

Dear PSFCU members,



May is a particularly important month for Poles living both in Poland and abroad. In recent weeks, we have celebrated Flag Day of the Republic of Poland, Polish Diaspora and Poles Abroad Day, and marked the 235th anniversary of the adoption of the May 3 Constitution – the first modern constitution in Europe and the second in the world. These events serve as a reminder of the values that have shaped our national identity for generations and unite Poles around the world.

We were proud to participate in these celebrations. Employees and volunteers of the Polish & Slavic Federal Credit Union took part in the festivities held in Greenpoint, New York, as well as in the May 3rd Constitution Day Parade in Chicago – the oldest Polish-American parade in the world. This year’s celebrations held special significance for us, as PSFCU Board of Directors Chairman Krzysztof Matyszczuk served as the Parade Grand Marshal.

Preserving Polish heritage and passing it on to future generations remains one of the most important aspects of our work. That is why we remain committed to initiatives that promote Polish history, culture, and tradition. We are pleased to support projects

that strengthen ties within the Polish diaspora and foster a sense of community among our compatriots.

We are also consistently implementing the growth strategy of the Polish & Slavic Federal Credit Union, a key component of which is expanding our presence into additional states. Florida, often called the “Sunshine State,” has been attracting our Credit Union members for years, which is why we have taken steps to provide them with direct access to our services. It is with great pleasure that I announce that on May 16, we opened our 25th branch in Port Charlotte, Florida. This was a particularly significant event, as it is PSFCU’s first branch in the southern United States. Not only does its opening address the needs of our members,

it also marks an important step in our Credit Union’s continued geographic expansion.

May also brought another important event related to the celebration of PSFCU’s 50th anniversary. As part of our anniversary sweepstakes, we selected the winner of the first of four Cadillac XT5s. The lucky winner is a long-time PSFCU member, Mr. Zbigniew from Staten Island. We extend our heartfelt congratulations and wish Mr. Zbigniew and his loved ones many safe and unforgettable journeys in his new car. At the same time, we remind you that another chance to win a Cadillac will come up as early as July.

With the summer vacation season approaching, I encourage you to take advantage of PSFCU’s online and mobile banking

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## PSFCU Opens Its First Branch in Florida!



Members of the Polish & Slavic Federal Credit Union residing in the state of Florida, who until now could only access our Credit Union’s services online, can now open accounts, apply for loans, and use all other PSFCU services at a local branch. The new branch, located in Port Charlotte, was officially opened on May 16 of this year.

“This is certainly a special day for the Polish & Slavic Federal Credit Union,” said PSFCU President/CEO Bogdan Chmielewski. “Today’s event is symbolic in a way, as it opens PSFCU’s new chapter here, because this first branch we are opening in Port

Charlotte is certainly not our last branch in Florida. Our Credit Union has always followed in the footsteps of PSFCU members, and this branch is a response to your expectations, comments, and feedback, which we have received not only from you living in Florida but also from all members of our Credit Union on the East Coast who are planning to move to the Sunshine State.”

The opening of the new branch also has symbolic significance, as Mr. Chmielewski noted. “After 50 years of operation, we are opening our Credit Union’s 25th branch.

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### PSFCU In Numbers

Information as of April 30, 2026

#### Assets



**\$2,728,977,022**

#### Loans



**\$1,630,826,650**

#### Net worth



**\$307,878,357**

#### YTD net income



**\$6,037,552**

#### Number of Members



**127,598**

## PSFCU Opens Its First Branch in Florida! - cont.

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services. Our modern solutions provide convenient access to your accounts and full control over your finances, no matter where you are. Features such as quick transfers, mobile check deposits, and a comprehensive security alert system allow you to comfortably manage your finances during both short family trips and longer vacation travels.

In closing, I wish you a pleasant, peaceful, and safe vacation, filled with joyful moments spent with your loved ones. I would also like to thank you for the trust you continue to place in the Polish & Slavic Federal Credit Union. Rest assured that we remain at your service every day – today, tomorrow, and in the future – always ready to assist you.

Sincerely,

Bogdan Chmielewski  
*Dyrektor Wykonawczy*

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After 50 years, we have nearly three billion in assets and almost 130,000 members. We are pleased with these figures, but we also thank all of you, because these numbers could not have been achieved without your trust and support, and without the fact that we enjoy such an excellent reputation among the Polish community in the United States,” he said.

In turn, PSFCU Board of Directors Chairman Krzysztof Matyszczuk spoke about the contribution our Credit Union makes to the Polish-American community in Florida. “Opening this branch would not have been possible without you. We have shown that together we can achieve a great deal. This is only possible thanks to the members of our Credit Union, who for many, many years have placed their trust and loyalty in us and have used our services. I believe that our presence in Florida will bring the Polish community together around many organizations and allow us to be part of a

broader community.”

Florida Senator Rick Scott sent a letter of congratulations to Mr. Bogdan Chmielewski on the occasion of the opening of the first branch of our Credit Union in Florida. “I am honored to join the Polish & Slavic Federal Credit Union in celebrating the opening of its first branch in Florida, in Port Charlotte. I congratulate you on the grand opening and thank you for helping to create opportunities for Florida families. I wish you many more years of continued success.”

At the conclusion of the official portion of the ceremony, the manager of the new branch, Jolanta Kwiatkowska, took the floor. She thanked the many local residents who had come for their attendance and invited everyone to take advantage of the services offered by her branch and Our Credit Union.

The ceremony was held in a festive and cheerful atmosphere, enhanced by a lively performance by local artist Maya Mazur, accompanied by DJ Kamil Bartoszcze.

## Chicago Polonia Celebrates at the May 3 Constitution Parade

To mark the anniversary of the May 3 Constitution – Europe’s first fundamental law regulating the organization of state authorities and defining the rights and obligations of Polish citizens – the 135th annual May 3 Constitution Day Parade was held in Chicago on Saturday, May 2. The Polish Constitution Day Parade is a unique manifestation of the unity of Poles living in the United States. Held continuously since 1891, it is a powerful expression of national identity and the oldest Polish ethnic parade in North America.

The honorary role of Marshal of this year’s May 3 Constitution Day Parade was held by the Chairman of the PSFCU Board of Directors, Krzysztof Matyszczuk, and he was accompanied at the ceremonies and during the parade itself by Board of Directors members Franciszek Piwowarczyk and Leszek Wojtkowski, Supervisory Board members Piotr Nóżka and Leon Fuks, as well as members of the Executive Board and PSFCU employees. Our Credit Union was also one of the main sponsors of the 135th May 3 Con-



tion Day Parade in Chicago.

The Saturday parade was preceded by a wreath-laying ceremony at the Thaddeus Kościuszko monument in Chicago. Then, on the famous Columbus Drive, a white-and-red procession of thousands of Poles and Americans of Polish descent began. The contingents marching in the parade represented Polish-American organizations, associations, clubs, Polish schools, and Polish-American businesses.

The parade was also accompanied by other ceremonies – including a flag-raising ceremony at Daley Plaza, a ceremonial breakfast, the Constitution Banquet, the Polish-American Police Association banquet, as well as two Masses for the Homeland.



## Direct Deposit Means Convenience, Safety and Bonus Points!

Direct Deposit is the fastest and most convenient way to receive funds into your account. No need to mail checks, wait for them to clear, or pay fees—and most importantly, no risk of losing or having a check stolen. Direct Deposit is used for payments such as: tax refunds, employee salaries, pensions, and other Social Security benefits.

If you already use Direct Deposit at the Polish & Slavic Federal Credit Union, you know the benefits of this secure method and can always be sure that your funds are available when you need them. If you haven't signed up for this service yet, do so today! **If you set up direct deposit at PSFCU by the end of September, you'll earn additional 5,000 uChooseRewards loyalty points.**

With direct deposit, you can plan your expenses more easily, knowing that the funds you're waiting for will appear in your account on the scheduled date. It also

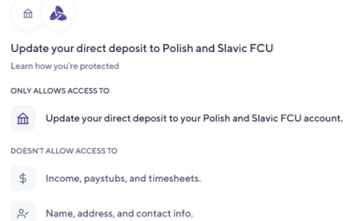
eliminates the risk of a deposit getting lost or stolen, which can happen with checks. Take care of your money and don't let it fall into the hands of scammers, causing you unnecessary stress.

Remember that the best choice for direct deposit is a PSFCU checking account, which offers many additional benefits. It has no minimum balance requirement, no account maintenance fees, and provides access to a Visa Debit Card with the attractive uChooseRewards program, a network of free ATMs, and fraud alert services.

To make a direct deposit, you'll need your full account number. Your checking account number is thirteen digits long and begins with 30500...; It is located at the bottom of your checkbook. If you do not have access to your full account number, visit one of the PSFCU branches or call the Member Services Center at 1.855.PSFCU.4U (1.855.773.2848). You will also need the PSFCU routing number: 226 082

022, and the account holder's first and last name. With this information, you can easily set up the service in PSFCU Online and Mobile Banking under the Services -> Direct Deposit Switch tab. You can also use the form available at our Credit Union branches and on the PSFCU website.

### Direct Deposit Switch



*\*uChooseRewards® is a loyalty program available to PSFCU VISA® Debit cardholders. Checking account and debit cards are subject to qualifications and approval. Must register with uChoose Rewards® Program to earn points. For details refer to the uChoose Rewards® Program terms and conditions. uChoose Rewards® Program is a registered trademark of Fiserv, Inc., an unaffiliated third party vendor of PSFCU.*

## Travel With PSFCU VISA Signature Elite Credit Card

If your vacation plans include travel, no matter where you plan to go, the PSFCU VISA Signature Elite credit card should be your basic equipment.

The VISA Signature Elite card is an ideal travel companion, especially abroad. No foreign transaction fees allow you to use the card freely worldwide without additional costs. The PSFCU VISA Signature Elite credit card also lets you participate

in a rewards program, under which you will earn 1.25 CU Rewards points for every dollar spent. Collected points can be redeemed for cash, airline tickets, accommodations, or online purchases.

Traveling with a Visa Elite Signature credit card, you also gain access to a range of insurance and additional services, such as:

- free car rental insurance,

- travel accident insurance up to \$500,000,
- baggage protection in case it is delayed or lost,
- 24/7 emergency assistance.
- The Visa Signature Concierge Program will help with reservations and purchasing tickets.

For more information, please log on to [www.psfcu.com/VISA-Elite](http://www.psfcu.com/VISA-Elite).

The advertisement features a blue and orange color scheme with a background of 3D bar charts and line graphs. On the left, the text reads: 'SMART DEPOSIT. STEADY INCOME' in large, bold letters, followed by '24-MONTH TERM SHARES WITH PROMOTIONAL RATE UP TO 3.50% APY\*'. On the right, the rate '3.50% APY' is displayed in very large, 3D-style blue and orange numbers. The overall design is modern and financial-themed.

\*Annual Percentage Yield. The promotion begins on 06.01.2026 and ends on 06.30.2026. Minimum balance of \$500.00 is required to open a term share account. Advertised APY applies to 24-month term share certificates with minimum deposit of \$90,000. Early withdrawal penalty equal to dividend for 181 days applies. Transfer of dividends will reduce your earnings. PSFCU reserves a right to discontinue promotion anytime without prior notice. Offer for PSFCU members only. Other restrictions may apply.



## From the Life of Our Credit Union Branches

The end of April and the month of May traditionally saw a flurry of events marking the end of the school year at Polish supplementary schools. Without a doubt, the past year was one of hard work and study for everyone – both teachers and students.

On Saturday, April 18, our branch in Bridgeview had the honor of participating in the graduation ceremony for the eleventh-grade classes (graduates) and eighth-grade classes at the Zbigniew Herbert School of Polish Language and Culture in Palos Heights. We congratulate all the graduates and wish them continued achievements and success. We presented certificates to the graduates and gifts to the eighth-grade students.



Meanwhile, employees from the Orland Park branch attended the graduation ceremony at the Jan Brzechwa Polish School in Tinley Park, Illinois. It was an honor for our employees to participate in this event and celebrate this special occasion with the graduates. Thank you for the kind invitation, and we are proud to support the successes of young students at Polish community schools.



On Tuesday, May 5, we attended the graduation ceremony for eighth-grade and high school classes at the Adam Mickiewicz Polish School in Burbank, IL. The ceremony was also attended by distinguished guests: Polish MP Maria Koc – former Deputy Speaker of the Polish Senate – and Marzena Machałek – former Deputy Minister of Education.

On May 8, our Garfield branch participated in the eighth-grade graduation ceremony and Mother's Day celebrations at St. Michael's Polish School in Lyndhurst, NJ.



May is also the time for the nomination and sash-presentation of regional marshals for the Pulaski Parade. On April 17, members of the PSFCU Board of Directors, along with management attended a gala celebrating the 40th anniversary of the Pulaski Memorial Association in Wallington and the sash presentation ceremony. Congratulations to the Wallington Marshal, Fr. Jerzy R. Zasłona, and to Miss Polonia: Laura Skalny, Victoria Sliwecka, and Stella Sanders.

On April 18, our employees in Copiague celebrated the sash presentation ceremony for the new Miss Polonias, Julia Nerkowski, and the Copiague Marshal for 2026, Elżbieta Jaworska, organized by the Polish community of Long Island.

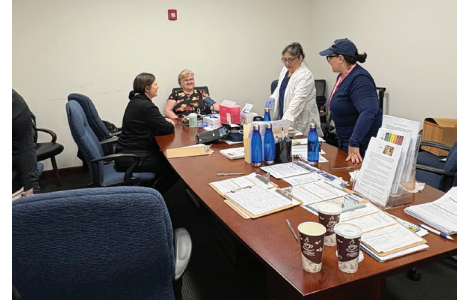


Also on April 18, our branch in Linden had the pleasure of participating in the ceremony appointing the Organizing Committee for the 2026 General Pulaski Parade at St. Teresa's Parish in Linden: Marshal Danuta Lisowska and Miss Polonias – Oliwia Małek, Vivien Szeffe, and Amelia Knutel. Congratulations!



On Saturday, April 25, our Union's branch in Garfield, NJ, organized free

preventive screenings for the early detection of diseases among people aged 19 and older who work and live in Bergen County. The screenings included blood pressure, blood sugar, cholesterol levels, weight, and BMI.



On Sunday, May 3, staff from our Stroudsburg branch participated in a flag-raising ceremony in Allentown, Pennsylvania, to celebrate Poland's Constitution Day on May 3. The ceremony took place at Allentown City Hall, where Mayor Matt Tuerk officially declared the day Constitution Day in Allentown.



On Saturday, May 16, our Bridgeview branch celebrated its 15th anniversary of serving our members in Illinois. We congratulate all the employees of the Bridgeview branch for all these years and the memories associated with our branch. We extend special thanks to Polish Consul Grzegorz Kacprzyński, the Podhalan Association of North America (ZPPA) with President Jan Król, Magical Keys, and all the Polish-American organizations that honored us with their presence.

