

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU members,



For years, Polish & Slavic Federal Credit Union has been accompanying its members at the most important moments of their lives, supporting them in their plans for the future. For many of you, we are your first financial partner - we help you buy a car, purchase a home or get your first credit card. We also pay special attention to the youngest, who often just begin their journey into the financial world with our help.

However, our activity is not limited to financial services only. As an institution deeply rooted in the Polish-American community, we engage in events of special historical and patriotic significance. On April 26, we participated in ceremonies at the Katyn 1940 Memorial in Jersey City, NJ, organized by the Committee for the Conservation of Katyn Monument and Historic Objects, commemorating the 86th anniversary of the Katyn Forest massacre and the 16th anniversary of the Smolensk disaster. Together with representatives of Polish organizations and young people, we paid tribute to the victims by participating in the ceremony and laying flowers at the monument - a symbol of the tragic events in Polish history. At the

same time, we paid tribute to the victims of the Smolensk disaster during a ceremony at the Shrine of Our Lady of Czestochowa in Doylestown, PA where our Credit Union was represented by Board member Ryszard Bak and PSFCU Trenton branch manager Barbara Milewski.

We also successfully continued initiatives aimed at young members. The summer internship program in Poland, organized in cooperation with the Catholic University of Lublin, has met with great interest this year. The recruitment process has already been completed, and a group of students will take part in this year's program. Ahead of them is a unique opportunity to gain work experience, deepen ties with the country of their ancestors, grow their patriotic values and become better acquainted with Polish culture and traditions.

We also make sure that our financial

offer is tailored to the current needs of our members. In response to strong interest, we have extended our car loan promotion. In May, we are also introducing promotional offers for mortgages and home equity loans (HELOCs), and we will continue to promote accounts for minors. Detailed information on current promotions is available on our website, in branches and on PSFCU's social media.

Our goal remains to build a strong and integrated Polish-American community based on trust, mutual support and shared values. Thanks to your commitment, we can not only grow our business, but also effectively cultivate the legacy that unites the Polish community in the United States.

Sincerely,

Krzysztof Matyszczuk  
Chairman of the PSFCU Board of Directors

## Winner of the First Cadillac XT5 Drawn!



The first of four cars in our big sweepstakes celebrating the 50th anniversary of the Polish & Slavic Federal Credit Union already has its owner! The winner of the first drawing was

Mr. Zbigniew B. from Staten Island, who has been a PSFCU member for eight years. On Tuesday, April 28, at the PSFCU branch on

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### PSFCU In Numbers

Information as of May 31, 2026

Assets



**\$2,734,636,666**

Loans



**\$1,618,637,062**

Net worth



**\$307,122,250**

YTD net income



**\$5,281,445**

Number of Members



**127,100**

## Winner of the First Cadillac XT5 Drawn! - cont.

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Staten Island, which Mr. Zbigniew visits daily, we handed him the symbolic key to his new car, which he will pick up soon.

“We are overjoyed to have the pleasure today of handing over the symbolic key to the first drawn car to Mr. Zbigniew,” said the PSFCU President/CEO, Bogdan Chmielewski. “It is a Cadillac XT5. We wanted it to be a good American brand, since we all live in the United States. And I hope that this winning car will serve Mr. Zbigniew for many years to come,” he added.

„I am very surprised, though of course pleasantly, that I managed to win,” said Mr. Zbigniew after receiving the symbolic key. „When I got the phone call that I had won the car, my heart started beating so

fast that the lady I was talking to told me to sit down,” he added with a laugh. „However, it didn’t really sink in immediately; only after some time did I realize that I had actually won the car!”

Mr. Zbigniew also spoke very warmly about Our Credit Union. „I have always felt appreciated here, treated in a humane way. I was happy that I could always talk to someone. Here, everyone tries to understand me, to help. And as long as I am in the US, I have no intention of switching to another bank.”

The drawing took place as part of a promotion celebrating the 50th anniversary of the Polish & Slavic Federal Credit Union. In this jubilee year, PSFCU will give its members chances to win one of four Cadillac

XT5 SUVs. Each year of membership in PSFCU represents one chance of winning, so the length of time an account has been held at PSFCU determines how many entries you will have in each drawing. Entries corresponding to years of membership will take part in each of the four drawings, which will be held after the end of each quarter of 2026.

We wholeheartedly congratulate Mr. Zbigniew and wish him smooth and safe travels! And another chance to win in our anniversary sweepstakes is coming in July!

*\*NO PURCHASE OR CREDIT UNION MEMBERSHIP NECESSARY. Ends 6/30/26. Subject to official rules at <https://www.psfcu.com/member-resources/newsroom/news/q2-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.*

## Polish-Americans Commemorated Anniversaries of the Katyn Forest Massacre and the Smolensk Disaster

Representatives of the Polish & Slavic Federal Credit Union took part in ceremonies at the Katyn Monument. On April 26, 2026, East Coast Polonia paid tribute to the victims of NKVD crimes at Katyn, those who died in the Smolensk disaster, and those deported to Siberia.

The event was organized by the Committee for the Conservation of Katyn Monument and Historic Objects, an organization that for years has nurtured the memory of the victims of one of the most tragic events in Polish history.

The ceremony brought together delegates from the city government, Polish diplomatic representatives, representatives of Polish associations and groups. Among those who came to the monument were: Vice Consul of the Republic of Poland in New York - Dawid Pietrusiak, representatives of the City of Jersey City headed by Mayor James Solomon, principals, teachers and students of Polish supplementary schools, members of the Polish Army Veterans Association in America, motorcyclists from the Husaria Motorcycle Club and other guests. The Polish & Slavic Federal Credit Union was represented by Linden branch manager Izabela Spolnik-Zuska. Numerous participants in the anniversary celebration listened to speeches, sang the national anthems, and had a chance to watch a touching artistic program prepared by children and youth from Polish schools.

After the artistic part, flowers were laid at the monument. It is an honor for us, but also a moral duty to nurture the memory and national identity in the face of modern challenges.

Eighty-six years ago, 22,000 Polish prisoners of war, mostly Polish Army officers, were murdered on orders of Stalin and representatives of the Soviet leadership. From the camps at Starobielsk, Kozielsk and Ostashkov, they were transported to the extermination site, murdered, and their corpses were hidden in mass death pits at Katyn Forest. The nameless graves, overgrown with trees, were to be forever forgotten, erased from human memory. However, despite decades of silence imposed by

totalitarianism, the memory of Katyn survived. Today, eighty-six years later, Katyn remains the greatest Soviet crime, an unlawful as well as cruel act against the nation’s elite. And although the murder was intended to weaken and deprive Poland of its leadership - perversely, for so many decades it has inspired hope and solidified our nation. Each year, when we pay tribute to the murdered, we do so with a sense that our independent homeland is fulfilling a great obligation to the victims of Katyn. Memory and respect passed on to future generations are the most solid foundations for the future. Therefore, our presence in the Katyn commemoration is necessary and of special importance.



# It's Your House. Make It Work For You.

Take advantage of promotional introductory rate on Home Equity Lines of Credit (HELOC) 5.00<sup>APR\*</sup>

5.00<sup>APR\*</sup>%



## Promotional Preferred Home Equity Line of Credit (HELOC)

If you own a property and have already paid off a large portion of its purchase price, you can take advantage of the preferred home equity line of credit. This is an excellent opportunity to raise additional funds for extra expenses such as buying a car, purchasing additional property or paying for your child's college tuition. We currently offer such a loan from as low as 5% APR for the first 12 months.

Loan approval is based on an evaluation of credit history and ability to repay. The installment and interest rate will depend on your credit history and other credit indicators. The obtained interest rate includes a 0.25% discount for registered automatic payments from a PSFCU checking account. Without automatic payments

from a PSFCU checking account, the interest rate will be 5.25% APR. The home equity line of credit is a variable rate loan. The introductory interest rate of 5.00% APR is fixed for the first 12 months after the loan is finalized. After 12 months, the introductory interest rate will change to a standard variable interest rate, which is based on the Prime Rate, as published in the Wall Street Journal. The interest rate may change monthly, but will not exceed 14.90% or fall below 3.25%. The minimum monthly payment is subject to change due to interest rate changes. The minimum loan amount is \$10,000, the maximum is \$250,000, and the loan-to-value (LTV) ratio of the home cannot exceed 80%.

The line of credit can be granted

against the collateral of the applicant's primary residence, a 1-4 family home, or a condominium located in the states of NY, NJ, PA, CT, FL, IL, IN, MI and WI. If the loan is paid off and closed within 36 months of origination, the borrower will be required to reimburse PSFCU for all loan origination costs, which can be up to \$1,300.

It is worth noting that state law requires that New York and Florida residents are required to pay a mortgage tax, which can be covered from the line of credit. In some cases, interest on the line of credit and fees may be tax deductible, but please consult your tax advisor for details and conditions for such a deduction.

\*Products and interest rates may change without notice. Membership restrictions apply. Other restrictions may also apply.

## Take Advantage of PSFCU Mortgages

Spring is the ideal time to buy a house and one of the most popular times of the year to move. According to statistics, April, May and June are the most popular months for „hunting” for a dream home; during this time, there are also many new properties listed on the market.

It is best to start the search for a home by getting a pre-approval letter for a loan. Such a letter specifies the type and amount of loan you qualify for. You then know what kind of property you can afford, and when you have such a document in hand, sellers will

be confident that you are serious about buying, which can definitely give you an edge over the competing buyers. Our mortgage specialists can help you get fast mortgage pre-approval.

It is worth recalling that in addition to the states in which our Credit Union has branches, namely New York, New Jersey, Illinois, Pennsylvania, Connecticut and, as of this month, Florida, **PSFCU now offers mortgages** for properties located **in the states of Indiana, Michigan and Wisconsin.**

Perhaps you are interested in refi-

nancing an existing loan? Our Credit Union also offers refinancing. Don't wait, apply today! Call our Member Services Center at 1.855.PSFCU.4U (1.855.773.2848) or stop by any PSFCU branch to make an appointment with a PSFCU mortgage specialist.

Take advantage of our promotional offer\* - apply for a PSFCU mortgage **between May 1 and May 31, 2026** and you'll **save \$600** on the waived application fee. This may be the first step on the way to your new home!

\*Details of the promotion on page 4.

## From the Life of Our Credit Union Branches

Our Credit Union strives to always be where something important is happening in the life of the Polish community and where Polish spirit is celebrated. These meetings are part of our activities and bring us much joy and satisfaction.

On Friday, March 27, the election of the Most Beautiful Polish Woman in America was held at the Des Plaines Theatre in Chicago, which was proudly sponsored by our Credit Union. This year, the crown of Most Beautiful Polish Woman went to Karolina Lisztwan, the 1st Runner-up was Apolonia Król, and the title of 2nd Runner-up went to Savannah Gajda, who also received a cash certificate from PSFCU. The gala was co-hosted by Miss Poland 2023 Ewa Jakubiec, and Miss Poland 2025, Maja Todd, was a special guest of honor.



On Palm Sunday, March 29, the 5th inter-school contest for the most beautiful Easter Palm was held at the St. Brother Albert Chmielowski Polish School in Chicago. As every year, the contest was sponsored our Credit Union. The exhibition of 60 palms was on display at the PSFCU branch in Norridge until April 10. In turn, employees of our Bridgeview branch had the honor of participating in the Easter

Palm contest and award ceremony at St. Blaise Polish School in Summit, IL. PSFCU proudly sponsored certificates for the 1st, 2nd and 3rd place winners, as well as for the winners of the three honorable mentions. Congratulations to all who participated in the contest.



On April 9, Jolanta Wisnicki and Paulina Bielanski from our Bolingbrook branch took part in the awards ceremony of the „Master of Orthography” spelling contest, held at the Adam Mickiewicz Polish School in Lockport, IL. The winners of the contest received PSFCU certificates. Congratulations and we wish you continued success!



On March 17, a meeting dedicated to real estate agents was held at our Ridgewood, NY branch. During this wonderful event, PSFCU representatives and

real estate agents shared interesting facts about their work.



On Sunday, April 12, employees of the Bridgeview, IL Branch had the honor of participating in the election of the Highland Robber - “Zbójnik”. Grazyna Pikul, manager of this branch, presented PSFCU cash certificates to the winners of this year’s contest: Andrew Blachuta, who was named ZPPA’s Robber of the Year 2026/2027, Darek Kwak, who became the Robber Candidate, and Filip Janik, who received the title of “Honielnik”. Congratulations to all the winners!



## GET THE HOUSE OF YOUR DREAMS. OUR MORTGAGE LOAN CAN MAKE IT HAPPEN.

Apply for a PSFCU mortgage and you will save **\$600** on waived mortgage application fee



Promotional period begins on May 1 and ends on May 31, 2026. Promotion applies to the purchase of 1-4 family properties. The borrower must meet the standard eligibility requirements and the ability to repay the loan. Loans with down payment of less than 20% of the value of the property require private mortgage insurance (PMI). Products and services are available solely to PSFCU members. Offer may not be available in all states and is subject to change without notice. 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.