

Dear PSFCU Members,



The month of March was full of numerous events in the Polish-American community. On Monday, March 2, a celebration honoring the hero of two nations, General Casimir Pulaski, was held at the Polish Museum of America in Chicago. Sponsored for many years by our Credit Union, the celebration, attended by PSFCU Board of Directors member Bogdan Ogorek, was an opportunity to highlight the ties and values that unite our two nations.

We were pleased to note that PSFCU Board of Directors Chairman Mr. Krzysztof Matyszczuk was nominated this year's Grand Marshal of the May 3 Parade, which is held annually in Chicago on the first Saturday of May. Mr. Matyszczuk received the sash of the Parade Grand Marshal's at the Parade Queen's Election Gala, which took place on Saturday, March 14 at the Allegra Banquets banquet hall in Schiller Park, IL. We sincerely congratulate Mr. Krzysztof Matyszczuk on this prestigious nomination.

Also on March 14, the award ceremony for the winner of the eighth edition of the "Rising Star of Our Credit Union" program

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Krzysztof Matyszczuk Nominated Grand Marshal of the Polish Constitution Day Parade



We are proud to announce that PSFCU Board of Directors Chairman Krzysztof Matyszczuk has been nominated as the Grand Marshal of this year's Polish Constitution Day Parade in Chicago. This unique honor recognizes his long-standing commitment to the Polish-American community and his contribution to the

growth of our institution.

The sashing ceremony took place on March 14 during the 27th May 3 Parade Queen's Election Gala at the Allegra Banquets hall in Schiller Park, IL. The event was attended by PSFCU representatives, including President/CEO Bogdan

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PSFCU Rising Star - Natalia Binczycki

On Saturday, March 14, a ceremonial presentation of the 2025 PSFCU Rising Star award took place, during which we honored the talented synchronized skater Natalia Binczycki. On behalf of PSFCU, the 19-year-old athlete from Schaumburg, IL received a check for the amount of \$5,000 from President/CEO Bogdan Chmielewski.

The event was also attended by the Head of Midwest District Robert Radkowski, Norridge Branch Manager Anna Czarnecka-Hebal, and the winner's mother. The ceremony was held in an exceptionally warm and family-like atmosphere, highlighting both Natalia's sporting achievements and her ties to the Polish community.

Natalia Binczycki is one of the most promising young synchronized skaters in the United States. She represented the junior Teams Elite squad – one of the leading teams in the country. From 2023 to 2025, she was part of Team USA, with which she achieved success on the international stage, including winning a gold medal at the Junior World Synchronized Skating Championships in 2025 in Gothenburg, Sweden.

"Being chosen as the PSFCU Rising Star means a great deal to me and will support both my academic and athletic paths," Natalia emphasized. As she noted, the

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PSFCU In Numbers

Information as of February 28, 2026

Assets



\$2,750,840,221

Loans



\$1,612,222,102

Net worth



\$305,518,406

YTD net income



\$3,677,601

Number of Members



126,808

Krzysztof Matyszczuk - cont.

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was held at the PSFCU branch in Norridge, IL. This year's winner of the program was Natalia Binczycki, an American synchronized skater originally from Schaumburg, IL. She was a member of the junior Teams Elite team - one of the top synchronized skating teams in the United States. Together with her team, she achieved numerous successes on national and international level, including winning the gold medal at the 2025 World Junior Synchronized Skating Championships in Gothenburg, Sweden. We congratulate Natalia on this award and wish her continued success.

Work is underway in Port Charlotte, Florida, to open our first branch in that state. We have planned the Grand Opening ceremony of the newest, twenty-fifth PSFCU branch for May 16, 2026.

I encourage all of you to take advantage of our promotions during the month of April. We have extended our savings offers until the end of the month - 3% APY on 12-month regular and IRA term shares. April 6 marks the beginning of our new car loan promotion, with 1-4 year loans starting at 2.99% APR. And on April 15, a new account promotion for our children will begin, with new young PSFCU members receiving additional \$75. Details of these promotions can be found on the following pages of this month's issue, on our social media and on our website.

In closing, on behalf of myself and the volunteers and employees of our Credit Union, I would like to wish you and your loved ones a healthy, hopeful and joyful Easter.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

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experience gained during international competitions had key impact on her development as an athlete and leader.

After an intense period of competitions, the young athlete has dedicated the past few months to preparing for her studies. In the fall, she will begin her education at the University of Wisconsin-Madison, where she will join

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Chmielewski. It was one of the highlights of the evening, symbolically inaugurating preparations for the oldest Polish parade outside the country.

"I especially would like to thank all the organizations involved in the preparation of the Parade; many thanks to the Alliance of Polish Clubs for honoring me. I understand that this is meant to honor our Credit Union for what we do. And we do a lot indeed," said Krzysztof Matyszczuk in a formal speech after receiving the sash of the Parade Grand Marshal.

On the same day, we also got to know the Queen of the May 3 Constitution Parade. Justyna Szkaradek won the title, as well as the honor of Miss Talent. The

First Lady of the Court award, which is traditionally proudly sponsored by PSFCU, went to Amelia Wiski, the Second Lady of the Court to Izabela Kardasz, while the titles of Miss Audience and Miss Photo went to Kaia Karkut.

We sincerely congratulate all the winners. Ahead of them is a year full of unique experiences and representing the Polish-American community at numerous events, culminating with the 135th May 3 Constitution Parade.

The parade will take place on May 2 at 11:30 am in downtown Chicago. The celebration will also include a Polish flag raising ceremony on May 1 at Daley Plaza and a festive Constitution Banquet on the evening of May 2.

PSFCU Rising Star - cont.

the intercollegiate figure skating team.

Natalia does not hide her ambitions for the future, either. She intends to continue competing at the highest level while actively promoting synchronized skating. "It is a discipline that requires enormous cooperation and strength. I believe it deserves a place in the Olympic Games program," she emphasized.

The award laureate also highlighted the importance of support from the

Polish & Slavic Federal Credit Union. As she says, the award will help make her dreams come true and inspire the younger generation, especially within the Polish-American community.

"I am grateful to PSFCU for helping me achieve my goals on the ice and for the opportunity to share my passion with future generations of skaters. I will proudly represent my Polish roots and encourage young people to follow their dreams," Natalia added.



Open the World of Finance to Your Child

Spring is traditionally the time in the Polish-American community for family reunions or First Communion celebrations. It is also a good time for our children to start their savings adventure as PSFCU members. Our Credit Union is offering a special promotion of savings accounts for minors. If you open a new account for your child between April 15 and June 15, **you will receive an additional deposit of \$75.**

A minor account is an excellent investment for the future. As the child grows, he or she will be able to watch the funds grow in their account, of which the parent is a joint owner. But learning to save is a staggered process, during which we can teach our chil-

dren to save systematically.

The offer applies only to minors who do not yet have a PSFCU account. To open an account for your child, it is best to visit one of the 24 PSFCU branches. In May and June, PSFCU staff traditionally visits many Polish supplementary schools, providing an additional opportunity to open new accounts and take advantage of the promotion. If your children attend Polish supplementary schools, please keep an eye on our Credit Union's social media, where accurate information about these meetings will be provided.

The promotion is valid from April 15 to June 15, 2026. Membership rules apply to open a minor account. An initial account balance of \$10.00 is required. The offer

applies to those who do not currently have a minor account and have not held a minor account for the past 12 months. One deposit of \$75.00 per minor is eligible. The amount of the additional deposit will be available for withdrawal one (1) year after the account is established, unless there are exceptional circumstances. The additional deposit is reportable to the Internal Revenue Service (IRS). Other restrictions apply. Offer may be withdrawn at any time without notice.



Promotional Auto Loan Rates

Spring is the perfect time to take out a loan to buy a car. Think about buying a vehicle now, when Polish & Slavic Federal Credit Union is offering attractive promotional auto loan rates for both new cars and used vehicles. Our Credit Union's auto loan rates are still very low: as low as 2.99% APR for new cars and as low as 3.99% APR for used vehicles.*

A PSFCU auto loan is also a great option if you are buying out your leased car. If you want to maintain ownership of the car you've been driving for a few years now, take advantage of the low interest rates at our Credit Union.

At PSFCU, we also offer favorable interest rates for those interested in

buying a commercial vehicle (cargo van) for business purposes - both on new and used vans.

Don't wait to buy a car when interest rates rise. Check out our Credit Union's loan offerings today by visiting one of PSFCU's twenty-four branches. You can also log on to www.psfcu.com, where you will find all the information you need and can submit an online loan application.

A competitive rate is just the beginning of the benefits of borrowing from our Credit Union. When you have a car loan at our Credit Union, you can take advantage of the GAP insurance option. This policy provides solid protection against potential financial losses

when your car is completely destroyed or stolen.

In addition to GAP insurance, our Credit Union also offers AssureGuard insurance. This is a service protection program that protects the vehicle owner from unexpected mechanical and electrical repair costs, providing protection both during and after the manufacturer's warranty expires.

At our Credit Union, we do everything to meet the needs of our members. Find out today how we can help you make your new car dreams come true. Take a trip in a car tailored to your dreams and with credit to match! For more details, contact our Member Services Center at 1.855.PSFCU.4U.

DON'T PUT OFF YOUR DREAMS - OTHERS ARE ALREADY ON THEIR WAY.

AS LOW AS 2.99% APR

PSFCU 1-4 YEAR AUTO LOANS AS LOW AS 2.99% APR.

Promotional rate of 2.99%APR for new cars and 3.99%APR for used cars is offered to applicants with credit score 740 or above during a promotional period from April 6 to April 30, 2026. Rates are 0.25% higher without automatic payment from the PSFCU checking account. The monthly payment and interest rate depend on credit history and other credit factors. Loan approval is based on the assessment of applicant's credit history and ability to repay. Applicants must be at least 18 years old. PSFCU also offers auto loans with different terms and interest rates. Loan products and interest rates are subject to change without notice. PSFCU loans are not available in all states. PSFCU membership restrictions apply. Other restrictions may apply.



From the Life of Our Credit Union Branches

Our Credit Union's employees are present wherever something of note is happening in the Polish-American community. As a leader of this community, we also keep in mind Polish holidays and customs. On International Women's Day, traditionally celebrated on March 8, flowers and small gifts awaited the ladies visiting all the branches of our Credit Union.



Employees of our Orland Park branch and the Mortgage Department had the pleasure of participating in the 21st Annual Polish Heritage Day organized by the Polish Club of Lemont on February 22, 2026. Thank you for inviting us to participate in this special celebration!

PSFCU Board of Directors member Bogdan Ogorek and Robert Radkowski, Head of Midwest District, represented



our Credit Union at the Pulaski Day celebration held at the Polish Museum of America on Monday, March 2. During the event, Director Ogorek addressed the assembled guests, honoring the upcoming 250th anniversary of US independence and highlighting the invaluable contribution of the Polish community to the history and development of the United States.

PSFCU proudly participated and presented awards and cash certificates for the Recitation Contest at the Maria Konopnicka Polish Supplementary School in Yonkers, NY.



Representatives of PSFCU took part in the student induction ceremony at the Young Polish Academy in Clifton, NJ. The Clifton branch attended the ceremony with gifts and cash certificates for the new students. We congratulate all the first graders and wish them every success in their studies!



Representatives of the Bridgeview, IL branch - Malgorzata Barotszek and Anna Greczek - took part in the Gen. Casimir Pulaski Day celebration at the Highlander Home and Gardens of the Polish Highlanders Alliance of North America headquarters.



On Friday, March 7, our Credit Union once again proudly sponsored the United Colors of Pink charity ball, which educates and supports women fighting breast cancer. Employees from our Algonquin and Norridge branches participated in this important event.



On Sunday, March 1, employees from our Algonquin branch participated in an interesting business and networking event organized by KD Market in Crystal Lake, IL. We would like to thank KD Market for the invitation and the wonderfully organized event.

**FIRST ACCOUNT,
FIRST CAPITAL**

Open a new
Minor Account
and you will receive **\$75**

The advertisement features a young girl in overalls sitting at a table with a pink piggy bank and several dollar bills. In the background, a family of four (mother, father, and two grandparents) is sitting on a couch, smiling. The text is in large, bold, blue and pink fonts.

Promotion is valid from April 15 until June 15, 2026. Membership restrictions apply to open a Minor Account. Minimum balance of \$10 required to open the account. Offer open to any person who currently does not have a PSFCU Minor Account nor had a PSFCU Minor Account within the past 12 months. One bonus of \$75 per person applies. The bonus deposit will be available for withdrawal after the period of 1 year unless exceptional circumstances occur. Bonus deposit is subject to 1RS reporting. Other restrictions apply. Offer can be discontinued anytime without notice.