

## MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,



We are now at the start of a special period - Christmas and the beginning of the New Year. For many of us it is a period of reflection, thoughtfulness, taking stock and setting new goals for the future. The passing year was a year of stable and sustainable growth for the Polish & Slavic Federal Credit Union. And while there will still be time for a financial summary of the passing 12 months, I can already say that this year we have managed to meet most of the stipulations of our Credit Union's strategic plan, which includes, first and foremost, an increase in the number of PSFCU members, of whom there are already more than 122,000.

As part of the implementation of the Polish & Slavic Federal Credit Union's strategy, one of the main pillars of which is the continuous development and modernization of technological infrastructure, I am pleased to announce that a new, updated version of PSFCU's electronic banking was launched in early November of 2024. The mobile and online platforms were designed with the changing needs of our Credit Union's members in mind, as well as their comfort and security. I believe that the modern design, intuitive user experience, as well as

the new e-banking features will meet your expectations, making everyday financial management easier.

I am also pleased to announce that during the October Board of Directors meeting, held for the first time ever in Chicago, the decision was made to open a new 24th branch of our Credit Union. It will be located in Bolingbrook, IL and will be our 8th branch in the Chicago metropolitan area. We anticipate opening this branch in

the 2nd quarter of 2025.

The approaching Christmas is a time when we extend a helping hand in a special way to those who need it most. For the 11th time, our Credit Union, together with the Children's Smile Foundation in New York, organizes the "Children's Holiday Smile" fundraising drive, aimed at providing support and financial assistance to terminal-ly ill children under hospice care in Po-

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## New York City Mayor Awards a Citation to Chairman of the PSFCU Board of Directors



On Tuesday, November 26, the city's first ever official Polish Heritage Breakfast celebration was held at the Gracie Mansion, the official residence of the Mayor of the City of New York. On this occasion,

Mayor Eric Adams presented an official citation to the Chairman of the Board of Directors of the Polish & Slavic Federal Credit Union, Mr. Krzysztof Matyszczuk. Congratulations!

### PSFCU In Numbers

Information as of October 31, 2024

#### Assets



**\$2,589,209,796**

#### Loans



**\$1,547,372,349**

#### Net worth



**\$274,493,855**

#### YTD net income



**\$15,484,114**

#### Number of Members



**122,237**



*Merry Christmas*

We wish you a happy and healthy  
**Christmas**  
and financial success  
in the New Year!

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land. In the previous 10 years, we have raised nearly \$1.3 million for this cause. I am confident that this year's drive will prove to be another success.

Last month, PSFCU employees and volunteers once again demonstrated their charity. As part of the "Become a Santa Claus" charity drive, organized since 2006, we prepared Christmas gifts for children and young people from orphanages in Oborniki Śląskie and Janów Lubelski. From the bottom of my heart, I would like to thank all PSFCU employees and volunteers for their involvement in this action, as well as their generosity and empathy. I am convinced that, as in previous years, so this year our initiative will cause much joy among the endowed children.

In closing, on behalf of the Board of Directors, the Supervisory Committee and the staff of the Polish & Slavic Federal Credit Union, I wish you a healthy, peaceful and joyful Christmas, as well as all the best for the coming New Year.

*Merry Christmas and a Happy New Year!*

Sincerely,

Bogdan Chmielewski  
PSFCU President/CEO

## 2024 Children's Holiday Smile

We cordially invite all members of the Polish & Slavic Federal Credit Union to take part in the „Children's Holiday Smile" charity event, organized for the eleventh time. The charity fundraiser is organized jointly with the New York-based Children's Smile Foundation, and the funds raised in this year's edition will be donated to help children in children's hospices in Poland and those in charge of the Children's Smile Foundation.

This year's campaign will begin on November 29 and will run until December 31. The beneficiaries of the collection will traditionally include three hospices for children in Poland and the Children's Smile Foundation in New York.

The aim of our campaign is to help underprivileged children in both Poland and the United States, and the period around Christmas is the perfect time to do so. During this time we are more eager to help the weak, sick and suffering. That's why we're happy that we've been able to support kids for 11 years now, and we believe that our actions will bring smiles to their faces. We very strongly encourage all of you to join this noble initiative this year as well. Over the course of this decade, thanks to the kindness and generosity of PSFCU members, nearly \$1.3 million has been raised, for which we thank you very much.

Special accounts have been established at PSFCU for the aforementioned organizations, from which, after the fundraiser is completed - without any fees or deductions - all the collected funds will be transferred to the respective beneficiaries. Donations with the designation of the chosen hospice or foundation in New York can be made in two ways:

1) by wire transfer in PSFCU's online or mobile banking, typing CSF in the name field, then the corresponding account number of the organization of your choice and "05" in the "Share ID" field;

a) **Good Samaritan Hospice, Lublin.** Account number: **1561227**

b) **Salvatorian Hospice Association, Bielsko-Biala.** Account number: **1561239**

c) **Help Them - Hospice for Children, Sochonie.** Account number: **1561248**

d) **Children's Smile Foundation, New York.** Account number: **1561251**

2) Using a coupon available at PSFCU branches, which must be filled out indicating the beneficiary, and then delivered to a cashier at one of our Credit Union branches.

Let's keep helping, because it's worth it!



## Scholarship Program for High School Graduates Is In Progress

Dear students! We cordially invite all of our Credit Union members attending their final year of high school to apply for college scholarships for the 2025/2026 academic year. The program is implemented in cooperation with the New York Credit

Union Association, and scholarships of up to \$2,500 can be used for study at a 2- or 4-year accredited college or university. The program began on December 6, 2024, and the application deadline is January 17, 2025. The winners of the scholarship

program will be announced in May 2025. Detailed information is available at www.psfcu.com under the Student Portal tab. If you have additional questions, please contact us electronically by sending an email to [scholarships@psfcu.net](mailto:scholarships@psfcu.net).

## 2025 PSFCU Calendar

In the year of the celebration of the 1,000th anniversary of the Kingdom of Poland, the Polish & Slavic Federal Credit Union, wishing to commemorate Poland's long and rich history, presents a calendar for 2025 which depicts the most important moments in the history of our nation from the 10th to the 18th centuries, shown in the paintings of Jan Matejko - the most outstanding Polish painter. We believe that the calendar we prepared will inspire

Poles and Americans of Polish descent living in the United States to deepen their knowledge of Polish history and encourage them to discover the richness of Polish cultural heritage, paying special attention to the role of art in shaping our national identity. Our calendars are waiting for you at all branches of our Credit Union. We cordially invite you to get a copy for yourselves!





## 3 Times the Points - 3 Times the Joy

Christmas is just around the corner! It's a magical time that we spend with our families, dressing the Christmas tree together, singing carols and giving each other gifts. But before we sit down at the Christmas Eve table, there is a time of preparation and.... shopping fever! Overwhelming? Well, maybe a little! At our Credit Union, however, we have a way to make your December shopping fun and even more rewarding.

Take advantage of our exclusive promotion, pay for your purchases with your PSFCU debit card and earn additional 3 points in the uChoose Rewards loyalty program for every dollar spent.

Your purchases will yield triple points

in December, and you'll enter the new year with attractive rewards that you'll enjoy long after the holidays. Cashback, gift cards, travel and more await you if you decide to redeem your accumulated uChoose points! Hurry. The promotion runs only until December 31.

Not yet a member of the uChoose Rewards program? Join the program today and discover the advantages of banking at PSFCU. Registration and participation in the program is FREE - check out how it works.

STEP 1. Open a checking account at our Credit Union.

STEP 2. Order a VISA PSFCU debit card, which is required to enroll in the

uChoose Rewards program.

STEP 3. Register your debit card with the uChoose Rewards program by going to [www.uchooserewards.com](http://www.uchooserewards.com). After entering the required information, add your favorite merchants and start collecting points, which you can later redeem for exclusive products, gift cards, trips and more. Remember! You can register several of your cards under one account, or the cards of another person who is a joint owner on your PSFCU account.

Promotion applies to POS signature transactions, Bill Payment, PIN-less and Digital Wallet transactions made during promotional period from 12/01/2024 to 12/31/2024. Checking account and debit card are subject to verification and approval. For program details refer to the uChoose Program terms and conditions at [www.uchooserewards.com](http://www.uchooserewards.com). uChoose Program is a registered trademark of Fiserv, Inc. an unaffiliated third-party vendor of PSFCU.

## Recommend PSFCU to Relatives or Friends and win up to \$1,000

In the run-up to Christmas, we invite you to participate in an attractive promotion. Recommend the opening of an account at the Polish & Slavic Federal Credit Union to your family or friends, and you will be automatically qualified to participate in a drawing for prizes ranging from \$100 to \$1,000 each. The more of your referrals open an account at PSFCU, the better your chances of winning!

Get an extra Christmas gift worth between \$100 and \$1,000! How exactly? All you have to do is refer a person who opens an account at our Credit Union by December 31, 2024. Remember: you can refer

more than one person and thus increase the possibility of winning one of the prizes

### Fill out the coupon

In order to participate in the drawing, the referring person should fill out a special "Refer and Win" promotion form, available at any of our Credit Union branches. In it, you must provide your first and last name, along with your mailing address, and the name of the referred person. The referred person should present the form to a PSFCU employee at the branch. The referrals thus notified will participate in a drawing for forty-four prizes ranging from one hundred to one thousand dollars. The drawing will

take place after the end of the promotion, which lasts only until the end of 2024.

Don't wait - pick up a "Refer and Win" promotion coupon at one of PSFCU branches today. Find a person who does not yet have an account at the Polish & Slavic Federal Credit Union and persuade him/her to become a member of our Credit Union. Then give them a coupon with your information and ask them to go to the nearest PSFCU branch to complete the formalities. Once the account is opened - you will automatically be entered into a drawing for one of forty-four prizes ranging from \$100 to \$1,000.

Give yourself an extra gift this Christmas...

## Refer and Win!

Refer our Credit Union to your relatives and friends. If a referred person opens an account at PSFCU, you will take part in a drawing of attractive cash prizes:

- 3 prizes** of **\$1,000** each
- 6 prizes** of **\$750** each
- 10 prizes** of **\$500** each
- 25 prizes** of **\$100** each

**Remember, the more people you refer, the greater your chances of winning!**



New Account must be opened during promotional period from December 1, 2024 to December 31, 2024. 1) You cannot recommend yourself or your joint account holder or any other current PSFCU member. Referred person cannot have held a PSFCU account within 6 months prior to the start of the promotion. 2) To open a PSFCU account, membership restrictions apply: \$10 minimum deposit to savings account and \$20 membership fee. 3) Referred person must open new membership account and redeem ticket for the referring member to participate in the prize drawing. 4) Eligible referring persons must be at least 18 years old. 5) Prizes are subject to IRS reporting. For details, refer to Holiday Member Referral Promotion & Prize Drawing official rules available at [www.psfcu.com](http://www.psfcu.com). Other restrictions may apply.



PSFCU is an Equal Opportunity Lender.

## From the Life of Our Credit Union Branches

Our Credit Union is always present wherever something interesting happens among the Polish community. We sponsor many of these events, and our employees usually take part in them.

### Become a Santa Claus - Christmas charity event

As part of the “Become Santa Claus” Christmas charity event, our employees had the opportunity to support organizations that help the most underprivileged children in Poland. This year, these included care and education centers in Oborniki Slaskie and Janow Lubelski. Thanks to the incredible commitment and generosity of our Credit Union’s employees and volunteers, we created an army of Santas, ready to fulfill the dreams of 59 children who wrote a letter to St. Nicholas asking for their dream gifts. We would like to thank all employees and volunteers who so willingly joined this collection for their openness and good heart!



### 2024 Independence Run

The Independence Run took place on Sunday morning of October 27. Organized by Chicago-based Polish radio station 103.1 FM since 2018, the run was a great opportunity to celebrate the 106th anniversary of Poland’s independence.

Employees of the PSFCU Norridge Branch, along with manager Anna Czarnecka-Hebal, took part in this sporting event. Our Credit Union was one of the sponsors of the event, which was an excellent opportunity to spend the day with the Polish community and celebrate the Polish spirit together.

### First graders swearing-in ceremony

Swearing-in as a student is an im-



portant event in the life of every child. It symbolizes official admission to the school community and is often associated with a sense of pride, as well as a sense of belonging to Polish tradition, especially for Polish families living abroad. Since its inception, the Polish & Slavic Federal Credit Union has supported the ideas of maintaining national identity and integrating the Polish community in the United States. We are pleased that, as every year, we were able to participate in all the major events organized by Polish schools. Last month, representatives of PSFCU branches took part in student swearing-in ceremonies at the following Polish supplementary schools: Julian Ursyn Niemcewicz School in Plainfield, NJ, King Casimir the Great School, Supplementary School in Lakewood, NJ, A. Mickiewicz School in Burbank and Lockport, IL, St. Sister Faustina School in Ozone Park, NY, Jan Matejko Polish School in McHenry, IL, Cz. Miłosz School in Schaumburg, IL and many, many others. Thank you for allowing us to be with you on this day, and we wish much success to all first graders and their parents!

### History competition at the Polish Museum of America

On November 17, the annual school history competition was held at the headquarters of the Polish Museum in America, located in Chicago. This year’s theme was “Polish Roads to Freedom.” Norridge branch manager Anna Czarnecka Hebal served on the 10-member jury. Heartfelt congratulations to

the students of the Polish Holy Trinity School for winning first place.



### Legal seminar at Boro Park Branch, NY

The legal seminar on inheritance law matters, securing assets and estate planning, which was held at the Boro Park branch of our Credit Union, attracted great interest. The seminar was conducted by branch manager Edyta Rzeszutko, and her guest was an experienced Polish attorney - Ms. Joanna Gwozdz. We were pleased to see that you participated in our November event in such large numbers, and we invite you to attend future similar meetings. More information coming soon!

### Happy Birthday to our Credit Union branch in Orland Park!

For five years now, the PSFCU branch in Orland Park, Illinois has been taking care of the finances of residents of the Chicago metropolitan area. To mark the occasion, an anniversary celebration combined with a networking event was held on November 16, attended by guests of honor, PSFCU Board of Directors member Bogdan Ogorek, employees, as well as PSFCU members who came to the branch that day. Among the guests of honor were representatives of Polish-American organizations, including principals of Polish schools, and president of the Polish Highlanders Alliance of North America, Stanislaw Sarna.

