

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,



This year marks not only the celebration of our 50th anniversary. We are also celebrating many other significant anniversaries this year.

The first is the thirtieth anniversary of the opening of our two branches, in Clifton, NJ and Boro Park, Brooklyn. It's also the twenty-fifth anniversary of the opening of our Ridgewood, NY branch and the fifteenth anniversary of our Bridgeview, IL branch. Also the branch in Wallington, NJ will celebrate its anniversary this year - ten years of operation. All these dates are important points on the map of our success, testifying to our continuous development and the fact that we are serving you in an increasingly broader geographical sense as well.

Last month was also a traditional time to support our sponsoring organizations. On February 18, membership dues were collected from the accounts of our Credit Union members. The collected amount of \$1,425,000 will be credited to your selected organizations and will help them continue their activities, and enable them to further grow so that they can better support the Polish-American community. I am also pleased to announce that another organization has just joined our sponsoring organizations - the Slovak-American Cultural

Center. This is a non-profit organization established in 1967 in New York to serve the Slovak community in the United States by promoting Slovak culture and science, as well as organizing and supporting cultural events. We warmly welcome the Slovak-American Cultural Center to the family of PSFCU's sponsoring organizations and are happy to contribute to its success as well.

An extremely important pillar of our work for the Polish community is our scholarship program. In January we finished accepting applications for scholarships for senior high school students, and in February - for university students (undergraduate and graduate). A total of 522 applications for scholarships for high school students and 339 applications for scholarships for university students were submitted. We are

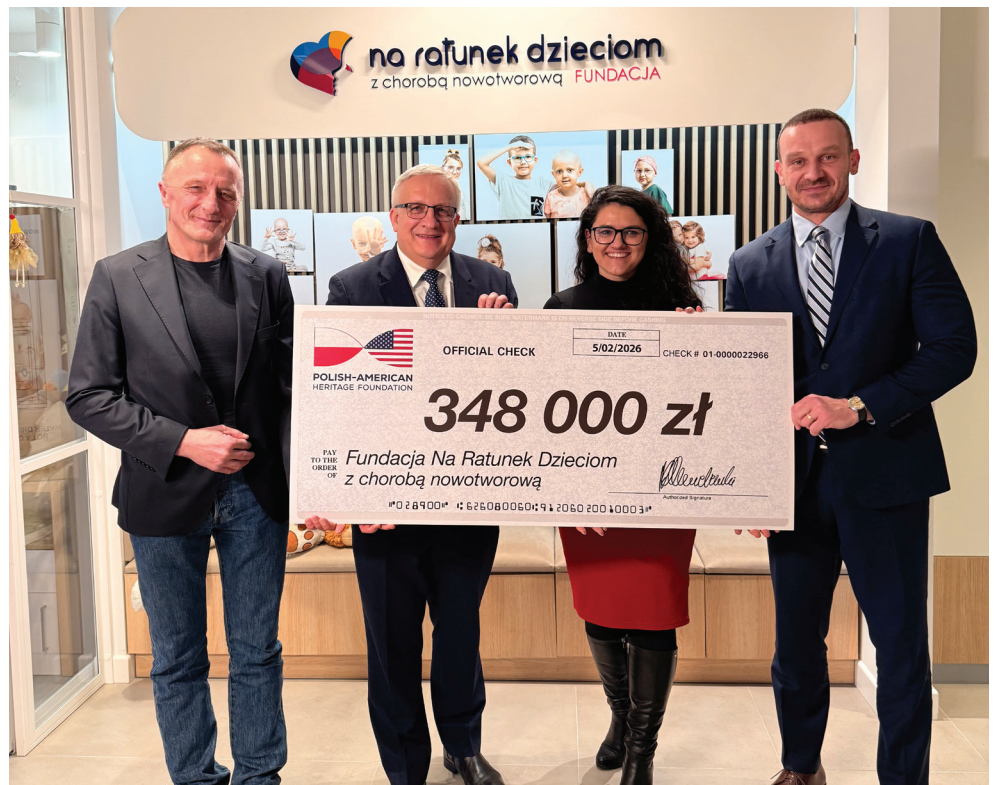
supporting the education of Polish youth for the twenty-sixth year. Since the very beginning of our scholarship program, we have allocated more than \$8 million to help students and beginning high school graduates, and more than 7,000 students have already benefited from our scholarships.

During the month of March, I encourage you to take advantage of our new promotion of 12-month term shares with the interest rate of 3% APY. For details of all our special promotions, I invite you to visit our website, PSFCU branches and follow our Credit Union's social media activity.

Sincerely,

Krzysztof Matyszczuk
Chairman of the PSFCU Board of Directors

Funds Transferred to Those In Need!



Standing from left: Mirosław Szozda - Vice Chairman of the 'Na Ratunek' Foundation, Bogdan Chmielewski - PSFCU President/CEO, Agnieszka Perczyk - Foundation Director of Partnerships and Communications, Zbigniew Rogalski - PSFCU Chief Operating Officer

Over \$100,000 (PLN 348,000) was donated to the 'Na Ratunek' Children's Cancer Foundation in Wrocław, Poland by repre-

sentatives of the Polish & Slavic Federal Credit Union (PSFCU). The money was

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PSFCU In Numbers

Information as of January 31, 2026

Assets



\$2,726,060,885

Loans



\$1,612,602,891

Net worth



\$303,703,777

YTD net income



\$1,862,972

Number of Members



126,474

Funds Transferred to Those In Need! - cont.

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collected by PSFCU members as part of the annual Children's Holiday Smile campaign, organized jointly with the Polish American Heritage Foundation. On Thursday, February 5, 2026, PSFCU representatives: President/CEO Bogdan Chmielewski and Chief Operating Officer Zbigniew Rogalski, presented the check to Foundation Vice Chairman Mr. Mirosław Szozda and Ms. Agnieszka Perczyk, Director of Partnerships and Communications.

"I am glad that as a Polish-American institution, we can support children in the care of the 'Na Ratunek' Foundation, as well as other children in need in hospices in Poland," Mr. Chmielewski said. "This fundraiser's success is owed to our Credit Union members, who every year donate money to this cause out of genuine compassion, and it is they who deserve great thanks," he added.

Foundation representatives did not hide their joy at such a big and unexpected donation. Mr. Szozda commented: „348 thousand zlotys donated by the Polish American Heritage Foundation is a real development of the pillars of our activities. Thanks to the donation, we can continue caring for oncology patients, support survivors, provide

them with psychosocial support, and also take care of the development of research on oncological diseases." Ms. Perczyk added: "On the one hand, the Children's Holiday Smile charity campaign has a symbolic dimension. It is extremely important not to feel alone during the difficult moments of diagnosis, treatment, and recovery. Above all, however, the heart shown by donors will allow us to reach even more children with additional therapies, psychological support, and medications."

We have also received cordial thanks from the remaining two hospices, for which the funds were collected. Rev. Andrzej Partika, director of the JESTEM Perinatal Hospice, wrote: „On behalf of St. John's Hospice in Szczecin and the JESTEM Perinatal Hospice, we would like to express our sincere thanks to the Polish & Slavic Federal Credit Union (PSFCU) for the donation made on February 3 as part of the 'Children's Holiday Smile' campaign. The solidarity and sensitivity shown by you are of great importance to us. Every form of support strengthens our operations and allows us to improve the quality of the medical, psychological and spiritual care we provide, bringing families a sense of security, dignity and hope."

Dr. Jolanta Grabowska-Markowska, President of the CORDIS Hospice, expressed her gratitude for the generosity of the PSFCU Members: "We thank you for your big heart. It is a tremendous help for us. It is support that allows us to continue to exist and provide heartfelt care to the youngest and the elderly. It is also for us an experience of human goodness and sensitivity. In today's world, full of indifference to human suffering, the Polish & Slavic Federal Credit Union – Children's Holiday Smile is a symbol of hope for us."

The fundraiser was held as part of the Children's Holiday Smile campaign for the twelfth time, but for the first time with the newly-founded Polish American Heritage Foundation. In total, over the twelve years of the campaign, PSFCU members have raised more than 1.7 million dollars to help hospices in Poland and children in need in the U.S.



Slovak-American Cultural Center Becomes the Newest PSFCU Sponsoring Organization

We are pleased to inform you that the family of PSFCU sponsoring organizations was joined by the Slovak-American Cultural Center (S-ACC).

S-ACC was founded in 1967 in New York City as a not-for-profit organization to pursue the following goals:

- to preserve Slovak heritage in the United States for the Slovak-American community.
- to promote Slovak cultural, scientific, and athletic activities at home and abroad.
- to familiarize the American public with Slovak culture, history, and current events in Slovak life.
- to publicly recognize and promote the achievements of Slovak-Americans in the United States and abroad.

The founders of S-ACC were Slovak

immigrants who came to the US to escape political persecution after the Second World War. Many of them settled in the New York metropolitan area and immediately set out on a rich program of lectures, seminars, concerts and other cultural events. These activities gave Slovaks in the tri-state area of New York, New Jersey, and Connecticut the opportunity to socialize and to study, enjoy, and preserve, as well as further develop, their rich cultural heritage.

Over the decades, S-ACC has hosted annual Slovak Balls, lectures, concerts, exhibitions, language and heritage programs, and scholarship initiatives. Today, the Center organizes events primarily in the New Jersey and New York areas with many of its members residing near our local branches in Linden, Clifton,

Garfield, Union, and Brooklyn. It also have strong ties with the Slovak communities in Cleveland, Chicago, Pittsburgh, and San Francisco.

We cordially welcome the Slovak-American Cultural Center to the family of our sponsoring organizations and are glad to be able to contribute to its success



Promotional Term Shares At PSFCU

Term shares are a stable way to grow your savings while minimizing your risk. They provide a guaranteed dividend rate for a specified period of time. They combine security, predictability, and flexibility, making them an attractive option for those who value steady growth over market volatility. Our Credit Union now also offers 12-month term shares with the promotional interest rate of **3% APY**.*

One of the main advantages of term shares is their **guaranteed rate of return**; in term shares, the dividend rate is fixed for the entire term. This means that members can calculate in advance how much their savings will earn over a specific period of time — whether it's six months, a year, or several years. This predictability makes financial planning much easier, especially for people saving for specific goals such as buying a car, a house, or retirement.

Security is another key benefit. Term shares in federally insured credit unions are protected by the National Credit Union Administration (NCUA) up to applicable limits. This insurance provides peace of mind by guaranteeing the safety of members' deposits even in uncertain economic times. For conservative savers or those approaching retirement, this stability can be particularly valuable.

Higher earning potential is also a significant advantage. Because funds are locked in for a set period of time, financial institutions typically offer higher

dividend rates than standard savings or checking accounts. The longer the term, the higher the rate often is. This structure rewards patience and disciplined saving. Over time, the accumulated dividends can add up to significant growth, especially when members choose to reinvest their earnings.

Term shares also promote **financial discipline**. Because funds are deposited for a fixed period of time and early withdrawal may incur a penalty, savers are less likely to use their money impulsively. This feature helps individuals focus on long-term goals and build consistent savings habits. For people who find it difficult to put money aside, a term share can serve as a stable commitment to their financial future.

Flexibility in share term options is another advantage. Our Credit Union offers a variety of term share durations, allowing members to choose terms that suit their financial needs. However, if you need urgent access to your funds, PSFCU offers various options you can take advantage of. One of them is a **share-secured loan**. It is ideal for any purpose and does not require any loan application-related fees. Its interest rate is only 2.50% above the term share interest rate. In addition, if you decide to **purchase a house** while your savings are locked in a term share, we also have an option that will allow you to use the funds from your deposit towards your down payment. As long as you obtain your mortgage loan from

our Credit Union, PSFCU **will not charge any penalty fees** for early termination of your term share.

Term shares are also simple and transparent. Unlike complex investment products that may involve fees, market risk, or confusing terms and conditions, Term shares are very straightforward. Members deposit a specific amount, choose a term, and receive a guaranteed dividend rate. There are no hidden costs or variable values tied to stock performance. This transparency makes them accessible to savers of all experience levels.

In addition, term shares play an important role in a **diversified financial strategy**. They provide balance by putting a portion of your savings into stable and predictable income. This combination of security and moderate growth can help reduce overall financial stress.

In summary, term shares offer guaranteed returns, security through federal insurance, competitive dividend rates, financial discipline, and strategic flexibility. For those seeking stable, low-risk growth, they are a reliable and effective savings tool.

Make the right decisions and take care of your savings. Remember that they guarantee peace of mind and security, as well as protection for your future and that of your loved ones.

INVEST IN A BETTER TOMORROW

12-MONTH TERM SHARES WITH THE PROMOTIONAL INTEREST RATE OF **3.00% APY***



*Annual Percentage Yield. The promotional period begins on March 2, 2026, and ends on March 31, 2026. The minimum term share opening balance is \$500.00. The advertised interest rate applies to 12-month term shares. A penalty fee for early withdrawal of the deposit in the amount of 91-day dividend applies. Withdrawing earned dividends will reduce anticipated earnings. PSFCU reserves the right to terminate the promotion at any time without prior notice. Offer available to PSFCU members only. Other restrictions may apply.



From the Life of Our Branches

Our Credit Union strives to always be there when something important is happening in the Polish community. In addition, every month, PSFCU branches host a dozen or so events, and branch employees are regular guests at Polish community events.

On January 22, our branches in Bridgeview, Orland Park, and Schaumburg took part in the „Youth Night” event, which our Credit Union proudly supported. The event, hosted by Daniel Pogorzelski and the Polish-American Youth Council, was held at the Polish Museum in Chicago and brought together many young professionals and students.



On Saturday, January 24, one hundred days before their final exams, students from 40 Polish high schools celebrated their prom. PSFCU branch managers Jolanta Wisnicki, Grażyna Pikul, and Marta Kozlicka attended the event. We wish the students great results on their final exams!



On January 25, Renata Labuz-Kolasa and Katarzyna Twardosz from the Orland Park, IL branch represented our Credit Union at the holiday gathering of the Władysław Orkan Circle No. 2 in Nowy Targ. We would like to thank Circle No. 2 for inviting us to this beautiful event. We value every opportunity to connect with our community and celebrate our shared traditions.



On Wednesday, February 4, employees from our Bridgeview branch attended a Polish-American Engagement Council meeting at the Polish Highlanders restaurant in Chicago. Bridgeview branch employees had the opportunity to meet and network with Polish community leaders who share Polish cultural heritage, traditions, and contributions to the development of the city of Chicago.



The third meeting in the „Finances in High Heels” series took place on Saturday, February 7, at the PSFCU branch on McGuinness Blvd in Greenpoint. Once again, a group of women who want to know more, act smarter, and consciously build their financial future gathered there. Thank you for your incredible energy, questions, personal stories, and smiles. On behalf of PSFCU, the meeting was led by Edyta Rzeszutko, Alicja Bubka, and Gillian Stoddard from LPL Financial.



Also on Saturday, February 7, Jolanta Wisnicki, manager of the Bolingbrook

branch, had the pleasure of participating in a charity event organized by the Henryk Sienkiewicz Polish School in Romeoville. The event took place at Crystal Banquet in Lemont.



On the same day, employees of the Algonquin branch, Magdalena Degorski and Barbara Gacek, attended the Winter Gala organized by St. Margaret Mary Church in Algonquin. It was a beautiful event, which we were proud to sponsor. Thank you for the invitation—we look forward to future events together!



50th

anniversary
of our
Credit Union

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.

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.