

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

Dear PSFCU members,

The end of summer is a time when we pause to recall events that are indelibly etched into our nation's history. On August 1st, we commemorated the 81st anniversary of the outbreak of the Warsaw Uprising – for us Poles, it symbolizes courage, bravery, and the fight for freedom. This year marks ten years since the flag bearing the symbol of Fighting Poland was first ceremoniously raised in front of the Polish & Slavic Federal Credit Union headquarters in Greenpoint. As every year, it will remain there for 63 days, paying tribute to the participants of the Warsaw Uprising. On September 1st, we commemorated the 85th anniversary of the outbreak of World War II, which began with the attack on Poland and quickly engulfed the entire world, leaving a profound mark on our nation's history. I encourage all of you to cherish the memory of the tragic events of those years ago by sharing them with your children, grandchildren, and American friends. Cultivating the memories of the heroes of over eighty years ago is our shared obligation and an expression of gratitude to those who fought and gave their lives defending a free Poland.

Traditionally, in July and August, we participated in numerous Polish communi-



ty events. We attended more than a dozen events in which our Credit Union participated both as a sponsor and an active participant. Picnics and festivals are always an excellent opportunity for us to discuss PSFCU's activities, the life of our community, and to cultivate Polish traditions together. I sincerely thank our employees, who represented our Credit Union at each of these events with full commitment and smiles. Their professionalism and dedication are not only one of the pillars of Polish & Slavic Federal Credit Union's success, but also the best testament to our mission to serve the Polish-American community.

The time for children and young people to return to school is upon us. At a time when we are increasingly conducting school-related matters online – a practice eagerly exploited by cybercriminals – the beginning of the school year is a time to exercise particular caution. Therefore, let's always verify the sender of emails, avoid clicking on suspicious links, and remember that Polish & Slavic Federal Credit Union will never ask for

your password or card number in an email, text message, or over the phone. These simple rules will ensure that the new school year will be not only successful but also safe – for both adults and younger internet users.

Dear members, in closing, I would like to remind you that in early October, one of the most important events in the Polish diaspora calendar awaits us – the Pulaski Parade in New York City. This year, we will gather on Sunday, October 5th, to march together down Fifth Avenue and show pride in our roots. This celebration of Polishness unites generations – from the youngest to the elderly – and reminds us that the values our ancestors fought for are still alive. I cordially invite you to participate in this unique event to demonstrate the unity and strength of the Polish diaspora in America, united in the colors of red and white.

Sincerely,

Krzysztof Matyszczyk  
Chairman of PSFCU Board of Directors

## American Polonia Jointly Celebrates the “W” Hour



On August 1, 1944, at 5:00 PM, on the orders of the Commander-in-Chief of the Home Army, General Tadeusz Komorowski “Bor,” the Warsaw Uprising began. On the anniversary of this largest military uprising in German-occupied Europe, New York's Polish community gathered in front of the Polish & Slavic Federal Credit Union headquarters on McGuinness Blvd. to pay tribute to the heroes of the rising.

The ceremony of raising the insurgent flag, initiated by PSFCU a decade ago, has become a permanent fixture in the Polish-American calendar. For the next 63 days, the red and white banner with the symbol of Fighting Poland will fly over Greenpoint, commemorating the courage, sacrifice, and steadfastness of the Warsaw insurgents.

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### PSFCU In Numbers

Information as of July 31, 2025

#### Assets



**\$2,660,470,628**

#### Loans



**\$1,579,563,219**

#### Net worth



**\$288,043,006**

#### YTD net income



**\$10,546,652**

#### Number of Members



**125,018**

## American Polonia Jointly Celebrates the “W” Hour - cont.

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Attendees included representatives of diplomatic corps, the military, veterans, and Polish organizations. In attendance were, among others, Consul General of the Republic of Poland in New York Mateusz Sakowicz, Consul Przemysław Postolski, Commander Albert Proszowski – Senior Military Advisor at the Polish Permanent Mission to the UN, Anna Maria Anders – former Polish Ambassador to Italy and daughter of the legendary General Władysław Anders, journalist Rita Cosby – daughter of Warsaw Uprising insurgent Ryszard Kossobudzki, as well as representatives of the Polish Army Veterans Association, Scouts, Polish Bikers, the “Polonia” Children’s Choir, and representatives of senior clubs and Polish schools. Polish & Slavic Federal Credit Union was represented by Krzysztof Matyszczuk, Chairman of the Board of Directors, Dr. Iwona Korga and Mariusz Śniarowski, members of the Board of Directors, and Leon Fuks, member of the Supervisory Committee.



Promptly at 11:00 a.m., the siren sounded, and the flag with the symbol of Fighting Poland was raised. The ceremony was preceded by a prayer led by Father Sławomir Szucki from St. Stanislaus Kostka Parish in Brooklyn. PSFCU President/CEO Bogdan Chmielewski then spoke, formally welcoming all the guests, reminding them that the initiative to raise the Uprising flag on the flagpole in front of our Credit Union’s headquarters began ten years ago and has since become one of the most important events in the Polish community’s calendar.

“It is our duty – of all Poles, both in Poland and around the world – to preserve our historical memory, to cherish our heroes. Because a nation without memory dies out,” he said. The CEO of Polish & Slavic Federal Credit Union also emphasized that the memory of the Uprising should be shared not only in Polish homes, but also in conversations with

our American neighbors and friends. “Let’s tell them why the anchor appears on the Polish flag. It’s a sign that we are a nation that has always valued freedom, democracy, and independence,” he noted. Krzysztof Matyszczuk, Chairman of the PSFCU Board of Directors, highlighted the role played by Polish supplementary schools in maintaining Polishness, where thousands of children learn language and history. “They are the very ones,” he said, “that guarantee that the memory of the Uprising and Polish identity will endure.”

Consul General of the Republic of Poland, Mateusz Sakowicz, emphasized the symbolism of the shared celebration of the anniversary in Poland and the United States – sirens in Warsaw and New York sounded at exactly the same moment. He mentioned memorial sites in the Polish capital – Krasiński Square, the Little Insurgent Monument, and the Wola Cemetery – and recalled that the ashes of nearly 200,000 civilians and insurgents rest there as silent witnesses to history. The Consul also emphasized the responsibility of younger generations and the importance of ensuring that the memory of the insurgents does not fade with the passing of the last witnesses. Next, the heroes’ daughters spoke: Anna Maria Anders, daughter of General Władysław Anders, and Rita Cosby, daughter of Warsaw Uprising insurgent Ryszard Kossobudzki. Both emphasized their pride in their fathers’ heritage, speaking about the significance of the insurgents’ courage and sacrifice, and the need to pass this memory on to the younger generation. Among the speakers that day were also Helena Knapczyk, a Siberian exile, who recalled prayers for the insurgents during her stay in Africa, and Tadeusz Antoniuk, commander of the PAVA in the United States. He recalled that the insurgents fought voluntarily, with Poland in their hearts, for a free and independent homeland, and their goal was to show the world who was the host of Warsaw. He also emphasized that for ten years, this ceremony has been the “zero hour” for Polish Americans and that it is the duty of younger generations to take responsibility for passing on this history.

The official part of the commemoration concluded with a performance by the “Polonia” children’s choir, which performed

songs from the uprising. Participants then proceeded to the mural at the Polish National Home, where candles were lit and flowers were laid.

Although 81 years have passed since the outbreak of the Warsaw Uprising, its spirit still unites Poles both at home and abroad. On that day, Greenpoint became a place where the past met the present, and the memory of the heroes of those events returned in the sound of a siren, the flutter of the white and red flag, and the collective singing of uprising songs.

### Algonquin Remembers the Uprising



On August 1, 2025, at 10:00 AM Chicago time, the Polish community in Illinois gathered in front of the Polish & Slavic Federal Credit Union’s Algonquin branch to commemorate the 81st anniversary of the outbreak of the Warsaw Uprising.

The ceremony began with the raising of the flag with the Anchor – the symbol of Fighting Poland – which occurred precisely at the symbolic “W Hour” according to local time. A moment of silence, the Polish national anthem, and the sound of sirens united the participants with their compatriots in Warsaw, where the main commemorations of the heroes of 1944 were taking place that day.

The guest of honor was Tadeusz Gubała, a participant of the Warsaw Uprising. Representatives of Polish organizations, PSFCU employees, Scouts, and the local community participated in the ceremony. Representing the Polish & Slavic Federal Credit Union were, among others, Board Member Bogdan Ogórek and Midwest Regional Manager Robert Radkowski.

As in New York, the Warsaw Uprising flag will fly over Algonquin for the next 63 days – the same length as the Uprising itself – reminding us of the courage, sacrifice, and steadfastness of those who fought for a free Poland.



## 800+ Points to Start – Back to School with PSFCU

The beginning of fall is a time when, alongside new challenges at school and in everyday life, it's worth incorporating convenient, secure payments into your routine... and immediately earn a reward! The Back to School promotion at PSFCU is the perfect opportunity to combine practical financial education with a welcome bonus – especially for those receiving a payment card for the first time and wanting to use it wisely and safely right away.

From **September 1 to 30, 2025**, any minor 10 years or older can earn 800 uChoose® Rewards points. Simply:

1. Open a checking account at PSFCU.
2. Receive a debit card.
3. Add it to your Digital Wallet – Apple Pay, Google Pay, or Samsung Pay.

After registering for the uChoose program, points are converted into real-world rewards – from gift cards to electronics to practical accessories. Each card payment earns you

points, so the more you use it, the faster your point balance grows and the sooner you can enjoy your dream rewards.

Don't wait – the fall promotion not only gives you a starting bonus but also teaches you how to effectively plan your spending and use modern payment methods – by phone, watch, or card. This offer is valid only until September 30, 2025. Start the new school year with PSFCU and a reward that will earn you points from your very first transaction!

# Get your 800+

Open a new debit card for your child,  
add it to the digital wallet, and earn  
**800 uChoose Rewards points**



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Offer valid during promotional period from September 1, 2025 to September 30, 2025. All products and services are for PSFCU members only. Checking accounts and debit cards are subject to verification and approval. Parent's consent is required for cards issued to minors. uChoose Rewards® is a loyalty program available to PSFCU VISA® Debit cardholders. Cardholder must register with uChoose Rewards® Program to earn points. For details refer to the uChoose Rewards® Program terms and conditions. uChoose Rewards® Program is a registered trademark of Fiserv, Inc., an unaffiliated third party vendor of PSFCU. Additional restrictions may apply.

## Back to School, Back to Savings - 4% APY\* Term Share for 30 Months

Do you have savings and want them to work better for you than ever? This September, PSFCU is offering a unique promotion – up to **4% APY on a 30-month term share of \$90,000 or more**. It's a great way to secure a stable return and securely plan your financial future.

By choosing a term share with PSFCU, you benefit from attractive interest rates and guaranteed protection for your funds.

This solution is designed for those who want to avoid risk while maximizing the potential of their savings. Throughout the term of the deposit, your money grows at a constant rate, regardless of market fluctuations. This means you can focus on achieving your goals – whether it's renovating your home, educating a child, or simply building a solid financial cushion. Don't delay – this offer is valid only un-

til **September 30, 2025**. After that date, terms are subject to change, and such a favorable offer may not be repeated.

September is the perfect time to start saving for the future. Open a deposit at PSFCU and let your money work for you to achieve your dreams and financial security.

*More information about promotions:*  
[www.psfcu.com](http://www.psfcu.com)

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\*Annual Percentage Yield. Promotional period begins on August 29, 2025 and ends on September 30, 2025. Advertised rate is offered on an 30-month term share with the deposit amount of \$90,000 or more. Other promotional rates for 30-month term shares are available on smaller deposits, respectively with 3.75% APY for deposits between \$50,000 and \$9,999.99 and 3.50% APY for deposits between \$500 and \$49,999.99. Penalty fee applies for premature closing of the term share in the amount of a dividend for 181 days. Withdrawals of dividend will reduce your earnings. PSFCU reserves a right to end promotion anytime without prior notice. All products and services are for PSFCU Members only. Other restrictions may apply.

## From the Life of Our Credit Union Branches

### We Are Here to Help!



In July, our Orland Park branch was visited by Margaret Lenart, a representative of “Mission for the Poor” at St. Hyacinth Basilica in Chicago, IL. Thanks to our collaboration, we were able to collect and deliver needed items—backpacks, pens, and small gifts—to students at Resurrection School in Buhemba, Tanzania, founded by Father Maciej Braun CR. We are pleased that thanks to our shared commitment, our aid reaches both the local Polish community and places thousands of miles away.

### A Summer Full of PSFCU Events



This past summer was filled with festivals and picnics that attracted thousands of people – both Polish and our friends from other communities. Polish & Slavic Federal Credit Union had the pleasure of participating in several of them, supporting cultural and social initiatives and showcasing our offerings. Such events are not only an opportunity for us to strengthen ties within the Polish community, but also an opportunity to meet with you face-to-face – to talk, answer questions, and provide financial advice. It’s also a time to celebrate tradition, culture, and com-

munity. Back in July, a vibrant street festival took place on Myrtle Avenue in Ridgewood, NY. Participants could sample local specialties, admire handicrafts, and enjoy numerous attractions for the entire family. Our Ridgewood branch actively participated in this event, introducing visitors to the PSFCU’s offerings.



On August 2nd and 3rd, the Dormition of the Mother of God Ukrainian Catholic Church parish in Richmond transformed into a vibrant center of Ukrainian culture. There was live music, traditional dishes, crafts, and art workshops for children. PSFCU, as the event sponsor, was present with a booth, and representatives from the Algonquin branch were happy to meet with participants and share information about the Credit Union. The next meeting took place in the picturesque village of Beecher, where the traditional Koło Ciche picnic attracted numerous guests. It was a perfect opportunity to spend time together enjoying highland music, homemade dishes, and fun activities for the entire family.

Thank you to everyone who visited our booths this season. We are delighted to be with you, to chat, and to celebrate together. We believe that such events are not only good fun but also a wonderful opportunity to cultivate traditions and support initiatives important to our community. We are always happy to be where the heart of the Polish community and our friends beats.

### Soldier's Day at American Częstochowa

On August 17, 2025, a solemn Soldier's Day celebration took place at the National Shrine of Our Lady of Częstochowa in Doylestown. The event, traditionally organized by the Polish Army Veterans Association of America (PAVA) in cooperation with the Pauline Fathers, attracted a large group of Polish representatives, clergy, and invited guests. The purpose



of the celebration was to honor the memory of Polish soldiers and to commemorate the heroism of the participants in the 1920 Battle of Warsaw.

The ceremony began at 11:00 AM with the laying of wreaths at the Veterans' Cemetery. This was followed by a ceremonial roll call with the participation of standard-bearers, the playing of national anthems, the reading of the Roll Call of the Fallen. The ceremony was crowned by a salute, a review of units, and a parade. At 12:30 PM, a Holy Mass was celebrated at the Shrine of Our Lady of Częstochowa for the deceased and living veterans, followed by a ceremony and speeches from invited guests.

Representatives of Polish diplomatic missions, led by Consul Przemysław Postolski, veterans, scouts, and Polish community activists participated in the event. The event was also attended by the youth who had the opportunity to learn about history and patriotism in a unique atmosphere. On behalf of Polish & Slavic Federal Credit Union (PSFCU), Franciszek R. Piwowarczyk, a member of the Board of Directors, participated in the commemoration of the fallen and laid flowers at the Hussar Monument.

The commemorations at American Częstochowa provided an opportunity for shared prayer, reflection, and integration among the Polish community. This is an important signal that the memory of past heroes remains the foundation on which to build the future of future generations – aware of their history and proud of their heritage.

