POLISH & SLAVIC FEDERAL CREDIT UNION
50 anniversary 1976 - 2026

Our Credit Union

Vol. 13 | No. 11 (155) | Year 2026
November 2026

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION



Dear PSFCU members,

This fall is a special one for the Polish & Slavic Federal Credit Union – we are celebrating our 50th anniversary. This is a wonderful opportunity to thank you for your trust and loyalty, which have enabled us to build, together, a strong organization serving the Polish community in the United States for five decades.

In October, we participated in the 89th Pulaski Parade in Manhattan, of which PSFCU has been the main sponsor for many years. I am delighted that so many of our employees and volunteers represented our Credit Union at this unique celebration of Polish heritage. This year's parade held special significance for us, as Dr. Iwona Korga, a member of the PSFCU Board of Directors, served as the Parade Grand Marshal.

We also celebrated our 50th anniversary with concerts by the Tre Voci ensemble, to which we offered our members free admission. The performances in New York and New Jersey, followed by concerts in Chicago, provided an opportunity to celebrate together with you and thank you for being a part of PSFCU's history for so many years.

Our anniversary sweepstakes are also ongoing. In October, we announced the winner of the third Cadillac XT5 – Mr. Christopher

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PSFCU In Numbers

Information as of September 30, 2026

Assets

$2,740,998,560

Loans

$1,699,215,398

Net worth

$306,052,559

Number of members

129,728

PSFCU on Fifth Avenue



On October 4, New York's Fifth Avenue was transformed for the 89th time into a white-and-red showcase of Polish pride, tradition, and community. Among the thousands of participants in the Pulaski Parade, the Polish & Slavic Federal Credit Union was, of course, well represented, as it has been the main sponsor of this unique event for many years.

PSFCU employees participated in large numbers in the parade, as did members of the Board of Directors, the Supervisory Committee, and the Management of our Credit Union. This year's parade held special significance for us also because Dr. Iwona Korga, a member of the PSFCU Board of

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50th Anniversary Concerts at PSFCU



The Polish & Slavic Federal Credit Union's five decades of history deserved a special celebration. To mark its 50th anniversary, PSFCU organized for its members a series of extraordinary concerts by the Tre Voci ensemble, which took place in October in New York, New Jersey, and Chicago. A total of six anniversary concerts became a musical celebration that brought together thousands of our Credit Union members and friends of the Polish-American community.

The first concert was held on October 16 at "Warsaw" club in Greenpoint. The next day, the artists performed two concerts in Lodi, New Jersey, and on October 18, they sang for the audience at Queens College. The anniversary tour concluded in Chicago, where Tre

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Rusc of Linden, NJ. Congratulations! We have one more drawing ahead of us, and another Cadillac is waiting for its owner.

I am also proud to introduce the winner of the 2026 PSFCU Rising Star Award, Kamil Stolarczyk, a 16-year-old tennis player of Polish descent from Ridgewood, New York. Kamil, a member of our Credit Union for nine years, won the USTA U.S. Championships in the under-16 category, competed in the U.S. Open juniors tournament, and holds a high position in the world junior rankings. In January 2027, he will represent the U.S. at the Australian Open. We wish him continued success!

This year, we are also celebrating the 30th anniversary of our branches in Clifton, New Jersey, and Boro Park, New York. For me personally, this is a special milestone, as it was at the Clifton branch that I began my professional career at PSFCU. We can all see how our Credit Union has grown over the past 50 years while remaining true to the values on which it was founded.

The upcoming Thanksgiving holiday reminds us of the importance of community, gratitude, and mutual support. Thank you for the trust you place in us every day, and for the fact that together we have created a thriving financial institution and are building a strong Polish-American community.

On behalf of the entire PSFCU team, I wish you and your loved ones a healthy, peaceful, and joyful Thanksgiving!

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

PSFCU on Fifth Avenue - cont.

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Directors, served as Grand Marshal of the 89th Pulaski Parade. This exceptional honor was a source of pride for our entire credit union community.

The weather decided to put the participants through an extra test this year. Rain accompanied the parade for much of the march, but it did not dampen anyone's spirit. On the contrary: the PSFCU's red umbrellas became one of the most distinctive elements of our contingent, adding even more color and energy to the white-and-red procession. This year's parade demonstrated once again that even New York's capricious weather could not stop the Polish community from celebrating together.

For PSFCU, participating in the Pulaski Parade is more than just an annual tradition. It is an expression of our long-standing commitment to the Polish-American community and our pride in our Polish heritage. For years, we have supported the Parade as its main sponsor, helping to create an event that brings together successive generations of Poles and reminds New York of the strength, history, and richness of our community.

50th Anniversary Concerts - cont.

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Voci performed at the Copernicus Center on October 24 and 25.

Voytek Soko-Sokolnicki, Mikołaj Adamczak, and Miłosz Gałaj, along with a group of professional musicians accompanying them on stage, took the audience on a musical journey spanning several decades – from timeless Polish classics to global hits. The distinctive blend of classical tenor voices with popular music, rock, and symphonic grandeur created a show full of energy, emotion, and memories.

What characterized all the concerts was their anniversary atmosphere. The audience not only listened to the music but also celebrated together the 50-year history of PSFCU: an institution founded on the initiative of Polish immigrants that has grown alongside successive generations of the Polish diaspora over five decades.

The enormous interest in the concerts demonstrated just how strong the bond is between PSFCU and its members. The free tickets were an anniversary gift from our Credit Union to those who, over the years, have helped shape its history and placed their trust in it.

Six concerts, three cities, and thousands of shared experiences – PSFCU's 50th-anniversary celebration was truly exceptional. There was music, there were emotions, there were memories, and above all, there was our Polish-American community. This is exactly how we wanted to celebrate our 50 years: together with you.

PSFCU President/CEO Honored With the „Pro Polonia et Ecclesia" Medal

During the Polish Heritage Mass, celebrated on October 18 at St. Joseph's Cathedral in Brooklyn, NY, Mr. Bogdan Chmielewski, PSFCU President/CEO and a member of the Administrative Council of the John Paul II Foundation in the Vatican, was honored with the "Pro Polonia et Ecclesia" medal, awarded by the Conference of Polish Bishops.

The award was presented by Bishop Robert Chrzaszcz in the presence of the Bishop Ordinary of the Diocese of Brooklyn, Robert J. Brennan, and other bishops. The medal is an expression of gratitude for Mr. Chmielewski's longstanding commitment to the Polish community, his support of Polish parishes and religious, educational, and cultural initiatives, as well as his efforts to promote unity and the development of the Polish-American community.

For many years, Mr. Chmielewski has been actively involved in initiatives that serve the Polish community, helping to preserve Polish heritage, strengthen intergenerational bonds, and maintain the Polish diaspora's connection to their homeland and the Church.

This medal serves as a special recognition of his work and contribution to the growth of the Polish community in the United States.



Do Good While Using PSFCU Digital Services

Once again, we encourage PSFCU members to join the "Season of Giving and Receiving" campaign. As part of this campaign, for every eligible digital transaction made in November and December of this year, we will make a charitable donation to Good360 and Operation Gratitude. In return, for each such transaction, our credit union members will receive one entry in a prize drawing for four cash prizes of $5,000.

Good360 is a charitable organization that enables companies to donate unsold goods to people in need. Operation Gratitude, on the other hand, is a national nonprofit organization whose mission is to uplift and express gratitude to military personnel and first responders by volunteering to support members of these communities in need.

Eligible transactions include adding and paying a new Bill Pay payee (minimum of $10) and adding and paying a new Zelle® contact (minimum of $5). For more details about the campaign, visit www.psfcu.com.

This promotional campaign is organized by Fiserv, Inc., non-affiliated third party vendor for PSFCU.

SEASON OF *Giving &* Receiving

PSFCU Credit Cards

A PSFCU credit card is an essential item in your wallet. Whether you're planning an exotic trip to the other side of the world or relaxing at a charming American resort, the Polish & Slavic Federal Credit Union's credit cards can be your best companion on such a journey. Our cards offer unmatched convenience and peace of mind. You can use them to make secure payments without having to carry large amounts of cash, and if your card is ever lost or stolen, all it takes is one phone call or logging into PSFCU Mobile Banking to block it effectively.

The key factors to consider when looking for the right credit card are a low interest rate and no annual fee. PSFCU credit cards meet these criteria and offer a range of additional benefits. PSFCU's credit card lineup includes options suitable for both those who use credit cards frequently and heavily, and those who use them only occasionally. If you fall into the first group - that is, if you use your credit card frequently - you'll be looking for a card that offers rewards points. If you're not interested in points and use your card only occasionally, you'll certainly be interested in a card with the lowest possible interest rate.

Another group of cardholders consists of people who travel around the world. The VISA Signature Elite card offers no fees for transactions made abroad, an accident and baggage delay insurance program, free car rental insurance, as well as travel services and emergency assistance. Additionally, with this card, you earn 1.25 rewards points for every dollar spent. Accumulated points can be redeemed for cash, which you can choose to apply toward your credit card balance or deposit into your PSFCU account. Signature Elite credit cardholders can also redeem their points for various travel products or services.

The Premier and Advantage cards also offer points redeemable for travel products or services. All PSFCU credit cards also offer a car rental insurance program and global services, as well as guarantee competitive terms for balance transfers. For those who do not have a credit history but would like to start building one, we recommend the Choice Card; for students, we recommend the Liberty Card.

If you're interested in any of PSFCU's credit cards and would like to learn more about them or apply for one, visit one of our branches, call the PSFCU Member Services Center at 1.855.PSFCU.4U (1.855.773.2848), or use Mobile or Online Banking at www.psfcu.com.



All PSFCU credit cards are subject to credit verification and approval. PSFCU membership required. Products are not available in all states. Other restrictions may apply. If you have any questions regarding credit cards offered by the PSFCU please contact the nearest branch or our member Service Center at 1.855.PSFCU.4U. Rewards points program for Liberty, Premier and Signature Elite credit cards is offered through CURewards®. No foreign transaction fees, cash rewards and 1.25 points per dollar spent is offered exclusively on Signature Elite cards.

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.

Scholarship Program for High-School Seniors

If you are a high school senior, have an account with our Credit Union, and plan to start college in the fall of 2027, you can apply for a scholarship from our Credit Union. Early December is the time to submit your scholarship applications!

Polish & Slavic Federal Credit Union, in partnership with the New York Credit Union Association (NYCUA), organizes a program offering scholarships of up to $2,500 to high school graduates entering college. These funds can be used to cover the cost of education at an accredited college or university.

To apply for a scholarship, you must first and foremost be a member of Our Credit Union and be a senior in high school at the time of application. Scholarship applications must be submitted during the period from December 4, 2026 until January 15, 2027. The program is open to young members of our Credit Union who will be beginning a two- or four-year degree program at an accredited college or university for the first time in the fall of 2027.

The application, along with the required documents (a transcript showing the grade point average for grades 9 through 11 and an essay), must be submitted electronically via the official NYCUA website.

All properly submitted applications will be evaluated in early spring 2027, and the list of scholarship recipients will be announced in late May 2027.

For additional information, visit our Credit Union's website, call 973-808-3240, ext. 7807, or email scholarships@psfcu.net.



Children's Holiday Smile

For the thirteenth time, the Polish & Slavic Federal Credit Union is launching the "Children's Holiday Smile" campaign. Since the campaign inception, thanks to your generosity, nearly $1.7 million has been donated to children in need. We invite you to support our joint initiative. Over the past twelve years, we have never been disappointed by your generosity.

This year, the "Children's Holiday Smile" campaign will begin on November 27 and will run through December 31. As always, the campaign will aim to support three Polish hospices for children as well as the Polish American Heritage Foundation.

Winner of the Third Cadillac XT5 Selected!

During our anniversary concert with the Tre Voci group on Saturday, October 17, we were delighted to announce the third winner of our lottery celebrating the 50th anniversary of Our Union. The lucky winner of our third of four Cadillac XT5s is Mr. Christopher Rusc of Linden, NJ. The symbolic key to his brand-new car was presented to him on behalf of PSFCU by Our Union's Executive Director, Mr. Bogdan Chmielewski. Congratulations!



Young Tennis Player Becomes PSFCU Rising Star

On October 9, we had the great pleasure of presenting our annual PSFCU Rising Star 2026 award to Kamil Stolarczyk, a young tennis player of Polish descent. Kamil has been playing tennis for 10 years – and has been a member of our Credit Union for 9 years. He came to accept the award with his parents, Katarzyna and Przemysław.

"Congratulations, and we're glad that we can contribute to Kamil's success in this way," said Bogdan Chmielewski, President/CEO of Our Credit Union, as he presented Kamil a symbolic check on behalf of PSFCU.

Kamil is 16 years old, lives in Ridgewood, NY, and has been playing tennis since he was 6. He is currently ranked 10th in the world in his age group.

"Tennis has always been my greatest passion, and I'd like to become a professional player in the future," said Kamil. "I've been connected with the Polish community in New York; I attended the Polish Saturday school in Ridgewood, and I'm glad that through tennis, I can also represent it."

This year has been special for Kamil. In August, he achieved his greatest success to date – he won the USTA National Championships in Kalamazoo, WI in the under-16 division. Thanks to this, he also qualified for the U.S. Open juniors tournament, where he competed in singles and doubles. In January 2027, he will represent the United States at the Australian Open, another junior Grand Slam tournament. We warmly congratulate Kamil and his parents and wish him many more future successes!

