

Dear PSFCU members,

October is traditionally Polish Heritage Month in the U.S. As every year, we celebrated it primarily during the 88th annual Pulaski Parade on Fifth Avenue in Manhattan. The theme of this year's parade was the 1000th anniversary of the Kingdom of Poland. Our Credit Union, as the main sponsor of the Parade, was represented by volunteers and employees who marched together with representatives of many organizations, parishes, and Polish schools, as well as many of you. I am glad that once again we were able to show the strength and importance of the Polish community in the US, while reminding Americans of the rich history, culture, and traditions of our country and our community.

On Sunday, September 21, Polish President Karol Nawrocki and his wife visited the National Shrine of Our Lady of Czestochowa in Doylestown, PA. The presidential couple met with members of the Polish community from the East Coast of the United States. During the ceremony, a commemorative plaque dedicated to Prime Minister Jan Olszewski was unveiled. The plaque was initiated by the Smolensk Disaster Commemoration Committee and was financed by a donation from the Polish & Slavic Federal Credit Union.



The end of September also marked the 49th anniversary of the founding of the Polish & Slavic Federal Credit Union. We are approaching our 50th anniversary. Over the years, our Credit Union has become a financial pillar for the Polish-American community, supporting hundreds, if not thousands, of Polish churches, schools, and other Polish community organizations and events in the United States. We are working on preparations for this anniversary celebration. We will keep you informed about upcoming events, which will begin early next year.

Also in September, the PSFCU Board of Directors and Management met for a strategic planning session. The purpose of the meeting was to determine the directions for the development of our institution. PSFCU is in very good and stable financial condition and is growing steadily. The main topics of the session were expanding our Credit Union's activities to new Polish communities, con-

cern for cyber security, the use of new technologies, ensuring a high level of service for our Credit Union members, and responding as adequately as possible to demographic changes in the Polish community. At the same time, the part of PSFCU's mission that refers to providing the broadest possible support to the Polish community in the United States remains unchanged.

In October, we traditionally offer our special promotions, including higher interest rates on term shares and favorable terms for obtaining mortgage and car loans. I encourage you to familiarize yourself with the full terms and conditions of our offers. As always, I would like to thank you for your loyalty and trust, and invite you to take advantage of our promotions.

Z poważaniem,

Bogdan Chmielewski
Dyrektor Wykonawczy PSFCU

Meeting With the President of Poland at American Czestochowa



The September visit of Polish President Karol Nawrocki to the U.S., coinciding with the 80th Session of the UN General Assembly, also provided him with an opportunity to a number of meetings with the Polish community.

On Sunday, September 21, President Nawrocki met with the Polish community

in American Czestochowa. During the ceremony, a commemorative plaque dedicated to Prime Minister Jan Olszewski was unveiled. The plaque was initiated by the Smolensk Disaster Commemoration Committee and was financed by a donation from the Polish & Slavic Federal Credit Union.

PSFCU In Numbers

Information as of August 31, 2025

Assets



\$2,684,546,389

Loans



\$1,589,420,353

Net worth



\$294,703,329

YTD net income



\$17,206,975

Number of Members



125,328

Medicare Insurance at PSFCU

In an effort to provide a full range of services to meet the needs of our members, our Credit Union offers consultations with Medicare licensed insurance agents. We would like to remind you that starting October 15, 2025, Annual Medicare Open Enrollment Period (AEP) will begin. This period allows you to sign up for add-on services beyond the initial period. Medicare-eligible individuals are invited to free, no-obligation consultations with licensed Medicare insurance agents. You can make an appointment with our agents at the following PSFCU branches in the states of New York, New Jersey and Illinois:

1. **Melania Zaborowska**, NPN 21267730
tel.: 718-610-3970 ext. 6314
cell phone: 929-722-6843
mzaborowska@psfcu.net
100 McGuinness Blvd,
Brooklyn, NY 11222
2. **Lucyna Witerska**, NPN 21295459
tel.: 973-808-3240 ext. 6360
cell phone: 973-303-6742
email: lwiterska@psfcu.net
990 Clifton Ave., Clifton, NJ 07013
3. **Arkadiusz Stoklosa**, NPN 21302121
tel.: 908-688-6596 ext. 6461,
cell phone: 862-400-6496
email: astoklosa@psfcu.net
667 Chestnut St., Union, NJ 07083

4. **Anna Czarnecka-Hebal**,
NPN 21251220
tel.: 973-808-3240 ext. 5116
e-mail: aczarneckahebal@psfcu.net
4147 N Harlem Ave.,
Norridge, IL 60706

5. **Jolanta Wisnicki**, NPN 702188
tel.: 630-469-4320 ext. 5211,
cell phone: 224-223-4273
email: jwisnicki@psfcu.net
1333 Lily Cache Lane,
Bolingbrook, IL 60490

One of the most important elements of Medicare is a proper understanding of the specifics of the program's enrollment periods. Seniors living in the United States and using Medicare can combine original Medicare insurance with add-ons, namely Parts C and D. This choice allows for an optimal plan.

What is worth knowing about the Annual Enrollment Period (AEP), which begins on October 15? First, it allows you to enroll in Medicare supplements beyond the initial period, and second, it allows you to enroll in the aforementioned Parts C and D and to switch from Medicare to Medicare Advantage and vice versa. During Medicare Open Enrollment, seniors can make changes to their Medicare Advantage or Discounted Prescription Drug Plan. All plan changes initiated

during this time take effect on January 1 of the following year. Medicare Open Enrollment will run from October 15 until December 7.

Why take advantage of Medicare Open Enrollment? The most important thing is the ability to join new plans or switch plans. This is important, especially because each year the prices of the plans and the assignment of drugs to their respective categories in the plan, and therefore their prices, change. We invite our Credit Union members to take advantage of the opportunity for a free, no-obligation consultation with one of our Polish-speaking agents.

For more information, please visit our Credit Union's branches, contact the Member Services Center at 1.855.773.2848, or visit our website: www.psfcu.com.

Available through the MedicareCU, a licensed insurance agency that sells insurance policies issued by third party insurance companies. The insurance products are not products or obligations of Polish & Slavic FCU, are not NCUA or federally insured and are not endorsed, warranted, recommended, or guaranteed by Polish & Slavic FCU or any government agency. The insurance products may be offered by a dual employee who also sells insurance products on behalf of a third-party insurance company. Each insurer has sole responsibility for its own products.

MedicareCU is not associated with or endorsed by Medicare, The Centers for Medicare & Medicaid Services (CMS), the Department of Health and Human Services (DHHS) or any other government agency. Medicare has neither reviewed nor endorsed this information.

We do not offer every plan available in your area. For a complete listing of plans in your area please contact 1-800-MEDICARE or consult www.medicare.gov (TTY users should call 1-877-486-2048) 24hours/7 days a week or consult www.medicare.gov.

PSFCU Seniors' Trip to American Czestochowa

The 59th Edition of the Polish-American Festival was held at the National Shrine of Our Lady of Czestochowa in Doylestown, PA on two weekends marking the end of summer: August 30 - 31 and September 1, and September 6 - 7. This traditional event, cultivating the Polish culture, brings together thousands of visitors each year - Polish-Americans living on the East Coast, as well as many people from more distant states who travel hundreds of miles to visit American Czestochowa over the festival weekend.

Polish & Slavic Federal Credit Union, as one of the main sponsors of the event, supports the Festival in American Czestochowa every year. For many decades, our Credit Union has been a major patron of events promoting the Polish culture within the Polish-American community. That is why our involvement in the Polish-American Festival in Doylestown, PA

is especially important to us. This event is characterized by a unique, traditional repertoire, excellent organization, as well as the satisfaction and appreciation of guests who have been visiting the National Shrine in large numbers for years.

Once again, our Credit Union organized a trip to the Festival for seniors who are PSFCU members. On Sunday morning, August 31, 2025, thirteen buses from branches in New York, (McGuinness Blvd,

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Take Advantage of Our October Promotions!

In honor of the Polish Heritage Month, our Credit Union has prepared a special promotion that allows PSFCU members to strengthen their finances while celebrating their Polish roots. Check out what we have prepared for you:

1. Throughout October, we are offering very attractive interest rates on 30-month term shares. The exceptional interest rates on these deposits will allow you to earn up to 4% APY! Don't wait, take advantage of our offer and secure your financial future. Invest in a 30-month term share. If you think you may need to withdraw your deposit in the future to use the money to buy a house, there is no need to worry.

Our Credit Union does not charge penalty fees for early withdrawal of funds from a term share if they are used as a down payment on a mortgage loan obtained from PSFCU. Don't miss this opportunity!

2. Lower interest rates on car loans. Are you dreaming of a new car, but high interest rates are putting you off? We have great news for you! In October, we lowered the interest rates on car loans. Take advantage of our promotion and apply for a 60-month auto loan at PSFCU – now you can enjoy an interest rate as low as 3.50% APR on new cars or 4.50% APR on used cars. Your dream of a new car is closer than you think!

3. No application fee for mortgage loans.

Are you planning to buy a house, but are worried about high costs? Make your dream come true and spend Christmas in your new home! In October, we are offering an additional promotion: when you apply for a mortgage loan, we will waive the application fee. This will save you as much as \$600! PSFCU offers mortgage loans in Illinois, New York, New Jersey, Pennsylvania, Florida, Connecticut, and Indiana.

For more information, please visit the nearest branch of our Credit Union. You can also find more information on our website at www.psfcu.com or by calling our Member Services Center at 1.855.773.2848.

October is THE POLISH HERITAGE MONTH

Celebrate with us and take advantage of special promotions:



1

Open a **30-month** term share at **4% APY** – we do not charge a penalty premature withdrawal if the funds are used for a down payment on a PSFCU mortgage loan.

2

Apply for a **60-month** auto loan with rates as low as **3.50% APR** on new cars and **4.50% APR** on used cars.

3

Apply for a mortgage loan – save **\$600** on waived loan application fee.

The promotional period begins October 1 and ends October 31, 2025. Products and services are available only to PSFCU members. Offers, rates, terms, and conditions are subject to change without notice. Offers may not be available in all states. Other restrictions may apply. 1. APY = Annual Percentage Yield. The advertised rate applies to a 30-month term share of \$90,000 or more. Other promotional APYs for 30-month term shares are available for lower amounts, respectively 3.75% APY for amounts from \$50,000 to \$89,999.99 and 3.50% APY for amounts from \$500 to \$49,999.99. A penalty fee for premature withdrawal of the deposit in the amount of the dividend for 181 days applies. Transferring the dividend will reduce the expected returns. 2. Lowest rates available on 60-month auto loans. All loans are subject to approval and credit verification. Interest rates may vary depending on the applicant's terms and credit history. The advertised interest rate includes a 0.25% discount for automatic payments from a PSFCU checking account. 3. The promotion applies to the purchase of a 1-4 family residential property. The borrower must meet standard eligibility requirements and ability to repay. Loans with a down payment of less than 20% of the home value require private mortgage insurance (PMI).

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

**EQUAL HOUSING
LENDER**

PSFCU is an Equal Opportunity Lender.

From the Life of Our Credit Union Branches

Busy September at PSFCU!

After a summer of rest and vacation travel, September marked the beginning of the next stage of 2025 with the first school bell. At our Credit Union branches, it was a month filled with meetings with our members at numerous special events, harvest festivals, anniversary celebrations, church picnics and sports events.

In September, we commemorate the anniversary of the outbreak of World War II. This is a time when we ponder our history and pay tribute to the heroes who fought and died for the freedom of our Homeland. Our Credit Union's representatives traditionally participated in the celebrations commemorating the outbreak of World War II on September 1 and Russia's attack on Poland.



On September 21, ceremonies commemorating the 86th anniversary of the outbreak of World War II were held at St. Adalbert's Cemetery in Niles, Illinois. Flowers were laid at the Katyn memorial by PSFCU branch employees. On the East Coast, trib-

utes were paid to the heroes by employees of the PSFCU branch in Linden, who took part in ceremonies marking the anniversary of the outbreak of World War II and the USSR's aggression against Poland. The ceremony also commemorated the 24th anniversary of the September 11, 2001 attacks on the United States.



Traditionally in Chicago, September begins with one of the biggest cultural events in the Polish community. A group of employees from the Norridge branch, together with manager Anna Czarnecka-Hebal, took part in the Taste of Polonia Festival. This largest Polish cultural event in the US was held for the 43rd time on the weekend of August 29 to September 1 at the Copernicus Center in Jefferson Park. For four days, the PSFCU tent was visited by our members and supporters, and there were also meetings with stars, celebrities and important personalities in the

state of IL, among them Illinois State Comptroller Susana Mendoza.

We would like to sincerely thank everyone for the numerous invitations to church picnics held at parishes last month. We visited, among others, a picnic at Most Sacred Heart Parish in Wallington, NJ; a family festival in Greenpoint, NY organized by the Saturday school at St. Cyril and Methodius parish; a picnic at St. John Cantius Church in Clifton, NJ; the Polish Barn Market in Marengo, IL; the family picnic at St. Joseph Parish in Hackensack, NJ, and the Harvest Festival in Stamford, CT.



Last month, our Credit Union celebrated the 10th anniversary of its branch in Schaumburg, IL. Branch Manager, Bozena Bielecka, along with her staff, hosted numerous members and friends of the branch celebrating the first decade of operations.

We sincerely thank you for all the invitations, visits and all the words of appreciation we heard at picnics, festivals, runs and matches. Being part of these events, which are important to the Polish community, is a great honor for us.

PSFCU Seniors' Trip to American Czestochowa

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Maspeth, Boro Park and Copiague), New Jersey (Clifton, Wallington and Linden), New Britain, CT and Stroudsburg, PA left for Doylestown. Our Credit Union also purchased admission tickets for seniors and those who accompanied them.

More than 750 people took advantage of the opportunity to visit the Shrine and enjoy a wonderful festival day. One of the participants, Mr. Stan Ch. expressed his gratitude by writing to us: "I wanted to thank PSFCU for providing free buses from Brooklyn, NY to the Polish-American Festival at the American Czestochowa, held in Doylestown, PA on August 31. Thank you also for funding free admission to the Festival. The staff was extremely helpful, caring and efficient in ensuring a safe and

well-run trip. It was also an opportunity to visit the graves of deceased loved ones in the adjacent cemetery at the beautiful Our Lady of Czestochowa Church. Thanks again to the PSFCU."

The activities of the Polish and Slavic Federal Credit Union definitely go beyond financial matters. We support Polish cultural events, organizations and youth. We make sure that our members have the opportunity to participate in important events for the Polish community. As a result, both organizers and guests feel our support and our commitment to them.

The Festival in American Czestochowa has for years attracted tens of thousands of participants from all over the United States providing entertainment, a rich artistic program for all generations, unique

historical reenactments, performances by folk groups and dance groups. The festival is also a great feast of Polish dishes and an attractive amusement park for the youngest group of visitors. It is definitely a family event. For many, the festival in American Czestochowa is a regular event on the calendar of family celebrations.

We extend our thanks to the Festival organizers and volunteers for preparing the event and providing attractions and safety for all guests. And we would also like to thank our Seniors for a wonderful time and trust. As for the staff who traveled with the seniors on that day, thank you for your dedication and commitment. See you next year in Doylestown, in good health and better spirit!