

Dear PSFCU Members,

Traditionally, on the first Sunday of October, the Polish community on the East Coast of the United States took part in the annual 88th Pulaski Parade on Fifth Avenue in New York's Manhattan. On a beautiful, sunny Sunday afternoon, thousands of Poles and Americans of Polish descent manifested their unity, pride and commitment to Polish culture and our shared Polish traditions. Our Credit Union was represented by a large contingent of volunteers and employees who represented our institution as a leader of the Polish community with great joy and satisfaction. Polish & Slavic Federal Credit Union has been a major sponsor of the Parade for years. However, in addition to the donation to the Parade Organizing Committee, we also sponsor the local committees of the various local contingents, as well as provide transportation to the Parade for many Polish schools and organizations.

September 30 marked the end of the fiscal year for our Credit Union. Detailed and audited accounting data on the operations of the Polish & Slavic Federal Credit Union in fiscal 2025 will be included in the annual report, which will be available in the first half of next year. Already, I would like to present to you some key figures that con-



Dr Iwona Korga Honored by the Mayor of New York City



On October 21, 2025, during the Polish Heritage Night, New York City Mayor Eric Adams, emphasizing the contribution of the Polish community to the development of the city and the importance of Poles in the cultural and economic development of the

New York metropolitan area, awarded an honorary citation to Dr. Iwona Korga, president of the Jozef Pilsudski Institute in New York and Treasurer of the Board of Directors of the Polish & Slavic Federal Credit Union. Congratulations!

PSFCU Marches Along the Fifth Avenue



October, as the Polish Heritage Month, is a specially important time in the calendar of the Polish & Slavic Federal Credit Union. We demonstrated pride in our Polish roots with members and employees of our Credit

Union, as well as with Polish organizations, activists and associations. By fully engaging and participating in the October 5 Parades in New York and Philadelphia, we honored the

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PSFCU In Numbers

Information as of October 30, 2025

Assets



\$2,721,276,161

Loans



\$1,595,090,363

Net worth



\$298,510,277

YTD net income



\$21,013,923

Number of Members



125,827

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firm the excellent condition and dynamic growth of our Credit Union. During the 12 months ended September 30, 2025, our Credit Union's assets increased by almost \$95 million; the amount of loans granted increased by more than \$43 million, and deposits entrusted to us increased by more than \$55 million. What is very important, during the same period the number of PSFCU members increased net by 3,819 people to a total of 125,645 people. The above figures prove that our Credit Union is growing steadily, and that its mission as a financial institution providing services to the American Polonia is being carried out with great success.

Starting in November, we have prepared a special auto loan promotion for you, details of which can be found in our newsletter, in social media and at all branches. I am confident that, as always, the promotion offered will receive a very positive response from our Credit Union members.

Finally, I would like to invite you to actively participate in the 12th „Children's Holiday Smile” charity drive, which will be launched on November 28. Traditionally, the funds raised during the holiday season will be donated to three children's hospices in Poland, as well as to the Polish-American Heritage Foundation to support underprivileged children in the U.S.

To all our Credit Union members, your families, friends and acquaintances, I send my warmest wishes for a healthy and joyful Thanksgiving. Happy Thanksgiving! Sincerely,

Krzysztof Matyszczyk

Chairman of the PSFCU Board of Directors

For the twelfth time, the Polish & Slavic Federal Credit Union is launching the Children's Holiday Smile campaign. Over the past few years, thanks to your generosity, nearly \$1.5 million has gone to sick children. Together, we can do much more, so this year we will not stop helping those most in need - the youngest, whose suffering and pain no one can be indifferent to.

This year's Children's Holiday Smile campaign will begin on November 28 and will last until December 31. The beneficiaries of the campaign will include three Polish hospices for children and the Polish-American Heritage Foundation. We invite you to learn more about the activities of these selected institutions:

PSFCU Marches Along the Fifth Avenue - cd.

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Polish hero of the struggle for the freedom of two nations - General Casimir Pulaski.

The tradition of the Pulaski Parade in New York invariably brings us together on Fifth Avenue, awakens in us the indomitable spirit of Polishness and the great joy of being able to show it. The demonstration of our rich cultural heritage and respect for the achievements of Polish immigrants is our greatest pride. That is why, each year, our Credit Union is the largest sponsor of the Pulaski Parade in New York. As in previous years, the Polish & Slavic Federal Credit Union contributed a donation in the amount of 30,000. However, our support is not limited to the main donation amount. Our Credit Union supports the Parade at every stage and every local level. Delegations from our Credit Union's branches participate in all the sashing ceremonies for the contingent marshals, we sponsor journals, buses and local celebrations related to the Parade. It is worth noting that the Pulaski Parade Committee is one of our sponsoring organizations. In the last three years alone, a total of more than \$113,000 has been donated to it from the membership dues of the Polish & Slavic Federal Credit Union.

In addition to our financial commitment, it is extremely important for us to participate in the Parade; our Credit Union's contingent is one of the largest ones marching down Fifth Avenue on the first Sunday in October. Through our involvement, we express great respect for past generations and inspire our youth.

This year, the theme of the Pulaski Parade was „1000th Anniversary of the Rise of the Polish Kingdom.” Next year, during which our Credit Union will celebrate its 50th anniversary, the Pulaski Parade will be led by Dr. Iwona Korga as Grand Marshal. Dr. Korga serves as President of the Josef Pilsudski Institute of America and is the Treasurer of the PSFCU Board of Directors. We would already like to invite you to Fifth Avenue on October 4, 2026 to demonstrate Polishness together with great pride, dignity and joy.



Children's Holiday Smile Campaign

Perinatal Hospice JESTEM in Szczecin – PSFCU account number 1591950. The hospice benefits families who have heard a difficult prenatal diagnosis, are expecting the birth of a sick child or are grieving the loss of a child. It is the first hospice of its kind in the West Pomeranian province.

‘Na Ratunek’ Children's Cancer Foundation in Wrocław – PSFCU account number 1591986 Continuously since 1991, the foundation surrounds children and teenagers with cancer care. It also cares for the families of its patients. On the initiative of the ‘Na Ratunek’ Children's Cancer Foundation, the “Cape of Hope”, Poland's most modern clinic for children with cancer, was built in the city of Wrocław.

‘Cordis’ Hospice Society in Katowice – PSFCU account number 1591995. The ‘Cordis’ Hospice Society in Katowice

cares for children and adults suffering from cancer. The hospice team consists of doctors, nurses, psychologists, physiotherapists, rehabilitation workers, chaplains and volunteers, who make every effort to ensure the best possible comfort of life for their charges, providing them with comprehensive and specialized care. Treatment at the hospice is completely free of charge.

Polish-American Heritage Foundation, NJ - PSFCU account number 1592004 - The foundation was established in 2025. Its mission is to help needy children of Polish descent and living in the United States.

We invite you to support our initiative. For the past eleven years, we have never been disappointed by your generosity and we believe that 2025 will be a great continuation of this worthy effort.

Fall Promotions At PSFCU!

Get your finances organized and win!

The end of the year also means organizing our drawers, records, family archives. Do you have the feeling that their contents overwhelm you? Make a wise decision - in November, change your paper bank statement to the so-called e-statement - get peace of mind, data security and a chance to win a cash prize! The promotion will run from November 1 to 30, 2025. Eligible Members will participate in the drawing of three attractive cash prizes of: \$1,000, \$750 and \$500.

Christmas shopping with PSFCU Visa cards

The holiday season is one of the favorite times of the year for most people. For the most part, gift lists are ready, and it's even possible that gifts already purchased are waiting in hiding. Although some plans

have been made and you have almost spent your budget, there is always more to do and more to spend. Each year, our Credit Union hears feedback on how our loans and credit cards have helped our members prepare, save money and make the most of the holiday season. During the months of November and December, exciting offers on both PSFCU's Visa credit and debit cards will be waiting for our members. Visit our branches, check social media and emails from us to stay up to date on promotions and offers. In the run-up to Christmas, they are intense and very attractive. If you have a Visa PSFCU Debit Card be sure to register it with uChoose Rewards to take advantage of the points and rewards available in the program. Remember also that your PSFCU Visa Credit Card requires registration in the CU Rewards program, points redeemable

for rewards and cash can be very useful during the gifting season.

With the little ones in mind

Our Christmas tree piggy bank is back! Traditionally, we invite the youngest children to save and deposit eight quarters into their PSFCU account. All children who make deposits during the promotional period between November and December 7 will participate in a drawing for 50 attractive prizes. And later in December, the winners will receive invitations to our branches to claim their prizes! Teach your child to save wisely with Our Credit Union and show him the way to a financial institution he will trust for years to come!

The prizes will be randomly drawn during draws held after December 10, 2025. The official terms and conditions of the E-Statements and Christmas Piggy Bank promotion are available at www.psfcu.com. NO PURCHASE NECESSARY TO ENTER THE PROMOTION. ANY PURCHASE OR PAYMENT will NOT INCREASE YOUR CHANCES OF WINNING.

PSFCU Auto Loans

Choose a better car with a better interest rate! Apply today for a 60-month car loan with interest rates starting at 3.5% APR on new cars and 4.5% APR on used cars.¹

Are you planning to buy a car in 2025? The end of the month or a quarter is one of the best times to do so. It is wisest to wait until the end of the calendar year to buy a car. During this time, car dealers have to meet their sales goals at the end of the

month, quarter, and year. Car manufacturers and dealers often run end-of-year sales, so it's worth taking advantage of this opportunity and start your search for a new car. At the same time, take care of your car loan. Apply for a car loan at PSFCU and start your search for a car with peace of mind. A competitive interest rate is just the beginning of the benefits of borrowing from our Credit Union. With a PSFCU car

loan, you can also take advantage of GAP insurance. This policy provides solid protection against potential financial losses if your car is totaled or stolen. Our Credit Union also offers additional protection for your car's mechanical parts with AssureGuard, helping you avoid costly repair bills. Visit one of our branches, apply for a car loan, and see for yourself that Our Credit Union is more than a bank!



FALL FOR A BETTER CAR AND A BETTER RATE

Apply for a **60-month** auto loan
with rates as low as
3.50% APR
on new cars and
4.50% APR
on used cars¹

 **AVOID EXPENSIVE CAR REPAIR BILLS
WITH ADDITIONAL MECHANICAL
BREAKDOWN PROTECTION INSURANCE.²**

1. Lowest Available Rate on 60-month term auto loan financing for new vehicles offered to applicants with credit score 740 or above. Other terms and rates are also available. Promotion begins 11/01/25 and ends 11/30/25. All loans are subject to credit approval and verification. The rate received will be based on applicant's creditworthiness and other factors. Applicant must be at least 18 years old. The offer, interest rate and terms of the loan are subject to change without notice. PSFCU loans are not available in all states. Offer for PSFCU members only. Rates are 0.25% higher without automatic payment from the PSFCU checking account. Other restrictions may apply. 2. AssureGuard is an optional protection plan that can be purchased for a fee that varies based on selected plan, vehicle age, make, model and mileage. The Plan is administered by Interstate National Dealer Services, Inc., P.O. Box 830637, Birmingham, AL 35283-0637 and is separate and distinct from any product or service warranty which may be provided by that the manufacturer, importer, or seller.

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



PSFCU is an Equal Opportunity Lender.

From the Life of Our Credit Union Branches

October, which is the Polish Heritage Month, was an extremely busy period and full of momentous occasions. It also brought recognition of the activities of Poles in the United States, including our Credit Union. On October 20, Illinois State Comptroller Susana Mendoza honored Polish-American leaders at a ceremony marking the Polish-American Heritage Month. Among the eight honorees was the PSFCU SVP/Head of Midwest District Robert Radkowski. This highlights the growing and intense contribution of the Polish community to the development, economy and culture of the Chicago metropolitan area.



The month of October was also full of other events. One of many was the Pulaski Parade in Philadelphia, PA. While a contingent of our Credit Union marched down New York's Fifth Avenue, a group of PSFCU employees, along with Trenton branch manager Barbara Milewski, took part in the 92nd Pulaski Parade in Philadelphia. The parade route in the first historic capital of the United States ran along the Benjamin Franklin Parkway near the Cathedral of St. Peter and St. Paul.



Representatives of our Credit Union took part in autumn outdoor events. On September 28, the Fairfield, NJ



branch of our Credit Union took part in a picnic at St. Joseph's Parish in Lincoln Park. On Saturday, October 11, the staff of the branch in Schaumburg, IL participated in the school picnic of the Czeslaw Milosz Polish School. Our branch in Wallington, NJ took part in the Wallington Fall Festival; the event was held on October 3 this year.

On September 20, Paulina Palma



from our newest branch in Bolingbrook, IL took part in the „Bike Rally” organized by the Henryk Sienkiewicz Polish School. Employees of the PSFCU branch in Boro Park attended the 15th anniversary ceremony of the Our Lady of Czestochowa and St. Casimir Polish Supplementary School

October also marked the beginning of induction ceremonies at Polish supplementary schools. Many schools also



celebrated their business anniversaries. Our Credit Union, as a faithful friend of school communities, naturally took part in these solemn events. We sincerely thank you for all the invitations and for your expressions of appreciation and thanks for our active participation in the life of educational institutions. Believing that the young generation is the future of the Polish-American community, the Polish & Slavic Federal Credit Union financially supports and cares for the development of schools and organizations for Polish children and young people.



On Saturday, October 11, 2025, Marlena Michalowska, manager of the PSFCU branch in Wallington, NJ, participated in the 45th anniversary of the St. Stanislaus Kostka Polish School in that city. She received a Friend of the School Diploma awarded by the Management of the Polish Supplementary School Council of America.

