

Dear PSFCU members,



It is a great honor to address you as the newly elected Chair of the Board of Directors of the Polish & Slavic Federal Credit Union. The opportunity to serve in this role once again is a tremendous distinction for me, especially since I had the privilege of chairing the Board at the turn of 2016–2017. Thank you for the trust you have placed in me – together with the Board of Directors, the Executive Board, and the staff of PSFCU, we will consistently develop our institution, strengthening its position and tailoring our offerings to the needs of today's members. Our priority remains providing secure, modern financial services and continuing to expand our operations into new markets.

Since PSFCU's inception, we have placed special emphasis on supporting the education and development of the younger generation of the Polish diaspora. One of the pillars of this effort is the PSFCU Scholarship Program, an integral part of which is academic internships in Poland organized in cooperation with the Catholic University of Lublin. Twelve students of Polish descent participated in this year's edition, which took place in July. This program allows young people not only to gain new experi-

ences and develop their skills, but also to strengthen their connection to Polish heritage and culture.

The financial security of our members remains one of PSFCU's top priorities. That is why I encourage you to use PSFCU Visa credit cards, which offer convenience for everyday purchases and while traveling. The cards feature modern security solutions that enhance transaction safety, allow for quick card management via a mobile app, offer protection against unauthorized use, and provide access to an attractive rewards program. This solution allows you to make

payments with greater comfort and peace of mind – both in the United States and while traveling abroad.

As is tradition, we're wrapping up the summer season with a trip for Our Credit Union's senior members to the spiritual capital of the Polish diaspora, American Częstochowa. This year, fourteen buses carrying PSFCU's senior members will depart from Our Credit Union's branches on the East Coast on Sunday, September 6 (Labor Day Weekend) for religious ceremonies and the Polish-American festival in Doylestown,

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Celebrating 250th Anniversary of the U.S.



Happy 250th Birthday, America! To mark the 250th anniversary of the signing of the Declaration of Independence, on behalf of the entire Polish community, we conveyed our wishes at

the Crossroads of the World. Our special banner with greetings from the Polish community was displayed all day on the NASDAQ building in the middle of Times Square.

Student Internships at PSFCU

Student internships provide tangible benefits for both students and our Credit Union, creating a mutually beneficial partnership that supports learning, innovation, and long-term professional success. Interns gain practical experience by applying the knowledge they've acquired in class to real-world situations in the workplace; they develop professional skills such as communication, teamwork, problem-solving, and time management, while building self-confidence. Internships also

help students explore different career paths, expand their professional networks, and increase their future employment opportunities. In turn, Our Union benefits by gaining fresh ideas, new perspectives, and enthusiastic support for its projects.

For six weeks in June and July, PSFCU hosted nine college students at our Operations Center in Fairfield, NJ, where they completed internships in various departments of our

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PSFCU In Numbers

Information as of June 30, 2026

Assets



\$2,735,43,167

Loans



\$1,651,127,821

Net worth



\$308,997,452

YTD net income



\$7,156,647

Number of Members



128,925

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PA. I wish all of you who will take part in this year's trip many unforgettable experiences and memories.

In closing, I would like to sincerely thank you for your trust and many years of support for our institution. For fifty years, the strength of PSFCU has been its people—our members—who together build an institution based on mutual trust, responsibility, and concern for the well-being of the entire community. I wish you a pleasant, peaceful, and above all, safe end to the summer, filled with rest, family gatherings, and many beautiful memories.

Sincerely,

Malgorzata Gradzki
Chairwoman of the PSFCU Board of Directors

Student Internships at PSFCU - cont.



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credit union. As part of these internships, the students had the opportunity to learn about different aspects of the areas of our operations that interested them and gain practical experience in a professional work environment. In particular, the students were able to familiarize themselves with and understand the in-

ternal workings of a credit union, as well as the tools that PSFCU employees use in their daily work. Jessica, who interned in the finance department, gained valuable experience in various banking operations while developing a keen eye for detail in her daily work. Iza and Sandra, interns in the marketing department, were delighted to have the opportunity to participate

in PSFCU's marketing projects and create content for social media.

All the interns were unanimously impressed by the friendly atmosphere in which they had the opportunity to work. They appreciated the support and care they received from PSFCU's employees, which helped them grow and gain the best possible professional experience.

Tickets to the World Cup Soccer Games from PSFCU

PSFCU recently organized a unique photo contest for its members. Participants were tasked with taking an original photo featuring a PSFCU Visa debit or credit card in an interesting location or during everyday activities and then submitting the photo to the contest.



The submitted entries were impressive for their ingenuity and creativity. The photos featured vacation trips, famous landmarks and landscapes, as well as moments from everyday life, showing that the PSFCU card accompanies our members wherever they pursue their passions and dreams. The winners were determined by a vote on PSFCU's Facebook page, and the photos that received the most votes from internet users were awarded prizes.

The winners of the contest were Jerzy Kostrubiec, Alina Haranczyk, Monika Kozdra, and Iwona Domitrz. Each of them received two tickets to the FIFA World Cup matches, gaining a unique opportunity to experience the excitement of the games live and cheer on the world's best national teams from the stadium stands.

We warmly congratulate the winners and thank the participants for their creativity and engagement in the contest and for their engagement. We are delighted that the contest generated such



great interest and provided so much excitement. We invite you to participate in future contests and initiatives organized by PSFCU—there are still many opportunities ahead for us to have fun together and win attractive prizes.

Digital Wallet Means Convenience and Benefits

Digital wallets have transformed the way people manage their finances by offering a fast, secure, and convenient alternative to carrying cash or physical cards. With a digital wallet, users can store credit cards, debit cards, loyalty cards, and even tickets on their smartphones or other devices, making everyday transactions simpler and more efficient.

One of the greatest benefits of digital wallets is convenience. Payments can be completed in seconds using contactless technology, eliminating the need to search for cash or swipe a card. This is especially useful for busy individuals who value time and efficiency during shopping or travel.

Security is another major advantage. Most digital wallets use advanced encryption,

tokenization, and biometric authentication such as fingerprint or facial recognition. These features help protect sensitive financial information and reduce the risk of fraud if a device is lost or stolen.

As contactless payments continue to grow in popularity, digital wallets provide a reliable, secure, and efficient payment solution that supports modern lifestyles while enhancing the overall customer experience.

From August 1 to September 30, we are offering additional benefits: if you add your PSFCU Visa credit or debit card to a digital wallet and complete five transactions totaling \$250, you will receive \$50 from us. Using PSFCU payment cards in a digital wallet offers convenience and now tangible benefits as well.

Promotional period: August 1- September 30, 2026. Card account must be in good standing to be eligible. To earn \$50 bonus, member must enroll PSFCU debit or credit card during the promotional period through Apple Wallet, Google Wallet,™ or Samsung Wallet,™ and conduct at least five (5) qualifying transactions with a minimum aggregate purchase amount of \$250 within 30 days of enrollment. Qualifying transactions include only purchases made using the enrolled digital wallet. ATM withdrawals, cash advances, balance transfers, person-to-person (P2P) payments, refunds, reversed transactions, and fraudulent or disputed transactions are not eligible. Debit card transactions and credit card transactions cannot be combined. Each member is eligible for only one bonus. Any bonus will be forfeited, if account is closed prior to bonus credit date. This offer is non-transferable. The promotion can be discontinued at any time without notice. Bonus award may be subject to IRS reporting. Recipients are responsible for income tax liability, if applicable. Apple Wallet is a trademark of Apple Inc. Google Wallet is a trademark of Google LLC. Samsung Wallet is a registered trademark of Samsung Electronics Co. Ltd.

Shop and Collect uChooseRewards® Points

Did you know that when you use your PSFCU Debit Card, you earn points redeemable for gift cards, products, and travel? Plus, you can use your points to pay for transactions on PayPal and Amazon! Sign up for the uChooseRewards® program today! Pay with your PSFCU Debit Card, earn points, and take advantage of exciting bonus offers!

uChoose Rewards® users are able to take advantage of a convenient option to pay for transactions on their Amazon account using points. It's a fast, convenient way to save a lot of money. To enable the option to pay with points on your Amazon account, select the "Redeem Points" category, then

"Pay with Points." After clicking "Link your rewards account," follow the remaining steps as instructed. Once the process is complete, you should receive an email confirming successful registration. The email subject line will read: "Congratulations! Now you can shop with uChooseRewards® at Amazon.com," and the body of the email will include brief instructions on how to pay with points from your account on the Amazon website.

Haven't registered your card with the uChooseRewards® program yet? Do so at www.uchooserewards.com. Registration for the uChooseRewards® program takes

just a few minutes, and you can register multiple cards under a single account. However, you cannot link a personal card to a business card. Once registered, you can track your points balance, select rewards, and keep up with current special offers. You can learn more about the uChooseRewards® program at Nasza Unia branches, by calling 1.855.PSFCU.4U (1.855.773.2848), or on our website at www.psfcu.com.

Detailed information can be found in the uChooseRewards® program terms and conditions. uChooseRewards® is a registered trademark of Fiserv, Inc., a third-party vendor not affiliated with PSFCU. Membership rules apply. Other restrictions may apply.

**SMART DEPOSIT.
STEADY INCOME**

**24-MONTH
TERM SHARES WITH
PROMOTIONAL RATE
UP TO 3.50% APY***

**3.50%
APY**

*Annual Percentage Yield. The promotion begins on 08.01.2026 and ends on 08.31.2026. 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.

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

From the Life of Our Credit Union Branches

The beginning of summer marks the start of summer festivals, picnics, and other outdoor events. June was a busy month, packed with events, for our PSFCU branches! Naturally, many of these events featured the participation and support of Our Credit Union.

Our Maspeth Branch kicked off the summer season on June 14th at the Holy Cross Catholic Church Parish Festival.



Also on June 14, our Orland Park branch had the pleasure of participating in the St. Andrew Bobola Parish Club, Rogoźnik-Stare Bystre picnic in Oak Forest, IL. Thank you for the invitation and for the great opportunity to connect with our community!

On June 19, Barbara Gacek and Agnieszka Sieniawska proudly represented PSFCU at the Golf Tournament organized by the Algonquin-Lake in the Hills Chamber of Commerce. We were honored to participate as a Green Sponsor and support

such a great community event!

On June 23rd, our employees from Bridgeview branch attended the Night of the Fern Flower event at the Chicago River. It was an elegant and exceptional evening. Thank you to organizers and our co-sponsors: Daniel Pogorzelski, Polish Women in Business, Polish American Youth Council, Queen of May 3rd Parade, Avondale Gardening Alliance, Urban Rivers, and P. Andrzej Mikolajczyk.



On June 24, in turn, our Orland Park Branch had the pleasure of participating in the "Vacation with God" in Lemont, IL, organized by the Lemont Polish Club. As always, the event was a great opportunity to expand connections with current and future members of Our Union.

On July 11, our Bolingbrook Branch employees participated in the „IFest” - International Festival, in Bolingbrook, IL. The festival brings many communities together through music, food, and traditions. On the same day, our Bridgeview branch had the honor of participating in a ceremony

commemorating General Pulaski by laying flowers at the monument in Pulaski Woods East park in Willow Springs, IL. The event marked the 96th anniversary of the monument's unveiling and served as a tribute to the General's contributions.

We Invite Our Seniors to American Częstochowa

The Polish & Slavic Federal Credit Union is once again organizing a free trip to the Shrine of Our Lady of Częstochowa in Doylestown, Pennsylvania, for senior members of our Credit Union living on the U.S. East Coast. To join the trip to "American Częstochowa" on Labor Day, please register at one of the local PSFCU branches or at our Member Services Center by calling 1.855.PSFCU.4U (1.855.773.2848).

To participate in the trip during the traditional Polish Festival, you must be a member of our Credit Union and at least 60 years old. You may bring one guest with you. Seniors will depart for "American Częstochowa" on Sunday, September 6, in the morning, on several buses from the following PSFCU branches in New York (McGuinness, Boro Park, Copiague, Maspeth, Ridgewood), New Jersey (Wallington, Clifton, and Linden), Pennsylvania (Stroudsburg), and Connecticut (New Britain). The return is scheduled for the evening of the same day.

YOUR FIRST HOME STARTS WITH A GOOD MORTGAGE

Apply for your first mortgage loan and you will save **\$600** on waived mortgage application fee.



Promotional period from August 1, 2026 to August 31, 2026. Eligible are first-time home buyers purchasing 1-4 family owner-occupied homes. To qualify as a first-time homebuyer, the applicant must either have never owned a home or have had no ownership interest in a home for more than three years. Investment property applications are excluded from this promotion. All applications must be received by July 31, 2026. Other terms and conditions apply. Offer may not be available in all states.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
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