions, including one dedicated to Nicolaus Copernicus, continued throughout the festival days. All generations enjoyed themselves to the rhythm of music, as attractions for every age group were provided. During the event, guests were able to visit the PSFCU tent, which stood next to the PSFCU Mobile Branch at the festival grounds. Cordial visits and conversations, valuable advice and attractive gadgets filled the time of visitors to our Credit Union's stand. Employees of the PSFCU branch in Norridge wish to thank all the guests for the pleasant meetings.

Menadżer oddziału PSFCU w Stroudsburgu

Jolanta Kwiatkowska - PSFCU Branch Manager in Stroudsburg, PA



Unfortunately, his untimely passing interrupted his career.

Jolanta Kwiatkowska formally joined PSFCU in 2015 and followed in her husband's footsteps. She began working at the Credit Union's Boro Park branch, and in 2018 was offered the leadership of a new branch in Stroudsburg, Pennsylvania. The branch officially opened on January 19, 2019, and is to date our first and only branch in the state of Pennsylvania. With its modern interior, convenient location and, above all, professional service, the PSFCU branch in Stroudsburg, PA is used not only by the Polish community residing in the area, but also by people coming to Pennsylvania for tourism and leisure.

"Our members feel comfortable at our branch. It often happens that when they vacation in the area they visit us to put in a good word and smile," says Jolanta Kwiatkowska. "The goal of our close-knit team in Stroudsburg, PA is to take care of the financial affairs of our members."

"I already am a mature banker, so I believe that if a member visits a branch, he or she must be properly served. In addition to professional assistance, the second equally important aspect is information. Our members are always informed about current promotions and events at our Credit Union. I think this is probably why they prefer us and are willing to take advantage of the services of our branch." - Jolanta Kwiatkowska emphasizes.

Jolanta Kwiatkowska began her career in the banking industry in Poland, working at PKO BP, Bank Śląski, among others. Prosper Bank and Kredyt Bank. In 1993, she settled in the United States. She took her first steps at Pekao Trading Corporation Bank in New York, while her spouse, Tomasz, took a job at Our Credit Union. He was the manager of the New York branches on Boro Park, Greenpoint Avenue and McGuinness Boulevard.