

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,



The beginning of the year is conducive to making plans, as well as summaries. It gives me great pleasure to report that 2025 was another year of success, measured by dynamic growth of our institution.

This is confirmed primarily by our financial results. Over the past year, our deposits increased by \$57.26 million, our loan portfolio by \$41.45 million, and PSFCU assets by \$117.87 million. In 2025, the total number of members of our Credit Union increased to 126,138. As a result of our operations, PSFCU's net profit for 2025 was \$24.34 million, a record result in the history of our institution. In 2025, we also focused on upgrading our technological solutions, including by investing in the security of electronic services and introducing additional features in our online banking. An example of this is offering our members the Zelle electronic payment platform.

Our Credit Union is not only growing stronger, but is also expanding its geographic footprint. In June, we officially opened our 24th PSFCU branch located in Bolingbrook, IL. It is already our eighth branch in the state of Illinois. We have also begun work on opening a new branch

in Port Charlotte, Florida, which will begin serving our members at the end of the first quarter of 2026.

I would also like to mention our now traditional charity event, Children's Holiday Smile, during which, thanks to your generosity and the enormous will to help those in need, this year we raised a record \$251,713.18. Our event, organized for the twelfth time - but for the first time with the newly established Polish American Heritage Foundation - supports children's hospices in Poland. This year we raised funds for three such facilities: 'Na Ratusku' Children's Cancer Foundation in Wroclaw, „Jestem” Perinatal Hospice in Szczecin and Cordis Hospice in Katowice.

The year 2026 is a special one for us, as it marks the 50th anniversary of our Credit Union. I am convinced that our founders did not foresee such a huge financial success of our institution, which, with its growth to such a significant extent, can

serve and support the Polish-American community as a financial institution, but also as a patron of Polish education and culture in the United States. We will celebrate this anniversary together with you through various promotions and events, about which we will keep you informed. Every quarter, you can participate in a drawing for one of four Cadillac SUVs, and the number of entries you are entitled to is equal to the number of years of membership in our Credit Union.

I would like to thank all of you who, over the course of 50 years, have been involved in the activities of our institution and bestowed your trust on us. The success of the Polish & Slavic Federal Credit Union is our shared success.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

Dr. Iwona Korga Selected Grand Marshal of the Pulaski Parade for 2026



Treasurer of the PSFCU Board of Directors and President of the Jozef Pilsudski Institute of America, Dr. Iwona Korga will lead the Pulaski Parade in New York City

as Grand Marshal on Sunday, October 4, 2026. The official sashing ceremony for the new Parade Marshal, sponsored by PSFCU,

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PSFCU In Numbers

Information as of December 31, 2025

Assets



\$2,712,556,021

Loans



\$1,607,878,342

Net worth



\$301,840,805

YTD net income



\$24,344,451

Number of Members



126,023

Dr. Iwona Korga Selected Grand Marshal of the Pulaski Parade - cont.

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was held on Thursday, January 15 at the Consulate General of the Republic of Poland in New York.

The sashing of the Grand Marshal sashing was hosted by the Consul General of the Republic of Poland in New York, Mateusz Sakowicz, and the Chairman of the General Pulaski Memorial Parade Committee, Richard Zawisny. The new Parade Marshal received the sash from the hands of her predecessor, Grand Marshal of last year's Parade, Mr. Eric Baginski. Among the guests at the ceremony were numerous representatives of our Credit Union, with President/CEO Bogdan Chmielewski, Secretary of the PSFCU Board of Directors Malgorzata Czajkowska, Board of Directors members Malgorzata Gradzki, Franciszek Piwowarczyk, Mariusz Sniarowski, Henry Walentowicz, and Leszek Wojtkowski, and PSFCU Supervisory Committee members Leon Fuks,

Piotr Nozka and Barbara Zawlocka.

Bogdan Chmielewski congratulated Dr. Korga on her appointment. "On behalf of the Polish & Slavic Federal Credit Union, we very sincerely congratulate you on this great honor," he said. "We are all really proud. First of all, I congratulate the Pulaski Parade Committee on the selection of Dr. Korga for the post of Grand Marshal of the Pulaski Parade."

"Dr. Korga combines exceptional qualities," he added. "First, she cherishes the traditions and history of Poland through her activities at the Pilsudski Institute. Secondly, she shares her knowledge with the younger generation by working at the Polish School at the St. Cyril and Methodius Church. And thirdly, she still makes sure that Polonia is prosperous through her activities at the Polish & Slavic Federal Credit Union."

Dr. Iwona Korga has been associated with the Jozef Pilsudski Institute of



America for twenty-five years. She currently serves as Executive Director and President of the Institute. She has served on the Board of Directors of the Polish & Slavic Federal Credit Union since 2018, currently serving as Treasurer. She is also an educator who teaches at the Polish Saturday School at St. Cyril and Methodius Parish in Greenpoint. Dr. Korga has been honored by Polish authorities with prestigious awards, including the Golden Cross of Merit, the Silver Gloria Artis Medal for Merit to Culture, the Medal of the Commission of National Education, and in 2018 the Officer's Cross of the Order of Merit of the Republic of Poland. In 2025, New York City Mayor Eric Adams presented Dr. Korga with an honorary citation for her work on behalf of the Polish-American community.



Record Result of the "Children's Holiday Smile" Campaign

The end of 2025 was traditionally marked by the twelfth edition of the Children's Holiday Smile charity campaign. Beginning on the Black Friday after Thanksgiving, until December 31, PSFCU members collected funds for three hospices for children in Poland and for children in need in the United States. As a result of this edition of our initiative, organized for the first time with the Polish American Heritage Foundation, a record amount of \$251,713.18 was raised. In total, over the twelve years of our campaign, we have already

collectively raised \$1,706,780.37.

As in previous years, the entire amount above will be transferred to the accounts of children's hospices in Poland and the Polish American Heritage Foundation without deducting any fees:

- "Jestem" Perinatal Hospice in Szczecin - \$48,294.22
- "Na Ratunek" Children's Cancer Foundation in Wroclaw - \$102,329.43
- "Cordis" Hospice in Katowice - \$53,286.27
- Polish American Heritage Foundation - \$48,003.26

We are glad that this initiative has become part of your holiday tradition. We would also like to thank the parishes that invited the faithful to get involved, and all those who contributed to the success of our campaign, both on a smaller and larger scale. The power of many helping hands can achieve great and noble goals. Your help is thousands of small gestures put together into one huge gesture that brings change, peace, care and kindness. Once again, we extend our heartfelt thanks to all of you!

PSFCU Wealth Management

Many of our Credit Union's members have already benefited from the financial advice and knowledge of PSFCU Wealth Management* representatives. PSFCU Wealth Management is available to help you plan for your future by starting or reviewing your investment portfolio, offering tips for retirement or whatever your goals are. All those who are increasingly thinking about protecting their life's achievements and maximizing their retirement income are encouraged to contact our representatives. On the East Coast they are: **Michael Duch** (973-830-6280) and **Gillian Stoddard** (914-342-7694), while in Chicago

they are **Magdalena Skowron** (773-682-9417) and **Eric Frac** (708-437-4501).

They will present you with comprehensive investment plans, covering a wide variety of aspects. Don't stop with your dreams of financial strategy and growth, trust our financial advisors and achieve financial success!

***Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Polish & Slavic Federal Credit Union and PSFCU Wealth Management are not registered as a broker-dealer**

or investment advisor. Registered representatives of LPL offer products and services using PSFCU Wealth Management, and are employees of LPL. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of Polish & Slavic Federal Credit Union or PSFCU Wealth Management. Securities and insurance offered through LPL or its affiliates are:

- **Not Insured by NCUA or Any Other Government Agency**
- **Not Credit Union Guaranteed**
- **Not Credit Union Deposits or Obligations**
- **May Lose Value**

Polish & Slavic Federal Credit Union's Visa Elite Signature Credit Card can become your best travel companion. Our card offers unparalleled convenience and peace of mind. You can pay securely without the need to carry a lot of cash, and if your card is stolen or lost, one phone call or click is all it takes to effectively block it.

Advantages of our credit card

The Visa Elite Signature card was created for travelers and people who value the convenience of travel and like to plan their vacations in a cost-effective way. Whether you're booking flights, hotels or attraction tickets, you can do it quickly and conveniently with one card while receiving rewards points that you can later redeem for attractive rewards and much more. Here are the other advantages of having a PSFCU Visa Elite credit card:

VISA Elite Credit Card

- no annual fee and no foreign transaction fee: enjoy the full capabilities of the card without the additional cost of ownership and pay conveniently from anywhere in the world.

- cash rewards - rewards points program redeemable for cash, products or travel services - 1.25 points for every dollar spent

- introductory 0% interest rate: make purchases with our credit card and pay no interest for the first 9 months. After the promotional period, the standard variable interest rate applies, currently 15.49% APR*.

- Travel Accident, Luggage Delay and Car Rental Insurance and Global Assistance Service: travel stress-free and worry-free with 100% assurance that you are covered by comprehensive insurance.

- Card limit of up to \$30,000:* don't worry about your spending and enjoy a limit of up to \$30,000 by setting up automatic balance notifications. Set up personalized email or text message reminders to stay on top of your purchases, balances and payment due dates.

With a Visa Elite Signature credit card, you are guaranteed flexible repayment options. You make payments for your expenses on an ongoing basis, repaying them at your convenience by setting up a one-time or recurring payment. But that's not the end of the benefits, your account is monitored for transactions that may indicate fraud. You will be contacted immediately if an unauthorized transaction is suspected.

Apply online at <https://www.psfcu.com/VISA-Elite>.

*APR - Annual Percentage Rate. The limit granted depends on your credit history and other factors.



Celebrate With Us the 50th Anniversary of PSFCU

As a thank you for being a loyal member of our Credit Union, you will have a chance to win a Cadillac XT5.

Tell your family and friends to open an account and take part in the sweepstakes.

NO PURCHASE OR CREDIT UNION MEMBERSHIP NECESSARY. Ends 3/31/26. Subject to official rules at <https://www.psfcu.com/member-resources/newsroom/psfcu-50th-anniversary-sweepstakes-official-rules>. Open to legal residents of 50 US/DC, 18+ or age of majority. Business entities not eligible to participate. Void where prohibited.



From the Life of Our Branches

Polish & Slavic Federal Credit Union is the main sponsor of many Polish community events, and our employees almost always take part in them. Many interesting events are also held at PSFCU branches.

Christmas carol evening

On December 27, 2025, representatives of our Credit Union with PSFCU Board of Directors member Bogdan Ogorek took part in the Christmas carol evening of the Polish Highlanders Association of North America in Illinois.



On January 10, 2026, employees of our Orland Park, IL branch participated in the Poronin Circle's Christmas carol evening. We sincerely thank the Poronin Circle for inviting us to this wonderful event. We value these opportunities to integrate our community and celebrate common traditions!

Also on January 10, branch managers from Bolingbrook, Jolanta Wisnicki, and Orland Park, Marta Kozlicka, participated in a Christmas carol evening organized by Holy Cross Parish in Joliet, IL. The ceremony was held at the Crystal Grand Banquets hall in Lemont.

On the East Coast, in turn, PSFCU employees and PSFCU Supervisory Committee Secretary Piotr Nozka took part in the Highlander Christmas carol evening organized by the Highlanders Association of New Jersey. The event took place on January 10 at the Cracovia Manor in Wallington, NJ.



Celebrations at schools

On Saturday, January 17, manager of our

Bridgeview branch, Ms. Grazyna Pikul, participated in a student induction ceremony at the Zbigniew Herbert School of Polish Language and Culture in Palos Heights, IL. Congratulations to all first graders from grades 1a and 1b!



On January 23 and 24, Orland Park Branch Manager Marta Kozlicka had the pleasure of participating in the student induction ceremony at St. John Paul II Polish School in Lemont. Thank you for the invitation and for celebrating this special day together. We wish all students much success!

Exhibition at Bolingbrook branch

In connection with the celebration of the 1000th anniversary of the Polish Kingdom and the coronation of the first Piast kings, we invite you to the PSFCU branch in Bolingbrook to see an exhibition dedicated to Boleslaw Chrobry, the first king of Poland. The exhibit came to Chicago through the efforts of the Rooster Brotherhood of North America, and its printing was made possible thanks to the support of our Credit Union.

Public Service Day

During the annual Polish-American Public Service Day, organized at the Polish Consulate General by the NYPD Pulaski Association, Franciszek Piwowarczyk, a member of the PSFCU Board of Directors, received an award for his steadfast commitment and service to the NYPD Pulaski Association. PSFCU President/



CEO Bogdan Chmielewski also attended the ceremony. Congratulations to Director Piwowarczyk and the NYPD Pulaski Association, which PSFCU has proudly supported for many years.



Christmas carol concerts for Polonia

The second weekend of January brought Polish-Americans a real musical feast - caroling with the Enej band. The band performed in Wallington, NJ on Friday, January 9, in Greenpoint on Saturday, January 10, and in Chicago on Sunday, January 11. Crowds of spectators gathered at each venue. Guest performers included Szymon Chyc-Magdzin and Jan Trebunia Tutka, as well as children's choirs Vox Cordis (NJ), Children of the Cube (NY), Ladybugs (Chicago), and the Zaradni Highland Band (Chicago). The concerts were attended by representatives of the Board of Directors and Management of our Credit Union, which was the main sponsor of these events.



Dear PSFCU Members,

This is a reminder that the annual membership dues for the sponsoring organizations will be debited from your savings, checking, or Money Market account on February 18, 2026.

Thank you on behalf of the sponsoring organizations.