

Dear PSFCU members,

Polish & Slavic Federal Credit Union places great emphasis on and is particularly proud of the support we provide to the young generation of the Polish-American community. Traditionally, in the month of June, during two ceremonies in New York and Chicago, we presented scholarships to 580 talented members of our Credit Union. It was also an excellent opportunity to celebrate together the 25th anniversary of our scholarship program - one of the most significant initiatives in PSFCU's history. Since the program was launched in 2001, more than 7,500 people have received financial support from our Credit Union, and the total amount of scholarships donated has exceeded \$8 million. These are not just numbers - they are concrete stories of young people who, thanks to our help, are realizing their dreams, developing and staying true to the values they brought from home. We are proud and grateful that thanks to your trust and support, our Credit Union is able to carry out such initiatives.

The second important event in June was the Grand Opening of the new PSFCU branch in Bolingbrook, Illinois - the eighth in the state and the 24th nationwide. It has

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2025 PSFCU Scholarships Awarded!



For the 25th time, the Polish & Slavic Federal Credit Union rewarded the most talented Polish youth. During two ceremonies - on June 11 at Irving Plaza in Manhattan and on June 14 at the Polish Museum of America in Chicago - 580 exceptionally talented students - members of our Credit Union - received financial support worth a total of \$615,000. Among the honorees were 386 high school graduates and 181 college students. In addition, thanks to PSFCU's cooperation with the Catholic University of Lublin, 12 winners were given the

opportunity to attend a summer internship in Poland. The scholarships ranged from \$1,000 to \$5,000. The students won awards based on their academic performance, as well as their involvement in community activities, organizations, parishes, Saturday schools and Polish ethnic clubs. The scholarship ceremony was attended by students, parents, and distinguished guests.

Guests of honor at the gala in New York included the Consul General of the Republic of

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Grand Opening of the PSFCU Branch in Bolingbrook



The eighth branch of the Polish & Slavic Federal Credit Union in Illinois, and the twenty-fourth branch nationwide, was opened in a shopping complex at 1333 Lily Cache Lane in Bolingbrook, a suburb of the Chicago met-

ropolitan area. The interior of the new branch was designed with maximum customer comfort in mind. The branch offers services in Polish and English and provides a wide range

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PSFCU In Numbers

Information as of May 31, 2025

Assets



\$2,654,968,447

Loans



\$1,570,048,605

Net worth



\$285,339,976

YTD net income



\$7,843,622

Number of Members



124,283

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been more than 15 years since our Credit Union entered Illinois by opening two branches in Norridge and Mount Prospect. Since then, nearly 40,000 members have opened accounts at PSFCU in the US Midwest region, depositing nearly \$415 million. During the same period, PSFCU has extended some \$465 million in loans in the state. The state-of-the-art facility in Bolingbrook was designed with the convenience of PSFCU members in mind and offers a full range of services in Polish and English. Its opening is another step toward even greater availability of our services and an expression of our concern for the development of the Polish community in the Chicago area.

Ladies and Gentlemen, the month of July is a time of vacation, rest and spending time with family - may it be full of peace, sunshine and good energy for you. During this summer time, I encourage you to use PSFCU's mobile and online banking, which allows you to manage your finances conveniently and securely from anywhere. And the best companion on your holiday travels will be our Credit Union's VISA credit card. Thank you for being our members and using our services. It is thanks to your trust that we can continue to grow and create solutions that make a real difference to our community in America.

Sincerely,

Krzysztof Matyszczyk
Chairman of the PSFCU Board of Directors

PSFCU Scholarships - cont.

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Poland in New York, Mateusz Sakowicz, and Danuta Hamlin - journalist, book author and translator.

Both ceremonies were opened by the PSFCU President/CEO, Bogdan Chmielewski, who congratulated this year's scholarship recipients and emphasized that PSFCU has been proving for 25 years that investing in youth is the best way to build the future: „PSFCU's scholarship program sets us apart from commercial banks and other financial institutions. It would be hard to find another financial institution or credit union that dedicates so much funding to support the younger generation.”

„This ceremony is a recognition of your efforts, of the fact that you speak Polish. I wish for myself and for you all that there will be even more events like today's,” - said Krzysztof Matyszczyk, Chairman of the PSFCU Board of Directors, expressing words of gratitude to all PSFCU members at the New York scholarship gala.

„Each scholarship awarded is not only a recognition of your achievements, but

also an expression of our belief in the potential of the young generation of the Polish-American community. Although you are all different, you have one thing in common: your Polish identity and bond with your homeland,” said Dr. Iwona Korga, Chairman of the Scholarship Committee at the PSFCU Board of Directors, to this year's winners. Scholarships in the form of cash certificates were presented by members of the PSFCU Board of Directors, who proudly congratulated each of the winners individually. Both ceremonies culminated with joint commemorative photos of all scholarship recipients.

The PSFCU scholarship award galas are unique events that for a quarter of a century have shown that our Credit Union is more than a bank. PSFCU is a financial institution based on values, Polish traditions and concern for the future of Polish youth in the United States. Since 2001, our Credit Union has awarded scholarships totaling more than \$8 million, which have gone to more than 7,500 students, providing them with significant support in continuing their education.



Grand Opening of the PSFCU Branch in Bolingbrook - cont.

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of financial services, from personal and business accounts, mortgages and consumer loans, to wealth management and Medicare insurance.

Although the grand opening ceremony took place on June 13, the branch had already begun its operations nearly a month earlier, serving its first customers and preparing to implement the full range of its services. The opening ceremony was attended by invited guests, including representatives of Bolingbrook local government headed by Mayor Mary Alexander-Basta, Illinois State Comptroller Susan A. Mendoza, Morgan Evans of Governor J.B. Pritzker's Office, Polish Consul

General in Chicago Regina Jurkowska and representatives of local Polish organizations. On behalf of PSFCU, the event was attended by representatives of the Board of Directors, the Supervisory Committee and the Management of our Credit Union.

During the ceremony, the symbolic ribbon cutting was performed by representatives of the Management of our Credit Union, along with the Mayor of Bolingbrook, the Consul General of the Republic of Poland in Chicago and the Illinois State Comptroller. In his speech, PSFCU President/CEO Bogdan Chmielewski recalled the history of the establishment of the Credit Union's first branch in 1976 and the role played by the community centered

around Rev. Longin Tolczyk. Also speaking at the ceremony was Bolingbrook Mayor Mary Alexander-Basta, who stressed her thanks to all those who contributed to the establishment of the new branch of our Credit Union at this location.

The opening of the new, eighth branch strengthens PSFCU's position in the Chicago metropolitan area, where for 15 years our Credit Union has been building trust among nearly 40,000 customers. Jolanta Wisnicki - the branch manager - and her team are waiting to help, advise and provide support in the area of financial services - in a friendly atmosphere and with full commitment. We warmly encourage you to visit the newly opened branch!

Have Your Salary Deposited Directly to Your PSFCU Account!

Direct deposit has become the preferred method of receiving their salary among employees, offering numerous benefits. It is a fast, secure and convenient solution that allows you to forget about checks and waiting to access your funds.

Here are some key advantages of adding direct deposit to your account:

1. Convenience and efficiency

One of the main advantages of direct deposit is convenience. Payments are automatically deposited into your account on your designated payday, often early in the morning. As a result, you no longer have to go to the branch, stand in teller lines or deal with paper checks.

2. Faster access to funds

Unlike traditional checks, which can take several days to process, direct deposits are usually processed immediately, so you can manage your finances without hindrance or unnecessary delays. You'll gain immediate access to your salary, reducing the risk of payment delays.

3. Enhanced security

Direct deposit reduces the risk of lost or stolen checks. Paper checks can easily be lost, but with direct deposit, funds are electronically transferred directly to a secure bank account. In addition, you can easily track payments received via online or mobile banking.

4. Reliability and easier budgeting

Direct deposit will make it easier for you to plan your budget and finances. With predictable, regular deposits that you always receive on time, you can set up automatic bill payments or transfers to

savings accounts without worrying about late payments or overdrafts.

5. Saving money and environment

Direct deposit is an environmentally friendly option that reduces paper consumption. You also avoid costs associated with check cashing fees or traveling to the branch to deposit your check.

How do I get started using Direct Deposit?

The easiest way to start using this service is the **Direct Deposit Switch** option in PSFCU's Online Banking. Here's what you need to do:

1. Log in to your PSFCU account.
2. Select **Direct Deposit Switch** from the **Services** menu.
3. Search for or enter your employer's information and log into their payroll portal.
4. Confirm the change.

That's it! Your salary will automatically be credited to your PSFCU account. In the same easy way, you can also change the account to which you receive your salary if it is currently being sent to another financial institution.

This service is especially beneficial for:

- those starting their first job - it allows you to see your savings and teaches you to be responsible with your finances!
- those who have several employers - it allows you to conveniently save money earned from multiple employers in one account.

Using this service, you can also quickly receive:

- tax refunds
- pensions and Social Security benefits

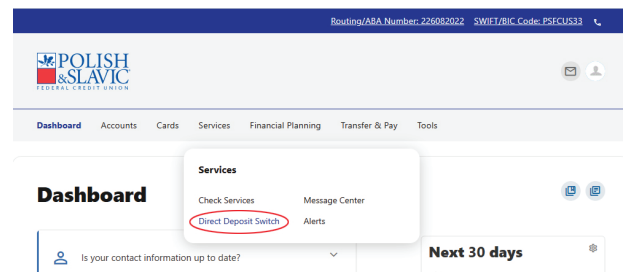
In addition to the **Direct Deposit Switch** option, we offer our members the traditional method of signing up for direct deposit. To do this, you will need

- PSFCU routing number: 226082022
- The 13-digit PSFCU checking account number **starting with 30500...** (you can find it at the bottom of the check in your checkbook)

Remember that the best choice for direct deposit is a checking account at PSFCU, which carries many additional benefits:

- no-fee and no minimum balance
- Visa debit card with the uChoose Rewards® program
- access to a network of more than 40,000 surcharge-free ATMs
- fraud protection

For more information about this service, visit www.psfcu.com/direct-deposit or call the PSFCU Member Services Center at 1.855.PSFCU.4U (1.855.773.2848).



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From the Life of Our Credit Union Branches

Children's Day at PSFCU!

On the occasion of Children's Day at our Credit Union branches, we organized special attractions for our youngest members. There were balloons, sweet treats, coloring books, face painting and little surprises. All this to make the children feel special on this day! We are glad that we could bring a smile to their faces and spend time together. We would like to thank everyone who visited PSFCU branches on this day and already invite you to our next family events.



End of the school year at Polish schools

After 10 months of schooling, the long-awaited moment has arrived - VACATION! At the end of May and the beginning of June, graduation ceremonies for the 2024/2025 school year were held at many Polish schools in the U.S. As

every year, representatives of our Credit Union's branches supported children and young people learning Polish language, culture and history. Students received certificates, diplomas and awards for their academic performance and involvement in school life. Our Credit Union funded cash prizes for distinguished students from, among others: Czeslaw Milosz Polish School (Schaumburg, IL), St. Faustina Polish School (Ozone Park, NY), Emilia Plater Polish School (Streamwood, IL), K. Pulaski Polish School (Brooklyn, NY) and Jan Brzechwa School (Tinley Park, IL).



We congratulate all the students and wish them a successful summer vacation. See you back in September!

Time to start summer picnics!

June 1 marked the official start of the picnic and festival season. Throughout the summer, our Credit Union will be present at Polish-American picnics and festivals, which provide an excellent opportunity to meet PSFCU employees and learn more about our Credit Union's fi-

nancial offerings, as well as get answers to questions about PSFCU financial products and services. In the month of June alone, PSFCU employees took part in dozens of outdoor events. And here are the most important of them: a family picnic organized by the Polish Club of Lemont, IL, the 21st Trinity Festival in Stone Park, IL, the Parish Children's Day organized by the Church of the Divine Mercy in Lombard, IL, the Highlander Picnic in Clifton, NJ or the XXVII Polish Cultural Festival in Maspeth, NY. We are happy to support initiatives such as these - uniting Poles and Polonia. The next summer months and more summer events are ahead of us. We look forward to seeing you at PSFCU stands during Polish-American picnics and festivals.



June events

On June 8, the Eighth Grade Ball, organized by the Polish Supplementary School Council of America, was held at the Royal Manor Banquet Hall in Garfield, NJ. The event brought together students in the final grades of Saturday schools from New York, New Jersey, Connecticut and Pennsylvania, their parents, teachers and principals. Polish & Slavic Federal Credit Union was one of the main sponsors of the event, and the Secretary of the Board of Directors, Ms. Małgorzata Czajkowska, along with the staff of the Garfield branch, had the opportunity to participate in this important event for young people. On the same day, representatives of our Credit Union also attended the ball on the occasion of the 72nd anniversary of the Garfield Pulaski Association.

Award for Service to Polish-American Community

It is with great pride and joy that we announce that during the 45th Summer Gala of the Polish Museum in America, held on June 13, 2025 in Schiller Park, IL, Mr. Krzysztof Matyszczyk - Chairman of the PSFCU Board of Directors - was honored with the „Polish Spirit Award.” The award is given to individuals and organizations for outstanding contributions to the work of promoting Polish culture and national heritage abroad.

We are pleased that the Chapter of the Award appreciated both the rich business achievements of Mr. Krzysztof Matyszczyk, his active involvement in Polish organizations, and his invaluable contribution to the development of PSFCU. We sincerely congratulate Mr. Matyszczyk and are proud that he has

been actively involved with our Credit Union for so many years!

