

Dear PSFCU Members,

Christmas and New Year are approaching fast. I am convinced that for most of you, as for our institution, it has been a year of many successes and achievements. The time will come for a full summary of the passing year after it ends, but I can already say that in many respects it has been an exceptional year.

During the holiday season, however, we must not forget those who have experienced many drawbacks and problems in their lives, especially health issues. For the twelfth time, the Polish & Slavic Federal Credit Union, together with the Polish-American Heritage Foundation, is organizing a fundraiser for children's hospices in Poland and to help children in need in the United States. I cordially invite you to participate in this year's campaign and I believe that it will bring equally impressive results as in previous years.

At this point, I would also like to mention the wonderful initiative of our Union's employees and volunteers, who for many years have been collecting Christmas gifts for children from selected orphanages in Poland. This year, as part of this campaign, we donated Christmas gifts purchased by

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100th Anniversary of the Polish Supplementary School Council of America



The gala to celebrate the 100th anniversary of the Polish Supplementary School Council of America was held on November 8, 2025 at the Royal Manor in Garfield, NJ. The ceremony brought together representatives of Polish schools, diplomats, academia and institutions supporting Polish education in the United States.

Our Credit Union is a long-standing partner of the Headquarters of Polish Schools, which is one of our sponsoring organizations. Our Credit Union supports Polish youth in their efforts to obtain a better education, as well as to cultivate Polish culture and traditions. Our cooperation with the Polish Supplementary School Council is not limited to sponsoring Polish schools, funding scholarships and certificates. We personally attend all

important events concerning Polish education. Krzysztof Matyszczyk, Chairman of the PSFCU Board of Directors summed up our cooperation: „One of the missions of our Credit Union is to foster Polishness, to continue our traditions, so that young people know history, geography and, of course, have the best possible contact with our country.”

Once again, we would like to extend our heartfelt congratulations to the Polish Supplementary School Council. We hope that learning the Polish language and history will help our children and youth to understand their roots and maintain the love and respect for the homeland of their parents, from which the Polish Supplementary School Council grew a hundred years ago.

PSFCU In Numbers

Information as of October 31, 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



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

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employees and volunteers of Our Union to Polish children from orphanages in Dębica, Stalowa Wola, and Janów Podlaski. I am personally very grateful to everyone who, through such initiatives, shows that while they are professionals in their fields on a daily basis, they are also people with open hearts.

The coming year will mark the 50th anniversary of our Credit Union. On this occasion, we are preparing many attractions, including a drawing for special prizes – four Cadillac XT5 cars. In December, we have prepared a special promotion – every person who becomes a new PSFCU member this month will gain an additional chance in these prize drawings.

In closing, on behalf of the Board of Directors, the Supervisory Committee, and all employees of the Polish & Slavic Federal Credit Union, I would like to wish you a joyful, healthy, and peaceful Christmas and the fulfillment of your dreams in the new year, 2026.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

PSFCU Is Expanding into Florida

Polish & Slavic Federal Credit Union is reaching another milestone by expanding its operations to the state of Florida. Construction has just begun on the site of our Credit Union's future branch in Port Charlotte.

The expansion into Florida is another step in our Credit Union's ambitious development program, through which we aim to reach the widest possible Polish community in the US with our financial products and services. A large number of people of Polish descent live in the immediate vicinity of the branch, and it is to them that the Credit Union's services are directed. In addition, the Polish community from nearby cities such as Sarasota and Naples will also be able to use the branch services.

The new branch will be located at 1825 Tamiami Trail, Port Charlotte, FL 33948.

Join the Children's Holiday Smile Campaign

The twelfth edition of the Children's Holiday Smile campaign organized by the Polish & Slavic Federal Credit Union is underway. This year you can make a donation and support financially: Jęstem Hospice in Szczecin (PSFCU account number 1591950); 'Na Ratunek' Children's Cancer Foundation in Wrocław (PSFCU account number 1591986); 'Cordis Hospice' Society in Katowice (PSFCU account number 1591995) and Polish-American Heritage Foundation, NY (PSFCU account number 1592004).

In 1984, St. John Paul II wrote in his Apostolic Letter, *Salvifici Doloris*, "Suffering is in the world also to liberate love in us, that generous and selfless gift of our own self in favor of those affected by suffering." This quote perfectly captures the meaning of helping, maybe not always easier or obvious, but

always changing the world and people for the better. During the Holiday Season full of heartfelt wishes, it is worth turning our eyes and hearts to those who most need help and care. We would like to thank you for every amount donated, allocated for the benefit of sick and underprivileged children.



Scholarship for High School Graduates

For the past quarter century, our Credit Union has been supporting the most talented and ambitious Polish youth. In total, more than 7,000 students have received assistance in excess of \$8 million. PSFCU's scholarship program is the largest of all programs offered by credit unions in the United States.

The application period for the scholarship program for students attending their final year of high school will run

until January 9, 2026. Students applying for the scholarship must meet the criteria, among which are membership in PSFCU, submission of an acceptance letter, submission of an application with the necessary documentation and an essay. For more information about this scholarship program, please contact the Marketing Department at 973-808-3240, ex. 7807 or e-mail: scholarships@psfcu.net.

Christmas Gifts from PSFCU Employees for Children from Polish Orphanages

The holiday season is inevitably associated with gifts. We use them to express our love, gratitude, and respect for the recipients. One of the most beautiful gift-giving traditions is generosity towards those most in need, those who cannot count on gifts from their loved ones because they are alone in the world.

The PSFCU Human Resources Department has traditionally enabled our Credit Union's employees to take part in the "Become a Santa Claus" campaign. Thanks to this generous initiative, those involved were able to show solidarity with those most in need, bringing them a little bit of the holiday spirit. Over the last decade, we have sent gifts to over a thousand children

from orphanages throughout Poland. Thanks to the commitment of the PSFCU Human Resources Department, the employees of the Operations Center, and the branches of our Credit Union, Santa Claus knocked on the doors of orphanages in the towns of Chociule, Cieszyn, Dębica, Golanka Dolna, Jaworze, Kąty Wrocławskie, Krasne, Stalowa Wola, Tuchola, Wałbrzych, Bielsk Podlaski, Zambrów, Łomża, Brodnica, Legnica, Bielsko-Biała, Skopanie, Ełk, Kwidzyn, and Rabka Zdrój. This year, Christmas gifts were delivered to orphanages in Dębica, Stalowa Wola, and Janów Podlaski. We believe that the gifts will bring a lot of joy to the youngest ones during the upcoming holidays!

Pay With PSFCU Visa Debit Cards and Collect Double Points!

Another season of celebration is upon us, a time of family gatherings and festive atmosphere. December always brings a few extra surprises and expenses. That's why you should plan your shopping well in advance and take advantage of all the options for smart saving. The more detailed your holiday list is, the better. If you already know what to buy, now decide how you want to pay. If you have a PSFCU Visa Debit Card, there's only one answer!

From December 5 through December 31, when you pay with your PSFCU Visa Debit Card registered in the uChoose Rewards program, you will earn two points for every dollar you spend! What does this mean? When you make a si-

gnature transaction or use your card for eligible electronic payments and purchases, you double the number of points in the uChoose Rewards program. You can easily redeem your accumulated points for various rewards, including airline tickets, products (sports equipment, household appliances, clothing, books, cosmetics, etc.), gift cards, and tickets to various special events. You can track your uChoose Rewards points in the My Rewards tab. The point conversion rate is displayed with each transaction. The program applies to transactions made worldwide. So if you're going on a holiday

trip, you can still earn points by paying with your PSFCU Visa Debit Card during the holidays.

Debit cardholders must register with uChoose Rewards Program to earn points. uChoose Rewards Program is a registered trademark of Fiserv, Inc.



As The Old Year Comes to a Close, Think About What You Can Gain with Our Credit Union In 2026!

Don't let this opportunity pass you by with a screech of tires. Open an account with our Credit Union today and take part in our wonderful anniversary prize drawing for a chance to win the car of your dreams!

The new year 2026 promises to be spectacular. It is the anniversary year of our Credit Union, which is why PSFCU members can expect many great offers. One of them is sure to exceed your wildest expectations!

In its anniversary year, our Credit Union will raffle off four Cadillac XT5 cars as prizes in the PSFCU membership prize drawing. Each year of PSFCU

membership will represent one entry, so the number of entries participating in each drawing will be equal to the number of years you have had an account with PSFCU. The entries represent the number of years of membership participating in the four drawings, which will take place every quarter of 2026. For example, if your account was opened in 2006, 21 entries will participate in the drawing, one entry for each year, including the 2026 anniversary year!

What if you don't have an account with our Credit Union yet? Your chance to participate in the Great Car Prize Drawing is to open an account as soon

as possible! If you do so in December of this year, you will receive two entries in the drawing, which means a double chance to win a prize.

An account with our Credit Union means security, convenience, and access to attractive offers and products. By opening an account with us, you will gain security for your funds, access to attractive loan and investment offers, and a chance to participate in the PSFCU prize drawings. Don't wait, sometimes one lucky entry can change a lot! Celebrate our 50th anniversary with us as a PSFCU member and take advantage of our anniversary promotions today!

To open a PSFCU account, membership restrictions apply: \$10 minimum deposit to savings account; the \$20 annual membership with a sponsoring organization is waived for the year in which account is opened, but is payable to the sponsoring organization every year after. Eligible members are automatically entered in the prize drawing; those who open account from December 1, 2025 to December 31, 2025 will automatically receive two (2) entries. Minor, business, and organizational members are excluded from this promotion. Refer to promotional terms and conditions for more details and eligibility criteria at www.psfcu.com. Other restrictions may apply.

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 PSFCU Branches

Piotr Nozka Honored at Bergen County

A celebration of Poland's Independence Day was held on November 13 in Hackensack, NJ. The festivities included a flag-raising ceremony, an artistic program commemorating Poland's cultural heritage, speeches highlighting the strong Polish presence in the region, and the presentation of awards for contributions to Bergen County and the Polish-American community. Among those honored was Piotr Nozka, Secretary of the PSFCU Supervisory Committee. The event was organized by County Administrator and General Counsel Tom Duch and County Executive James Tedesco, who consistently support and celebrate cultural diversity in the county.

Piotr Nozka has proudly served in the U.S. government for the past 30 years, including 23 years as a federal agent with the FBI's Department of Homeland Security in Newark, and currently with the U.S. Department of Labor's Office of Inspector General, where he serves as assistant special agent in charge for New Jersey and Puerto Rico. In 2015, he was honored with the Federal Investigator Award. He is associated with Polish-American organizations, including being an active member of the Wallington Pulaski Memorial Association. Piotr Nozka supports the local environment by engaging in initiatives that unite and strengthen the Polish-American community, contributing to projects important to it. PSFCU is proud to express its appreciation and congratulations to Piotr Nozka, while wishing him further success.



Celebrations at Polish schools

The month of November in Polish schools was marked by first-grader induction ceremonies. The ceremony at the Adam Mickiewicz Polish School in Lockport, IL was attended by Jolanta Wisnicki and Paulina Bielanska from the new PSFCU branch in Bolingbrook.



The students received certificates and small gifts funded by our Credit Union.

Similar ceremony was held at the King Casimir the Great Polish School in Orland Hills, IL. During the induction ceremony, our Credit Union was represented by employees of our branch in Orland Park with Branch Manager Marta Kozlicka.

On November 14, Schaumburg Branch Manager, Bozena Bielecka, attended the student graduation ceremony at the Marshal Jozef Pilsudski Academy of Polish Language and Culture in Bartlett, IL. Congratulations to all students and we wish them continued success. Then our Schaumburg branch attended the 20th Anniversary of the Czeslaw Milosz Polish School.



Community support

Polish & Slavic Federal Credit Union is proud to support the Annual Fundraiser benefiting The JJ Gillesheimer



Foundation and the New Jersey Police Honor Legion Widows & Orphans Fund. Our Wallington Branch Manager Marlena Michalowska and Jan Siembida attended on behalf of PSFCU to show our continued commitment to giving back to our community.



PSFCU branch in Bridgeview, IL attended the "Autumn Fair" along with many other Polish vendors in Hickory Hills, IL and the 53rd Annual Cinderella and Prince Charming Ball organized by the Adult Culture Group of PRCUA.

2026 PSFCU Calendar

We begin a wonderful anniversary year with an equally special calendar. When, 50 years ago, the first employees of our Credit Union worked at a desk in the cafeteria of the Polish & Slavic Center at 940 Manhattan Avenue, when they opened just one safe and operated a simple counting machine, none of them expected that half a century later PSFCU would be the largest ethnic credit union in the United States.

In 2026, we invite you on a nostalgic journey, recalling the establishment, beginnings and history of the Polish & Slavic Federal Credit Union. This calendar chronicles 50 years of wonderful activity, consecutive decades of spectacular successes, new locations, competitive products, distinguished guests from Poland and the Polish activities of our Credit Union. Our calendar this year is a big nod of thanks for your trust. The calendar is available at all PSFCU branches.

