

Dear PSFCU members,



For us Poles, August is a month of special remembrance of the events that shaped the fate of our homeland. This year, once again, we paid tribute to the heroes on the 82nd anniversary of the outbreak of the Warsaw Uprising by participating in the traditional ceremonies of raising the flag bearing the symbol of Fighting Poland on the flagpoles in front of our Credit Union's headquarters in Greenpoint and in Algonquin, Illinois. For the next 63 days, the flag will serve as a reminder of the courage, sacrifice, and steadfastness of the participants in the Warsaw Uprising.

This past summer was a time of active engagement for PSFCU in the life of the Polish-American community. We met with our members at festivals, picnics, and cultural events organized in many towns where our Credit Union operates. Each of these gatherings was an opportunity not only to discuss PSFCU's services but, above all, to strengthen the bonds of our community. I would like to thank all the employees who represented our Credit Union with such great dedication. It is thanks to your professionalism and kindness that PSFCU remains an institution close to its members and actively par-

...continued on page 2

Uprising Flag Flies Over PSFCU



On August 1, the Polish & Slavic Federal Credit Union once again paid tribute to the heroes of the Warsaw Uprising by organizing ceremonies to raise the uprising flag at its headquarters at 100 McGuinness Blvd. in Greenpoint, New York, and at the PSFCU branch in Algonquin, Illinois. The events took place on August 1, on the 82nd anniversary of the outbreak of the Uprising, commemorating one of the most important and heroic chapters in Polish history.

The Greenpoint ceremony began at 11:00

a.m. local time - 5:00 p.m. Polish time - at the symbolic "W" hour. Sirens wailed, and participants paid tribute to the insurgents with a minute of silence, followed by the ceremonial raising of the white-and-red flag bearing the symbol of Fighting Poland. The honorary flag-raising was performed by Ambassador Krzysztof Szczerski, Permanent Representative of the Republic of Poland to the United Nations, and Malgorzata Gradzki, Chair-

...continued on page 2

Second Cadillac XT5 Winner Selected



The sweepstakes organized to mark the 50th anniversary of our Credit Union continue to produce more lucky winners. During the second drawing, the grand prize - a luxury Cadillac XT5 - was won by Ms. Anna K. from Harwood Heights in Illinois.

In late July, she received her new car at the PSFCU branch in Norridge, IL, which she visits regularly. PSFCU President/CEO Bogdan Chmielewski presented the winner with the symbolic key to the Cadillac XT5, offering his heartfelt congratulations and wishing her many safe and happy miles behind the wheel of her new car.

"Winning this car was a truly huge - but also very pleasant - surprise for me," said Anna as she accepted the prize, expressing her joy at winning the prize.

...continued on page 2

PSFCU In Numbers

Information as of July 31, 2026

Assets



\$2,735,843,167

Loans



\$1,651,127,821

Net worth



\$308,997,452

Number of members



128,925

...continued from page 1

ticipates in the life of the Polish-American community.

The end of July and beginning of August also brought us much joy thanks to the anniversary sweepstakes celebrating PSFCU's 50th anniversary. During the second drawing for the grand prize, luck smiled upon Ms. Anna from Harwood Heights, Illinois, who became the owner of a new Cadillac XT5. She received the symbolic key to the car, and shortly after the car itself, at the PSFCU branch in Norridge. I warmly congratulate our winner and wish her many safe and happy journeys. There are still more drawings to come, so I encourage you to stay tuned for updates on the anniversary sweepstakes - maybe the next Cadillac will be yours!

September marks the return to school. I encourage parents and guardians to take this opportunity to talk to their children not only about responsible financial management but also about online safety. Cybercriminals are increasingly using emails, text messages, and social media to try to steal personal information or bank account details. Please remember that PSFCU never asks you to provide passwords, access codes, or full credit or debit card details over the phone, via text message, or by email. Caution and common sense remain the best protection against fraud.

One of the most important and most beautiful traditions of the Polish-American community - the 89th Pulaski Parade in New York, which will take place on Sunday, October 4. As every year, the Polish & Slavic Federal Credit Union will proudly participate in this unique event as its long-time sponsor and the largest group of participants. I cordially invite you all to celebrate with us on Fifth Avenue. Let's show together that our Polish heritage, patriotism, and the unity of our community remain alive and are a source of pride for future generations of Polish-Americans.

I wish you a peaceful end to your summer vacation and encourage you to continue actively using our services.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

Uprising Flag Flies Over PSFCU - c.d.

...continued from page 1

woman of the PSFCU Board of Directors. The flag will fly over the PSFCU headquarters for 63 days, commemorating the duration of the heroic struggle of Warsaw's residents for their homeland's freedom.

Among the invited guests were also Mateusz Sakowicz, Consul General of the Republic of Poland in New York; Przemysław Postolski, Vice Consul of the Republic of Poland; and Tadeusz Antoniak, Commander-in-Chief of the Polish Army Veterans Association in America. Father Grzegorz Markulak from the Parish of St. Stanislaus Kostka offered a blessing. The ceremony was also attended by representatives of Polish community organizations, Boy Scouts, veterans, representatives of PSFCU Board of Directors, employees and members, as well as a large gathering of local residents.

The solemn nature of the event was underscored by a performance by the Polonia Choir, which sang songs from the Uprising, lending the ceremony a unique atmosphere and serving as a reminder of the spirit of unity and remembrance that has long accompanied the Warsaw Uprising anniversary celebrations.

A parallel ceremony took place in front

of the PSFCU branch in Algonquin, Illinois, where the Chicago Polish community honored the memory of the heroes of the Warsaw Uprising. In addition to PSFCU representatives, the ceremony was also attended by Agata Grochowska, Vice Consul of the Republic of Poland in Chicago. Representatives of numerous Polish-American organizations were also among those present.

The annual ceremonies organized by PSFCU have long been an important part of the commemoration of the anniversary of the outbreak of the Warsaw Uprising in the United States. They are not only an expression of respect for the heroes of 1944 but also a testament to the commitment to preserving national memory and passing on our history to future generations of Polish-Americans.

Joint commemorations on the East Coast and in the Midwest have once again shown that the memory of the Warsaw Uprising remains alive even thousands of miles from Poland. For the nearly 130,000 members of our Credit Union, the values for which the insurgents fought - freedom, solidarity, and love for the homeland - remain an unwaveringly important part of Polish heritage and identity.

Second Cadillac XT5 Winner Selected - cont.

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The anniversary sweepstakes is one of the most important elements of the PSFCU's 50th-anniversary celebrations and an expression of gratitude to our members, who for five decades have helped shape the history of the largest Polish-American

financial institution in the United States. As part of the celebrations, four drawings have been planned, with four Cadillac XT5s up for grabs.

There are still two drawings ahead, giving more PSFCU members the chance to win this exceptional prize.



Take Advantage of Electronic Account Statements

Electronic account statements have become a convenient and secure alternative to traditional paper statements. E-statements offered by our Credit Union allow members to receive, view, and manage their account information electronically. This simple digital service provides several important benefits to both account holders and the environment.

Among the greatest advantages of e-statements are speed and convenience. Instead of waiting for a statement to arrive in the mail, PSFCU members can access their account information online, often as soon as the statement is available. E-statements can be viewed on a computer, tablet, or smartphone, making it easy to check

account balances, review transactions, and view other financial information.

E-statements can also help you better organize your finances. They can be downloaded and stored digitally, allowing members to keep important financial documents without having to store them in filing cabinets or paper folders. Documents can be quickly searched and retrieved as needed for budgeting, preparing tax returns, applying for loans, or maintaining personal records.

Security is another important benefit. Paper statements can be lost or delivered to the wrong address. E-statements are accessed through secure online or mobile banking platforms, which reduces the amount of confi-

dential financial information sent by mail. As a reminder, members should make sure to use strong passwords and follow recommended online security guidelines.

Choosing e-statements can also help protect the environment. Reducing paper use means fewer cut down trees, less printing, and less transportation associated with delivering paper documents. For customers who want to make more environmentally responsible decisions, switching to e-statements is a small but meaningful step.

Switching to e-statements is very simple - log in to your account on PSFCU's mobile app or online banking and give your consent to receiving your statements electronically.

Zelle® - Send Money Quickly and Safely

Zelle® is a convenient digital payment service that makes sending and receiving money fast, simple, and secure. Available through PSFCU's online and mobile banking, Zelle® allows users to send money directly from an eligible account to another registered recipient within minutes.

One of the biggest advantages of Zelle® is its speed. Instead of writing a check or using cash, users can quickly send money electronically. This can be especially useful when splitting restaurant bills, sending money to friends or family, reimbursing someone for a pur-

chase, or covering everyday expenses.

Convenience is another key benefit. There's no need to withdraw cash or remember account numbers when sending money to someone who already uses Zelle®.

Zelle® can also provide a simple and effective way to manage personal payments. By reducing the need for cash and paper checks, the service can simplify everyday financial transactions and help you stay organized.

For those who value speed, convenience, and digital banking, Zelle® offers a practical way to transfer money

electronically. We also remind you to send money through Zelle® only to people you know and trust.

Our Credit Union has been offering the Zelle® payment service to individual members for over a year, and as of September 1, the service is also available to small business owners. For more information, visit www.psfcu.com/zelle or contact our Member Services Center at 1.855.PSFCU.4U (1.855.773.2848).

Zelle is a subject to approval and is available to members in good standing. Daily and monthly limits apply.

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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. 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.

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From the Life of Our Credit Union Branches

The end of July and beginning of August were filled with Polish community events, such as festivals, picnics, and various other outdoor gatherings. As usual, our Credit Union sponsored and our branch employees participated in many of them.

July was a busy month for the staff at our Ridgewood, NY, branch, who took part in two events: the end-of-school-year celebration organized by the PS71 PTO and a meeting organized by NYPD Pulaski Association.



Once again, our branch in Algonquin, IL, sponsored the Ribfest, organized by the Rotary Club and the local Chamber of Commerce. The event took place on July 9–12.



On Thursday, July 23, the Polish Consulate in Chicago hosted a formal “Outstanding Pole” awards ceremony organized by the “Teraz Polska” foundation. Jolanta Wisnicki from the Bolingbrook branch attended the ceremony. Heartfelt congratulations to this year’s winners!



On Sunday, July 26, employees from our Bridgeview and Bolingbrook branches spent time with our members at the Big Family Picnic in Yorkville, Illinois. Thank you for the invitation, the wonderful time, and the opportunity to connect with our community.



Our Midwest Mortgage Sales Team participated in the Mainstreet Propel event on July 28, which took place at Abbington Distinctive Banquets. Mainstreet Propel is an annual event featuring a wide variety of exhibitors, and PSFCU is proud to be one of them.



The event attracts hundreds of real estate agents from many areas and provides an excellent opportunity to increase visibility, build relationships, and network.

On Sunday, August 2, our Clifton branch had the opportunity to spend time with the PSFCU community during the Highlander Picnic, organized by the Kazimierz Przerwa-Tetmajer Circle No. 6 of the Polish Highlanders Association of New Jersey.

On August 9, PSFCU employees in Illinois took part in the 39th Polish-American Marian Walking Pilgrimage from Chicago to the Shrine of Our



Lady of Częstochowa in Merrillville, Indiana. It was a beautiful time of fellowship and prayer during this traditional, annual pilgrimage, which our Credit Union has supported for years.



Our Credit Union is now making its mark around the world! We are pleased to announce that our Boro Park branch prepared small gifts for one of PSFCU members, who delivered them to children in need in Africa.

