

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,



While living abroad, we have a duty to nurture our Polish heritage and honor the memories of our fallen Polish heroes who set an example for the entire world and often made the ultimate sacrifice for the freedom of our Homeland. The Warsaw Uprising is a historic milestone. For many years, the Polish & Slavic Federal Credit Union has been honoring the heroes of the Uprising by hosting the symbolic ceremony of raising the iconic insurgent Polish flag in front of our Credit Union buildings in Greenpoint, NY and Bridgeview, IL, at 11:00 AM every August 1. I am very pleased that so many representatives of our Polish-American organizations, young people and local residents participated in these celebrations. Traditionally, insurgent flags will be flown in New York and Chicago for 63 days, symbolizing the length of our national uprising in 1944.

September marks the start of a new school year. I encourage all of you who have school-aged children to enroll them in Polish Saturday schools. These schools play a very important role in cultivating our tradition, history and the Polish language while living abroad. We are great supporters of cooperating with many local schools. I wish all teachers a lot of success

and joy in working with Polish youth and promise to provide as much support as possible.

For many of you, the beginning of the school year also means increased family expenses. Traditionally, we have prepared special debit and credit card promotions related to the “Back to School” season. Details of these promotions can be found in our newsletter, branches and on social media.

Finally, for those of you who have been randomly selected, I encourage you to complete our marketing questionnaire via mail or online. Results of this survey (con-

ducted by a third-party vendor) are taken into serious consideration when developing PSFCU’s strategic plan. We would love the feedback of as many members as possible so we can provide better service in the future.

I invite all of you to use our products and services as well as recommend our Credit Union to your friends and family.

Sincerely,

Krzysztof Matyszczuk
Chairman of the PSFCU Board of Directors

Flags of the Warsaw Uprising at PSFCU



„W Hour” during the raising of the flag, symbolizing the Warsaw Uprising, at PSFCU headquarters on McGuinness Blvd.

August 1, 2022 marked the 78th anniversary of the Warsaw Uprising. In honor of this day, at 11:00 AM, a red and white flag with the symbolic anchor was raised. In accordance with tradition, the flag symbolizing the Polish resistance movement during World War II and honoring the fallen heroes and victims of the Warsaw Uprising will hang until October 2, 2022. The flag was ceremoniously raised by Ms. Anita Polczynska-Zadrozna from

the 123rd Association of Veterans of the Polish Army in New York and daughter of Miroslaw Polczynski, known as the „Painter”, participant in the Warsaw Uprising and soldier in the Parasol battalion. Mrs. Anita was assisted by Mrs. Helena Knapczyk, Siberian, President of the Women’s Army Auxiliary Corps operating at SWAP and Mr. Janusz Romański from the 12 SWAP facility in Philadelphia, son of

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PSFCU In Numbers

Information as of July 31, 2022

Assets

\$2,595,158,941

Loans

\$1,425,923,262

Net worth

\$233,218,129

Number of Members

110,976

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a Warsaw insurgent, an officer of the Home Army, who died three days before the end of the Uprising.

The Polish & Slavic Federal Credit Union representatives from the Board of Directors, Supervisory Committee and Executive Management were joined by the Consul General of the Republic of Poland in New York, Adrian Kubicki, members of the Polish Army Veterans Association, the Polish Scouting Association, and many other Polish organizations, as well as local residents of New York. The members of the Eagle Knights motorcycle club made their presence and contribution known during the ceremony.

"We cannot forget what happened 78 years ago. We must cultivate the memory of the Warsaw Uprising, no matter where we are: in Poland, in the United States, or in any other corner of the world. They not only fought for us, but also for the freedom of future generations." said Polish & Slavic Federal Credit Union Executive Director, Bogdan Chmielewski, during the ceremony. In turn, the Chairman of the Board of Directors of Polish & Slavic Federal Credit Union, Krzysztof Matyszczyk, said: "I am very proud of how we are celebrating this anniversary – the anniversary of an event that in the history of Poland is one of the most tragic ones, but probably also one of the most heroic."

Consul General in New York Adrian Kubicki referred to the legacy of the Warsaw Uprising in a short speech, "The Warsaw Uprising was victorious. However, a victory which directly in-

fluences the fate of a nation, especially a nation such as Poland which was directly affected by various historical events, is never simple, never comes easily and never comes quickly."



A second flag commemorating the heroes of the Home Army and the people of Warsaw was raised in front of the Polish & Slavic Federal Credit Union branch in Bridgeview in the suburbs of Chicago. The ceremony started at 10:00 AM local time, and among the invited guests were representatives of Polish & Slavic Federal Credit Union sponsored organizations – Polish Highlanders Alliance of America and the Association of Polish Clubs, as well as the Consul - Head of consular mission: Malgorzata Bak-Guzik.

Symbolic flags of the Polish resistan-

ce movement will continue to hang in front of PSFCU branches until October 2nd this year, exactly as long as the Warsaw Uprising lasted.



PSFCU Rising Star Scholarship

Caring for talent development while honing skills are key ingredients to success. Our PSFCU Rising Star scholarship is a great milestone for the young and talented. All high-school, middle-school, and college students are eligible. Applicants must demonstrate an exceptional track record in the chosen field of science, sport, music, art, leadership or a special talent, documented nationally or internationally.

The Polish & Slavic Federal Credit Union will evaluate the candidates' applications based on their achievements, academic success, extracurricular involvement and participation in the life of the Polish community abroad. The application deadline is September 30, 2022.

For more information, please send an e-mail to scholarships@psfcu.net or contact the Marketing Department at 973-808-3240, ext. 6133.

Referral Program

AT PSFCU, HAVING GOOD FRIENDS COMES WITH A REWARD
REFER PSFCU TO YOUR FRIENDS AND EACH OF YOU WILL GET

5,000 UCHOOSE REWARDS POINTS

PICK UP REFERRAL TICKETS
AT ANY PSFCU BRANCH

uChoose Rewards® is a loyalty program available to PSFCU VISA® debit cardholders. Promotion applies to new referral accounts opened during the promotional period from 8/15/2022 to 10/31/2022. Referred member must present the referral ticket when opening new account, become a member of the sponsoring organization and make initial deposit of \$10.00 to savings account. New member must also qualify to open checking account, debit card and register with uChoose Rewards® at www.uchooserewards.com to redeem points. Rewards are subject to IRS reporting. Exclusions: employee accounts are excluded. Minor members cannot make new referral. Checking account and debit card are subject to verification and approval. For program details refer to the uChoose Rewards® terms and conditions. Other restrictions may apply. uChoose Rewards® is a registered trademark of Fiserv, Inc., an unaffiliated third party vendor of PSFCU.

PSFCU September Offers

Resuming post-summer schedules, going back to regular obligations, and the ringing of school bells are all things September has to offer. To further satisfy the needs and expectations of our Members, we invite you to take advantage of our current promotions!

OFFER FOR PSFCU VISA® CREDIT CARD HOLDERS

Our promotion for **Elite PSFCU Visa® Credit Cards** runs until September 30. The offer applies purchases made between August 1 to September 30, 2022 with an interest rate of 1.99% APR until September 2023. Detailed terms and conditions of the promotion can be found on our website: <https://en.psfcu.com/VISA-Promo>.

Visa® Liberty PSFCU Student Credit Cards opened between June 1 and September 30 are eligible for a 0.00% APR (Annual Percentage Rate) on purchases for the first 12 months. You can also take advantage of the 18-month 0.00% APR on balance transfers on qualifying transactions completed within 60 days of account opening. A \$250 balance transfer minimum applies.

OFFER FOR PSFCU VISA® DEBIT CARD HOLDERS

Are you currently collecting points for PSFCU Visa® Debit Card purchases? Well, now you have the chance to double your points with our “Hurricane for the First Day” promo. Every

Membership Survey 2022

We would like to kindly inform you that PSFCU is collaborating with a market research firm, Raddon, Inc. in an effort to conduct an anonymous and confidential Information Survey. Members are randomly selected and will receive the survey via mail or e-mail between September 6, 2022 and October 21, 2022.

All individuals who complete the survey by October 21, 2022 will be automatically entered to win one of ten cash prizes!

dollar spent will earn you 2 points! All point-of-sale signature transactions made between August 15 and September 18, 2022 qualify for the promotion.

Would you like to earn even more points in uChoose Rewards®? Recommend opening an account in Our Union. Here are the details of our Referral Program promotion:

You can take part in the Promotion if you are:

- the Referrer – our current Member or
- the Referred – a new Member
- You partake during the promotional period of August 15–October 31, 2022

Referrer requirements:

- Fill out the referral ticket correctly
- Give your completed ticket to whomever you wish to refer
- Your referral opens a new PSFCU account
- Your PSFCU Debit Card is registered in the uChoose Rewards® Program

Referred requirements

- Present referral ticket at account opening
- Open PSFCU account with PSFCU Debit Card
- Register PSFCU Debit Card with

uChoose Rewards® Program

Once all conditions are met, the Referrer and the Referred will receive 5,000 loyalty points in the uChoose Rewards® program. You can easily and conveniently check your uChoose Rewards® points via:

- PSFCU Mobile App by selecting Debit Rewards in the menu
- PSFCU Online Banking by selecting Debit Rewards from the menu
- Directly on the page: www.uchooserewards.com

You can refer as many people as you'd like – it's a great chance to multiply 5,000 points!

PERSONAL OFFERS

Users of Online Banking and PSFCU Mobile Banking can conveniently and quickly submit loan applications for products added to their profiles. How does the Personal Offers program work? Available offers are based on preliminary creditworthiness criteria and other factors. Each offer is prepared individually for eligible Members. To check your current offers, login to Online or Mobile Banking, then, select the Special Offer option.

REDEEM YOUR
Pre-Approved Offer
TODAY
CREDIT CARDS | AUTO LOANS | INSURANCE
DEBT CONSOLIDATION & MORE

Available offers can be viewed and redeemed after logging in to your PSFCU Online Banking, Mobile Banking or in Branch. The available offers are based on an initial criteria for creditworthiness and other factors such as share, loan, and service usage as of June 2022 and were individually prepared for qualifying members. PSFCU reserves the right to rescind an offer for a product that was already obtained after the offers were generated. Taking advantage of one or more of the available offers may affect the preapproved status of any remaining offers. Rates are subject to change and certain restrictions may apply. Please refer to your online banking home screen for full product details and disclosures. Products and Services available to PSFCU members.

Your savings automatically insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration • U.S. Government Agency



PSFCU is an Equal Opportunity Lender.

85th Pulaski Day Parade



85th
PULASKI PARADE
02
OCTOBER
2022

POLISH & SLAVIC
FEDERAL CREDIT UNION

www.psfcu.com | 1.855.PSFCU.4U | www.ny-branch.com

FOR MANY YEARS, PSFCU HAS SPONSORED THE PULASKI PARADE

We invite you...
to partake in this year's Pulaski Day Parade and Central Park concert

The theme of this year's Pulaski Day Parade is...
Marching with Heart, Soul and Love of Polonia

Parade and Concert
Parade October 2, 2022
12:30-4:00
5th Avenue, NYC

Concert 4:30
Central Park, NYC

Staying true to the annual tradition, on the first Sunday of October, the Polish-American community will march down 5th Avenue.

For decades, the Pulaski Parade has been the perfect depiction of our strength, beautiful tradition and independence while uniting our organizations, parishes, and schools. The Polish & Slavic Pulaski Day Festival in Central Park will follow the parade giving our community the opportunity to honor our heritage while enjoying the beat of Polish music in the heart of Manhattan. To further support the growth of our Polish-American community, whose hearts and joy fuel the positivity of the Parade, PSFCU has a special surprise: at all NY, NJ, and PA PSFCU branches, all children under 12 years old can pick up a free concert ticket and all those under 18 can receive a 50% discount!

Please visit our branches for more details. We hope to see you on October 2nd at the Pulaski Day Parade – it will be our day!

August Festivals

A true summer festival wouldn't be the same without local businesses, live music, competitions, games, and the iconic blue PSFCU tent.

From August 5-7th, PSFCU Bridgeview, IL and Orland Park, IL branch employees participated in the three-day Taste of Orland Park Festival at the Orland Park Village Center. All Chicago branch employees agreed on one thing: the pleasure of meeting our members along with new people in a pleasant atmosphere. With live music playing on two stages, parents and grown-ups took advantage of seeing the car show while children indulged in all of the childish fervor and fun that the "children's zone" had to offer.

On August 14th, Clifton PSFCU employees met with local residents during the traditional Polish Highlanders Picnic organized by the New Jersey Podhalan Association. The event was held at the Clifton Masonic Lodge on Van Houten Avenue. Guests thoroughly enjoyed Highlander music, delicious dishes and attractions. We are thankful to all of those who visited our PSFCU tent!



The Polish community had the opportunity to enjoy the festivities of the Polonaise Festival from August 19-21, 2022. The festival weekend was filled with beautiful weather, fun attractions, live music, and many raffles/drawings. Not only did the stage pulsate with some of the best music,

but the audience was sprinkled with gifts of PSFCU t-shirts.



All of those who stopped by our tent had the pleasure of meeting PSFCU employees, learn about our financial services, and receive resourceful gadgets showcasing the PSFCU brand!

As a month filled with pilgrimages to Marian shrines, August has become an inherent part of Polish tradition. An ocean away, but a beautiful tradition has risen. On Sunday, August 7, Polonia of the East Coast arrived at the American Czestochowa in Doylestown, PA concluding their four-day pilgrimage.



A week later on the weekend of August 13-14th, many made the on-foot journey to the Sanctuary of Our Lady of Czestochowa in Merrillville, IN. We For their perseverance, we congratulate all of those who trekked these distances while carrying their prayers, concerns and all intentions at heart.



Hooray for the first day!

EARN 2 POINTS FOR EVERY DOLLAR YOU SPEND
with uChoose Rewards

WELCOME BACK TO SCHOOL!

uChoose Rewards[®] is a loyalty program available to PSFCU VISA[®] Debit cardholders. Promotion applies to signature debit card transactions made during promotional period from 8/15/2022 to 9/18/2022. Checking account and debit card are subject to verification and approval. The cardholder must register with uChoose Rewards[®] Program to earn rewards. For details refer to the uChoose Rewards[®] Program terms and conditions. Other restrictions may apply. uChoose Rewards[®] Program is a registered trademark of Fiserv, Inc., an unaffiliated third party vendor of PSFCU.

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