

Dear PSFCU members,

June 17, 2026, will forever be recorded in the annals of the Polish & Slavic Federal Credit Union. On that day, representatives of our Board of Directors, Supervisory Committee, and Management, together with Auxiliary Bishop of the Diocese of Brooklyn and Queens Witold Mroziowski, attended a meeting with His Holiness Leo XIV at the Vatican. The Holy Father blessed a chalice that will be presented to the Shrine of Our Lady of Czestochowa in Doylestown, Pennsylvania, as a votive offering of gratitude for our Credit Union's 50 years of successful service. The PSFCU delegation also received a blessing for our institution's future years of service.

The month of June is traditionally filled with many events that are important to our community. We devote special attention to supporting talented young members of the Polish-American community. During formal ceremonies in New Jersey and Chicago, we awarded scholarships to 602 young PSFCU members. Each scholarship awarded represents an investment in the future of these young people and reflects our belief that education and personal development are the foundation of a strong community. Former President of Poland Andrzej Duda, accompanied



by former First Lady Agata Kornhauser-Duda were the special guest at this year's ceremonies. Our young scholarship recipients had the opportunity to speak with the presidential couple and take a commemorative photo.

On May 29, the new Executive Committee of the PSFCU Board of Directors was constituted. I would like to extend my heartfelt congratulations to the members of the new Executive Committee, chaired by Ms. Malgorzata Gradzki, and to thank the outgoing Executive Committee and Mr. Krzysztof Matyszczyk, in his role as Chairman of the Board of Directors, for their many years of service. I would

also like to congratulate the newly elected member of the Supervisory Committee, Mr. Kamil Mozdziej, and at the same time thank Mr. Leon Fuks for his many years of service to our Credit Union.

We'd also like to remind you about our current promotional offers: car loans with interest rates starting at 2.99%, term shares with a promotional interest rate of 3.5% APY, and a mortgage promotion for first-time homebuyers. I would also like to take this opportunity to sincerely thank you for the trust you consistently place in our Credit

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PSFCU Delegation Meets with Pope Leo XIV



In connection with the upcoming 50th anniversary of the founding of PSFCU, a delegation from our Credit Union – comprising members of the Board of Directors, the Supervisory Committee, and the Executive Board, along with Auxiliary Bishop of the Diocese of Brooklyn and Queens Witold Mroziowski—attended a papal audience with Pope Leo XIV.

During the audience in St. Peter's Square, the PSFCU delegation presented a specially crafted jubilee chalice, which was blessed by the Holy Father. It will be presented as a votive offering of our gratitude to the National Shrine of Our Lady of Czestochowa in Doylestown, Pennsylvania, where it will serve as a lasting symbol of faith, gratitude,

and the enduring legacy of the Polish-American community.

The PSFCU delegation also spent time in prayer at St. Peter's Basilica, reflecting on the remarkable journey our Credit Union has taken – from a small community-based institution to one of the leading cooperative financial institutions serving over a hundred thousand members across the entire United States.

The commemorative chalice will be ceremonially presented to the National Shrine of Our Lady of Czestochowa during the PSFCU's 50th-anniversary celebrations, strengthening the bond between the Credit Union and one of the most important centers of Polish Catholic heritage in America.

PSFCU In Numbers

Information as of May 31, 2026

Assets



\$2,749,708,340

Loans



\$1,641,694,024

Net worth



\$308,346,183

YTD net income



\$6,505,378

Number of Members



128,187

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Union. It is thanks to your loyalty that we are able to continue growing, introducing new solutions, and implementing initiatives that strengthen our community and serve the Polish-American community throughout the United States.

We are in the middle of summer vacation, a time for rest, family gatherings, and summer travel. I hope you experience many joyful moments, peace, and unforgettable memories this summer. I also encourage you to use PSFCU's on-line and mobile banking, which allows you to manage your finances conveniently and securely from anywhere in the world. When traveling during the summer, it's also a good idea to carry your PSFCU VISA credit cards, which ensure convenience and security for your everyday payments.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

PSFCU Awards \$700,000 in Scholarships



Celebrating its 50th anniversary, the Polish & Slavic Federal Credit Union awarded scholarships to 602 young and talented members of our Credit Union, with the total amount of scholarships reaching seven hundred thousand dollars. Among the scholarship recipients were 348 high school graduates who will begin their studies at colleges and universities this Fall, as well as 242 students who are already enrolled in higher education institutions. Additionally, twelve young PSFCU members will participate in a

summer student internship in Poland organized in cooperation with the Catholic University of Lublin.

This year, PSFCU scholarships were awarded to high school and college students from as many as 14 states. The scholarships were presented during two ceremonies held at The Grand Ballroom in Totowa, New Jersey, on Wednesday, June 3, and at the Copernicus Center in Chicago on Saturday, June 6. Since its inception in 2001, the PSFCU Scholarship Program has awarded nearly \$9 million to more than 7,600 students.

The PSFCU Scholarship Program consists of two components: a program for high school graduates and a program for college students. In total, across both programs, our Credit Union received as many as 879 scholarship applications, setting yet another record in the history of the PSFCU Scholarship Program.

PSFCU President/CEO Bogdan Chmielewski, speaking at the ceremony in New Jersey, said: "This year marks the 50th anniversary of the Polish-American community's success in the United States, because the work of the Polish & Slavic Federal Credit Union is a testament to that success. We want to share this success with you." "This year, the Board of Directors has allocated a record amount to our scholarships \$700,000. There is probably no other scholarship program on the scale of the Polish & Slavic Federal Credit Union's," he added.

Former President of the Republic of Poland Andrzej Duda, who was accompanied by former First Lady Agata Kornhauser-Duda, were guests of honor at this year's scholarship award ceremonies in New Jersey and Chicago. President Duda thanked the Polish & Slavic Federal Credit Union and the Scholarship Committee for identifying and highlighting the most

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Annual Meeting of the Polish & Slavic Federal Credit Union



The Annual Meeting of the Polish & Slavic Federal Credit Union was held on Friday, May 29, 2026, at the PSFCU Operations Center in Fairfield, NJ.

During the meeting, PSFCU members heard reports on the results of the Credit Union's operations for fiscal year 2025, presented by Chairman of the PSFCU Board of Directors Krzysztof Matyszczyk, the Treasurer of the PSFCU Board of Directors Dr. Iwona Korga, PSFCU Supervisory Committee Chairman Artur Dolega, and PSFCU President/CEO Bogdan Chmielewski.

During the meeting, it was announced that Mr. Ryszard Bak, Ms. Małgorzata Gradzki, Mr. Karol Kwiatkowski, and Mr. Leszek Wojtkowski would begin a new three-year term on the PSFCU

Board of Directors.

Following the meeting, the Board of Directors convened to elect its Executive Committee, which now consists of the following members:

- Chairwoman – Małgorzata Gradzki
- 1st Vice Chairman – Mariusz Sniarowski, Esq.
- 2nd Vice Chairman – Bogdan Ogorek
- Treasurer – Henry Walentowicz, Esq.
- Secretary – Małgorzata Czajkowska

We congratulate the new members of the Board of Directors and wish them success in their work on behalf of the Polish & Slavic Federal Credit Union. At the same time, we thank Mr. Krzysztof Matyszczyk and the previous Executive Committee for their work over the past year.

Watch Out for Fraud in the Internet and Social Media

As part of our ongoing commitment to protect our members, we would like to alert you about most recent scams advertising false investment opportunities through „Polish & Slavic bank” and mentioning the „Polish & Slavic program”. The short videos are made in Polish and may show pictures of branches with PSFCU logo.

These scams originate on social media platforms, including Facebook, but also fraudsters may impersonate PSFCU employees by contacting customers by phone. You may be at risk of losing money by responding to such scams. Do not click any links provided in the comments to these videos. If you believe you are targeted or already have sent funds:

- Contact your nearest branch or con-

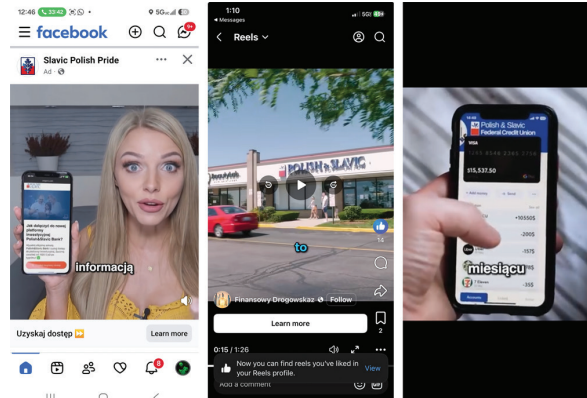
tact our Member Service Center

- Report the video to Facebook and block its author
- Report the incident to the appropriate authorities
- Monitor your accounts closely for unauthorized transactions

If you receive a fraudulent phone call or have any doubts about the authenticity of a video on social media, please call our Member Services Center at 1.855.PSFCU.4U (1.855.773.2848).

We would also like to inform you that Polish & Slavic Federal Credit Union does offer investment services for our members. However, they are

not available through any online portal. If you would like to consider our investment options, we welcome you to contact one of our Financial Advisors listed at www.psfcu.com/wealth-management for a consultation appointment.



Vacation With Our Credit Union

If you're going on a vacation, take advantage of our Credit Union's products and services. They'll ensure your comfort while traveling and give you peace of mind.

Are you traveling to Europe? Or perhaps to the warm beaches of Mexico or the Caribbean? It's a good idea to have some cash in the currency of your destination country before you leave. We offer currency exchange at truly attractive rates. You can make the exchange at any branch of our Credit Union.¹

During summer trips, there's often a sudden need for cash. If you have an account with PSFCU, this shouldn't be

a problem at all. PSFCU Members have access to over 30,000 free ATMs in the MoneyPass® network throughout the United States.²

If you don't have a PSFCU VISA Elite Signature credit card yet, apply today. You'll avoid fees on transactions made abroad, and you can redeem your loyalty points for cash. In addition, the card provides protection against unauthorized transactions, as well as free car rental insurance, cell phone insurance, and coverage for travel accidents and delayed luggage.

However, if you do need to make a transaction or payment while traveling,

PSFCU's online and mobile banking will let you do so from anywhere in the world.

1) Currency exchange service is offered through Wells Fargo, a company not affiliated with PSFCU. Purchased currency will be available the next day if the purchase order is submitted by 3:30 PM, Monday through Thursday. Funds ordered after 3:30 PM and on Saturdays will be available on the second business day after the order. Funds from the sale of foreign currencies will be available after 5 business days from the date of transaction. A \$14 fee per each transaction applies. Service available solely to PSFCU members. Other restrictions may apply. 2) Transaction fee may be collected in ATM not belonging to PSFCU or STARs® network. For technical reasons, some STAR™ ATMs may still ask you to pay a transaction fee. If you see such a fee message when making a withdrawal, please cancel the transaction. Other restrictions apply.

**WHY WAIT FOR
YOUR DREAM CAR
DRIVE ONE
THIS SUMMER**

**AS LOW AS
2.99%
APR***

**1-4 YEAR PSFCU
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 June 1 to July 31, 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

The end of April and the month of May were traditionally filled with events marking the end of the school year in Polish community schools. Undoubtedly, the past year was a time of hard work and study for everyone—teachers and students alike.

From May 6 to 8, our Bolingbrook branch had the honor of participating in the end-of-school-year ceremonies for students of the Henryk Sienkiewicz Polish School in Romeoville, IL, the Adam Mickiewicz Polish School in Lockport, IL, and the Holy Cross Polish School in Joliet, IL. We congratulate all the graduates and wish them success.



On May 17th, our Boro Park Branch had the pleasure to attend the 2026 Sashing of the South Brooklyn Pulaski Parade Committee and award certificates to the new Junior Marshal and Miss Polonias. Congratulations to the 2026 Marshal - Urszula Grum, 2026

Miss Polonia - Julia Klosowiak, 2026 Junior Marshal - Sebastian Arciszewski, and 2026 Junior Miss Polonia - Natalia Sokolowski.



On May 20, 2026, our PSFCU McGuinness Branch employees participated in the Marie Skłodowska Curie Professional Women's Association Scholarship Fundraiser. Award recipients were presented with PSFCU monetary certificates. Congratulations to all the contestants!



On May 31st, our Mt. Prospect Branch actively supported the 4KIDS AFRICA foundation which organized the „Kids for Kids” day in Lombard, IL. All proceeds from the event were dedicated to supporting children in Ghana - specifically for education, food, and the further development of the school run by the foundation.



Also on May 31st, our Bolingbrook employees participated in Children's Day festivities organized by the Naperville Polish Heritage Association at McDowell Grove Forest Preserve. It was a special day filled with a variety of attractions and activities promoting Polish culture with community spirit.

PSFCU Awards \$700,000 in Scholarships - cont.



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promising young people who are pursuing their goals and growing their potential in the United States. Addressing the young scholarship recipients directly, President Duda said: “You are the elite of the elite. Because only those who have ambition and a sense of belonging to the elite par-

ticipated in this program And those who were selected are the elite of the elite. You are the elite of the elite in the United States, having Polish roots.”

Since the scholarship program's inception, the Polish & Slavic Federal Credit Union has awarded nearly \$9 million, supporting more than 7,600 students.



On May 30, 2026, our Maspeth Branch had the pleasure of attending the St. John Paul II Polish School graduation in Maspeth, NY.

