

Dear PSFCU members,

On September 20, 2026, the headquarters of the Polish & Slavic Federal Credit Union in Greenpoint was visited by very special guests. PSFCU had the pleasure of hosting the President of the Republic of Poland, Karol Nawrocki, together with the First Lady, Marta Nawrocka, who were accompanied by representatives of the Presidential Chancellery. The presence of the Presidential Couple at the headquarters of our Credit Union, which is celebrating its 50th anniversary this year, was a great honor for us and one of the most momentous events of this jubilee year. It was also a beautiful expression of the bonds linking Poland with Polish-Americans and of the recognition for the achievements and many years of activity of our Credit Union. This special meeting will long remain in our memory and will certainly go down in the history of PSFCU as one of the most important events of the jubilee year.

On Sunday, September 6, at the Shrine of Our Lady of Czestochowa in Doylestown, Pennsylvania, we presented a chalice blessed by Pope Leo XIV during our June meeting in Rome with the PSFCU Board of Directors, Supervisory Committee, and the Management. We presented the chalice to Provincial Father Krzysztof Wieliczko as a votive offering of

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A Special Visit in Our Anniversary Year



The headquarters of the Polish & Slavic Federal Credit Union in Greenpoint welcomed very distinguished guests on September 20, 2026. As part of their visit to New York, we were honored to host the President of the Republic of Poland, Karol Nawrocki, along with First Lady Marta Nawrocka, who were accompanied by representatives of the Presidential Chancellery.

The meeting provided an opportunity to speak with representatives of the PSFCU Board of Directors, Supervisory Committee, and the Management. The visit took place as we celebrate the 50th anniversary of our institution's founding and five decades of service to the Polish-American community.

During the meeting, President Nawrocki thanked the PSFCU for the 50 years of service and commitment to the Polish-American community, and the support we have provided to Polish-American organizations. He also extended his best wishes to PSFCU for continued success and prosperous growth in the years to come.

The visit also had a special symbolic significance. PSFCU received the flag of the Republic of Poland from the Polish President, which will serve as a memento of this special meeting. In gratitude for the visit, the President was presented with a commemorative statuette depicting a PSFCU savings passbook - a reference to the history of our institution and its origins.

A Chalice of Gratitude - a Gift from PSFCU to American Czestochowa

As Polish & Slavic Federal Credit Union celebrates its 50th anniversary, there have been many special moments that will remain in our memories for a long time. One of them was the presentation of a unique gift to the Shrine of Our Lady of Czestochowa in Doylestown: a Mass chalice blessed by Pope Leo XIV.

The ceremony took place on September 6 during Holy Mass in American Czestochowa.

The chalice was presented to Provincial Father Krzysztof Wieliczko by representatives of the PSFCU Board of Directors, Supervisory Committee, and Management, with a large group of our Credit Union's members in attendance.

The story of this unique gift began several months earlier at the Vatican. On June 17, 2026, during a meeting between PSFCU

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PSFCU In Numbers

Information as of August 31, 2026

Assets



\$2,754,740,418

Loans



\$1,686,687,717

Net worth



\$304,470,597

Number of members



129,338

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thanksgiving for Our Lady's protection of PSFCU throughout its fifty years of operation.

On the same day, the annual pilgrimage to American Czeszochowa for senior members of our Credit Union also took place. Nearly 800 people participated in this year's event, arriving in Doylestown on fourteen buses provided by PSFCU.

This fall got off to an extremely busy start for PSFCU. September 30 marked the 50th anniversary of the signing of our Credit Union's founding documents. We are celebrating this special anniversary throughout the year, and it will culminate, among other events, with a series of concerts by the Tre Voci ensemble, which will take place in October in New York, New Jersey, and Illinois. The artists will take the audience on a musical journey through five decades of greatest hits, guaranteeing evenings full of touching moments and unforgettable emotions. Tickets for these special concerts are available free of charge to PSFCU members at all of our credit union's branches while supplies last.

October is traditionally celebrated in the United States as the Polish Heritage Month, and its most important event remains the Pulaski Parade in New York. This year's celebrations hold special significance for the Polish & Slavic Federal Credit Union. In this jubilee year marking the 50th anniversary of our Credit Union, we will participate with great pride in the parade, with Dr. Iwona Korga, a member of the PSFCU Board of Directors, serving as its Grand Marshal. This honorable distinction is a recognition of her many years of service in preserving Polish heritage, promoting history, and working on behalf of the Polish-American community. Once again, we extend our heartfelt congratulations to dr Korga!

The 50th anniversary celebrations of PSFCU are not only an opportunity to celebrate together, but also to prepare attractive offers for our members. In October, you can take advantage of offers including, among other things, preferential interest rates on selected term deposits and favorable financing terms for home purchases. In closing, I would like to thank you for the trust you have placed in us for the past fifty years. It is this trust that motivates us to continue growing and constantly improving the quality of our services.

Sincerely,

Malgorzata Gradzki
Chairwoman of the PSFCU Board of Directors

A Chalice of Gratitude - cont.



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representatives and Pope Leo XIV, the chalice was blessed by the Pope. This meeting held special significance for our Credit Union, which this year is celebrating half a century of activity and service to the Polish community in the United States.

The chalice is a votive offering of gratitude for the protection of the Blessed Mother over the PSFCU throughout its fifty years of activity. It is also an expression of gratitude to American Czeszochowa - a place that for decades has remained one of the most important centers of spiritual and community life for Poles in the United States.

PSFCU joins the SGH Partners Club

The Polish & Slavic Federal Credit Union has become a partner of the SGH Warsaw School of Economics, joining the group of organizations associated in the SGH Partners Club. The cooperation agreement was signed on September 15, 2026, at the university's headquarters in Warsaw by the SGH Chancellor, Prof. Piotr Wachowiak, PhD, and PSFCU President/CEO Bogdan Chmielewski. The ceremony was also attended by representatives of the SGH authorities with Vice Chancellor, Prof. Dorota Niedziolka, PhD as well as the PSFCU Board of Directors, Supervisory Committee, and Management with BOD Chairwoman Malgorzata Gradzki.

The SGH Partners Club brings together nearly 50 organizations that cooperate with the university on educational, research, and development projects. The partners share their knowledge and experience with the academic community, involve experts in teaching initiatives, and support the development of young people's competences that respond to the needs of the modern economy.

The first important project under the new partnership will be a summer internship program

for SGH students in the United States, organized and financed by PSFCU. Recruitment of participants is expected to begin as early as 2026. The internships will be a unique opportunity for young people to gain practical professional experience and learn about the specifics of how a large financial institution operates in the American market.

The cooperation will also have an educational and environmental dimension. PSFCU wants to draw on the knowledge and experience of SGH lecturers, while at the same time bringing closer to young members of Our Union the opportunities of studying at one of the most renowned economics universities in Poland. As emphasized by the President/CEO of our Credit Union, Bogdan Chmielewski, this partnership opens a new chapter of cooperation between the Polish-American community and the WSE community.



Let's Celebrate the Polish Heritage Month Together

October is a special month for the Polish-American community and all Americans of Polish descent. Since 1981, we have been celebrating the contribution of Poles to the growth of America. Polish Heritage Month is celebrated in October to commemorate the arrival of the first Polish settlers in Jamestown, Virginia in October 1608, as well as the death of Casimir Pulaski, the father of the American cavalry, who died in October of 1779.

From the very beginning of its existence, our Union has proudly supported the entire Polish community in the U.S., appreciating its contribution to shaping the economy, culture, and arts. We believe that just as Polish heritage connects Poles with the past, the proper financial management helps them look to the future with optimism.

On the occasion of Polish Heritage Month, PSFCU has prepared a special promotion thanks to which our members can strengthen their finances while celebrating our Polish heritage. Check out what we have prepared especially for you:

Exclusive term share interest rate – up to 5% APY!¹

Throughout October, we offer very attractive interest rates on term shares – as much as 5% APY! Don't wait, take advantage of our offer and secure your financial future. Invest the amount of \$50,000 in a 5-year term share. You can't miss

such a great opportunity!

No fees for submitting a mortgage loan application²

Are you planning to buy a house but are put off by loan-related costs? Not in October! This month, we are waiving the fees for submitting a mortgage loan application. Thanks to this, you will save \$600! So if you have found your dream home, start the loan process today at the Polish & Slavic Federal Credit Union. Make your dream come true and spend Christmas in your new home!

Celebrate our Polish heritage with our Credit Union and invest in your future!

Attractive interest rates on term deposits and no fee for a mortgage application – it's all waiting just for you! Together with thousands of PSFCU members who have placed their trust in us, let's celebrate our Polish heritage. Take advantage of these exceptional offers prepared especially for this occasion and build your secure financial future with us!

The offer is valid only until the end of October, so do not miss this opportunity. Visit one of the PSFCU branches or check the details of the offer by visiting our website at www.psfcu.com.

Additionally, at all branches of our Credit Union, throughout October as is our tradition, PSFCU members will be able to enjoy delicious, healthy apples. You are most welcome!

Protect Your Personal Data

The month of October is also Cybersecurity Month in the U.S. Year by year, the number of people who become victims of scammers using various methods to obtain logins, passwords, and personal information is increasing. Artificial Intelligence is being used more and more often for fraud, generating convincing emails, messages, fake audio or video content. If you receive any messages in which you are asked to provide confidential personal data or to quickly send any payment, first verify this information by calling the official number of a given institution or our Credit Union.

How to protect yourself from fraudsters? First and foremost, stay up to date by reading about ways to protect confidential information. An important measure is to regularly review and update it. To avoid unnecessary stress, regularly verify the information on your accounts. This is essential for security. Whether you have moved, changed your phone number, or updated your email address, make sure we have your accurate information. Visit your preferred branch of PSFCU or update your account by phone by calling our Member Services Center at: 1.855.PSFCU.4U (1.855.773.2848).



Let's Celebrate the Polish Heritage Month and the 50th Anniversary of PSFCU Together

Take advantage of our special promotions:

- 1

\$50,000 term share

for 5 years at 5% APY¹
- 2

Apply for a mortgage loan -

save \$600 on waived loan

application fee²

The promotional period begins October 1 and ends October 31, 2026. Products and services are available only to PSFCU members. Offers, rates, terms, and conditions are subject to change without notice. Offers may not be available in all states. Other restrictions may apply.

1. APY = Annual Percentage Yield. The advertised rate applies to a 60-month term share of \$50,000. Other promotional APYs for lower or higher amounts are available at www.psfcu.com. A penalty fee for premature withdrawal of the deposit in the amount of the dividend for 365 days applies. Transferring the dividend will reduce the expected returns. 2. The promotion applies to the purchase of a 1-4 family residential property. The borrower must meet standard eligibility requirements and ability to repay. Loans with a down payment of less than 20% of the home value require private mortgage insurance (PMI).

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



PSFCU is an Equal Opportunity Lender.

From the Life of Our Credit Union Branches

Our Credit Union ended August on a high note, organizing summer events and festivals, and our employees continued supporting various events in September.

On Sunday, August 23, our branch in Bridgeview had the pleasure of participating in the parish picnic and connecting with the local community at St. Blase Church in Summit, IL.



As every year, the branch in Orland Park, IL had the honor of participating in the Innovative Picnic of Wladyslaw Orkan Circle No. 2 - Nowy Targ. It was a wonderful event, highlighted by excellent organization and the fantastic atmosphere. We



look forward to the next picnic!

As part of the 15th edition of the "National Reading" campaign, *Dziady* by Adam Mickiewicz was read in Naperville, IL. The event, organized by the Polish Heritage Association of Naperville, was attended by Jolanta Wisnicki from the Bolingbrook branch. National Reading is a project



that connects Poles all over the world.

Employees from the branch in Norridge once again took part in the Taste of Polonia festival in Chicago, which took place from September 4 to 7 at the Copernicus Center. For four days, festival participants had the opportunity to visit the PSFCU booth. Among the guests at the festival were, among others, Illinois State Comptroller Suzanna Mendoza, the president of the Polish Clubs Association Lucja Mirowska-Kopeć together with her husband, Miss Poland 2025 and 2026, the heroic Bear Wojtek, and a wide circle of our supporters. See you again next year!



PSFCU Seniors In American Czestochowa

On September 6, 2026, nearly 800 members of the Polish & Slavic Federal Credit Union - seniors and their caregivers - set out for Doylestown, Pennsylvania, to visit the Shrine of Our Lady of Czestochowa, often referred to as the "American Czestochowa." This year's trip coincided with the 60th edition of the Polish-American Family Festival, which for six decades has drawn thousands of people to the Shrine to celebrate Polish culture, traditions, and community.

For many years now, PSFCU has been organizing this special trip with our Credit Union's senior members in mind. This year, participants arrived in Doylestown on 14 buses provided by PSFCU. Thanks to this, seniors from various towns were able to safely and comfortably spend the entire day together at one of the most important spiritual and cultural sites for the Polish-American community.

The visit to American Czestochowa was primarily an opportunity for prayer and participation in Holy Mass, but also for meeting friends, conversing, and celebrating a Polish holiday together. Partici-

pants were also able to enjoy the Festival's attractions, listen to music, sample traditional Polish dishes, and meet representatives of Polish-American organizations and communities.

For many seniors, such a trip means much more than just a day trip. American Czestochowa is a place that has united Poles living in the United States for generations, reminding them of their shared roots, faith, and traditions. By organizing this annual trip, PSFCU aims to ensure

that even those Union members who may find it difficult to travel to Doylestown on their own can continue to participate in this important event.

This year's seniors' gathering also held special significance due to PSFCU's 50th anniversary. It was yet another opportunity to celebrate this milestone together and, in doing so, to thank our oldest members for their long-standing membership, trust, and contribution to the history of our Credit Union.

