

NATIONAL CREDIT UNION ADMINISTRATION

Industrial and Commercial

FEDERAL CREDIT UNION

(A corporation chartered under
the laws of the United States)

CHARTER NO. 12518

NCUA 4005

ORGANIZATION CERTIFICATE

Industrial and Commercial

FEDERAL CREDIT UNION

Charter No. 1508

TO NATIONAL CREDIT UNION ADMINISTRATION:

We, the undersigned, do hereby associate ourselves as a Federal credit union for the purposes indicated in and in accordance with the provisions of the Federal Credit Union Act, (12 U.S.C. 1751 et seq.). We hereby request approval of this organization certificate; we hereby apply for insurance of member accounts; we agree to comply with the requirements of said Act, with the terms of this organization certificate and with all laws, rules, and regulations now or hereafter applicable to Federal credit unions; we authorize the National Credit Union Administration to include this Federal credit union, as a nonprofit organization, in a group return as may be required by the Internal Revenue Service; and we hereby certify that:

(1) The name of this credit union shall be _____

Industrial and Commercial

Federal Credit Union.

(2) This credit union will maintain its office at _____

_____ a location in the territory described in the field of membership.

and will operate in the territory described in the field of membership.

(3) The names and addresses of the subscribers to this certificate and the number of shares subscribed by each are as follows:

NAME	ADDRESS	SHARES
Rev. Longin Tolczyk	673 Leonard Street Brooklyn, New York	1
Halina Zolnierowicz	141 India Street Brooklyn, New York	1
Rev. Emil Altmajer	940 Manhattan Avenue Brooklyn, New York	1
Jan Raczkowski	77-26 A 74th Street Glendale, New York	1
Mark Luniewski	19-04 - 147th Street Whitestone, New York	1
Wladyslaw Franczak	88 Monitor Street Brooklyn, New York	1
Jerzy Wolinski	589 Driggs Avenue Brooklyn, New York	1
Joseph Waltos	83 Greenpoint Avenue Brooklyn, New York	1

(4) The par value of the shares of this credit union will be \$5.00.

(5) The field of membership shall be limited to those having the following common bond: Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter and who live in the New York, New York-New Jersey Standard Metropolitan Statistical Area; unremarried spouses of persons who died while within the field of membership of this credit union; employees of this credit union; members of their immediate families; and organizations of such persons.

(6) The term of this credit union's existence shall be perpetual: Provided, however, that upon the finding that this credit union is bankrupt or insolvent or has violated any provision of this organization certificate, of the bylaws, of the Federal Credit Union Act including any amendments thereto or thereof, or of any regulations issued thereunder, this organization certificate may be suspended or revoked under the provisions of Section 120 (b) of the Federal Credit Union Act.

(7) This certificate is made to enable the undersigned to avail themselves of the advantages of said Act.

(8) The management of this credit union, the conduct of its affairs, and the powers, duties, and privileges of its directors, officers, committees and membership shall be set forth in the approved bylaws and any approved amendments thereto or thereof.

IN WITNESS WHEREOF we¹ have hereunto subscribed our names this

day of _____, 19__.

<u>[Signature]</u>	<u>[Signature]</u>
<u>[Signature]</u>	<u>[Signature]</u>
<u>Rev. Emil Altomayer</u>	<u>[Signature]</u>
<u>[Signature]</u>	<u>[Signature]</u>

Subscribed before me, an officer competent to administer oaths, at Polish-Slavic Center

this 30 day of SEPTEMBER

1976
Signed [Signature]

ROMAN E. WIZGALSKI
NOTARY PUBLIC, STATE OF NEW YORK
No. 24-01114527698
(Notary public, other competent officer)
Commission Expires March 30, 1978

¹At least seven signers, none of whom should administer the oath.



NATIONAL CREDIT UNION ADMINISTRATION
Washington, D.C. 20456

CHARTER NO.
22592

CERTIFICATE OF NAME CHANGE

I, the undersigned, certify that in accordance with the prescribed procedures of the
National Credit Union Administration, the name of the
Industrial & Commercial Federal Credit Union

was changed to:

Polish & Slavic Federal Credit Union

The amendment of the charter changing the name of the credit union was approved
on October 23, 1979

A handwritten signature in cursive script that reads "William B. Covington".

Regional Director
National Credit Union Administration

(NOTE: This certificate may be used to support the changing of the name of the credit union with
the bank, the surety company, on investment certificates owned by the credit union, etc.)



NATIONAL CREDIT UNION ADMINISTRATION
Washington, D.C. 20456

CHARTER NO.
22592

CERTIFICATE OF NAME CHANGE

I, the undersigned, certify that in accordance with the prescribed procedures of the National Credit Union Administration, the name of the Industrial & Commercial Federal Credit Union was changed to

Polish & Slavic Federal Credit Union

The amendment of the charter changing the name of the credit union was approved on October 23, 1979

William B. Corington
Regional Director
National Credit Union Administration

(NOTE: This certificate may be used to support the changing of the name of the credit union with the bank, the surety company, on investment certificates owned by the credit union, etc.)



AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;² [deleted 9/4/2002]~~

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, persons retired as pensioners or annuitants from the above employment, members of their immediate families, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

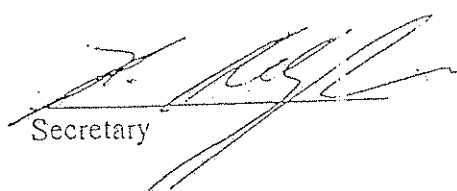
Approved on September 4, 2002, by ^{For} Layne L. Bumgardner, Regional Director

By: 

At a meeting held on September 30, 2002 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.



President



Secretary



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹

2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;²

~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;~~³ [deleted 9/4/2002]

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment,~~ members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on November 26, 2002, by Layne L. Bumgardner, Regional Director

By Layne L. Bumgardner

At a meeting held on December 18, 2002 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

[Signature]
President

Thomas K. Wojlawowicz
Secretary

000001



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

- 1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- 2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;²
- 3. Members of the Polish Friends of Copiague, Inc. located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;³
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;~~⁴[deleted 9/4/2002]

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment,~~ members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on February 19, 2004, by Mark A. Treichel, Regional Director

By Mark A. Treichel

At a meeting held on FEBRUARY 24, 2004 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

TOMASZ BORTNIK, CHAIRMAN
President

ANDRZEJ KAMINSKI
Secretary



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;² [deleted 9/4/2002]~~
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;³
3. Members of the Polish Friends of Copiague, Inc. located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;⁴
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;⁵

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment~~, members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on July 3, 2008, by Michael H. Sadowsky, Director of Insurance

By 

At a meeting held on October 27, 2009 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

TOMASZ BORTNIK, CHAIRMAN WOJCIECH MLECZKO
President Secretary



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;²[deleted 9/4/2002]~~
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;³
3. Members of the Polish Friends of Copiague, Inc. located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;⁴
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;⁵
5. Members and volunteers of the Polish Supplementary School Council of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on November 19, 2008;⁶

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment~~, members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby

approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on November 19, 2008, by Michael H. Sadowsky, Director of Insurance

By _____



At a meeting held on October 27, 2009 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

TOMASZ BORTNIK, CHAIRMAN
President

WOJCIECH MLECZKO
Secretary



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

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1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;²[deleted 9/4/2002]~~
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;³
3. Members of the Polish Friends of Copiague, Inc. located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;⁴
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;⁵
5. Members and volunteers of the Polish Supplementary School Council of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on November 19, 2008;⁶
6. Voting members of the Alliance of Polish Clubs in the U.S.A. in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on January 26, 2010;⁷

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment~~, members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on January 26, 2010, by Michael H. Sadowsky, Director of Insurance

By 

At a meeting held on January 26, 2010 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

TOMASZ BORTNIK, CHAIRMAN WOJCIECH MLECZKO
President Secretary



National Credit Union Administration
REGION I

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;¹
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;²[deleted 9/4/2002]~~
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;³
3. Members of the Polish Friends of Copiague, Inc. located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;⁴
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;⁵
5. Members and volunteers of the Polish Supplementary School Council of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on November 19, 2008;⁶
6. Voting members of the Alliance of Polish Clubs in the U.S.A. in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on January 26, 2010;⁷
7. Members of the Polish Highlanders Alliance of North America in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on September 3, 2002.⁸

and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment,~~ members of their immediate family or household, and organizations of such persons."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above federal credit union is hereby approved subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Approved on January 20, 2011, by A. J. Goyette, Acting Director of Insurance

By *A. J. Goyette*

At a meeting held on FEBRUARY 9, 2011 the above amendment to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

 Tom Bortnik
President
Tomase Bortnik, Chairman

 Jan Sporek
Secretary
Jan Sporek, Secretary

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;ⁱ
- ~~2. Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;ⁱⁱ[deleted 9/4/2002]~~
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;ⁱⁱⁱ
3. Members of the ~~Polish Friends of Copiague, Inc.~~ Polonia of Long Island, Inc. (name change 8/25/11) located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;^{iv}
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;^v
5. Members and volunteers of the Polish Supplementary School Council of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on November 19, 2008;^{vi}
6. Voting members of the Alliance of Polish Clubs in the U.S.A. in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on January 26, 2010;^{vii}

7. Members of the Polish Highlanders Alliance of North America in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on September 3, 2002;^{viii}

8. Members of The Kosciuszko Foundation, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on 12/21/1925; 1/20/12-IA

Spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above employment,~~ members of their immediate family or household, and organizations of such persons."

January 20, 2012

Date of Approval

Kent D. Buckham

Director, Office of Consumer Protection

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS
ADOPTING AMENDMENT OF CHARTER

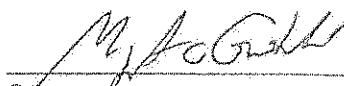
WHEREAS, the attached amendment of the credit union's charter is in the best interests of the members and is consistent with Law, and all necessary authorizations having been obtained,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the attached amendment of the charter of the Polish & Slavic Federal Credit Union NO. 22592 is hereby adopted by the board of directors in accordance with Article XXI of the Federal Credit Union Bylaws.

We, the undersigned President and Secretary of the above federal credit union, hereby certify that on FEBRUARY 15 2012 the above resolution amending the charter was adopted by the board of directors in accordance with Article XXI of the Federal Credit Union Bylaws.



President



Secretary

' 08/07/02 housekeeping amendment. CU requested removal of the Standard Metropolitan Statistical Area geographic description from charter. RD approved -current NCUA chartering policy does not require a geographic definition for associational common bond credit union. Additionally, Office of Management and Budget no longer uses Standard Metropolitan Statistical Area to describe geographic units.

" 02/06/95 G#1, P2,500

" 11/26/02, G#1, P2,000

" 02/19/04, G#1, P350

" 07/03/08 G#1, P373

" 11/19/08 G#1, P101 (Internet)

" 1/25/10 G#1, P2,000

" 1/20/11 G#1, P2,524



National Credit Union Administration

CERTIFICATE OF APPROVAL OF AMENDMENT TO BYLAWS

Polish & Slavic Federal Credit Union
Charter No. 22592

WHEREAS, formal request has been submitted by the officials of the Federal credit union that the following amendment of its bylaws be approved:

Article IV of the bylaws shall be amended:

Section 5. Quorum. Except as otherwise provided, 100 members constitute a quorum at annual or special meetings. If no quorum is present, an adjournment may be taken to a date at least 7 but not more than 14 days thereafter. The members present at any adjourned meeting will constitute a quorum, regardless of the number of members present. The same notice must be given for the adjourned meeting as is prescribed in Section 2 of this article for the original meeting, except that the notice must be given at least 5 days before the date of the meeting as fixed in the adjournment.

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the bylaws of the above Federal credit union is hereby approved this 17th day of July 2012, subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Kent D. Buckham
Director, Office of Consumer Protection

At a meeting held on April 25, 2012 the above amendment to the bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

Presiding Officer

Secretary



National Credit Union Administration

July 17, 2012

Marzena Wierzbowska, Chairperson
Polish & Slavic Federal Credit Union
100 McGuinness Blvd.
Brooklyn, NY 11222

Dear Ms. Wierzbowska:

The nonstandard bylaw amendment requested in a letter dated March 26, 2012, has been approved. The enclosed amendment must be adopted in accordance with the instructions provided and must not be altered in any way. The following actions are required for the amendment to become effective.

- The board of directors must adopt the amendments at a meeting held in accordance with the bylaws.
- The appropriate persons must sign and date the CERTIFICATE OF APPROVAL OF AMENDMENT TO BYLAWS in the proper place.
- File the completed certification form with the credit union's official bylaws. There is no need to forward a copy to NCUA.

If you have any questions concerning the contents of this letter, please direct them to Consumer Access Analyst Susan Ryan at (703) 664-3957.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kent D. Buckham'.

Kent D. Buckham
Director, Office of Consumer Protection

Enclosure

OCP-CA/SMR:sr
FCU 22592 - E4
SSIC 6100
Enclosure

cc: Office of General Counsel
NCUA Region I
Supervisory Examiner Roy Gray
District Examiner Thomas LoGiudice
Consumer Access Analyst Susan Ryan

CERTIFICATE OF APPROVAL OF AMENDMENT TO BYLAWS

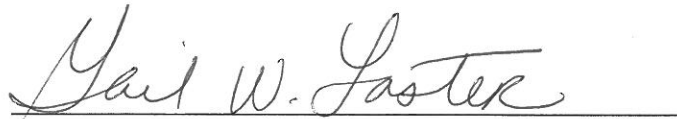
Polish and Slavic Federal Credit Union
Charter No. 22592

WHEREAS, formal request has been submitted by the officials of the Federal credit union that the following amendment of its bylaws be approved:

Article IV, Section 3. of the bylaws shall be amended to read as follows:

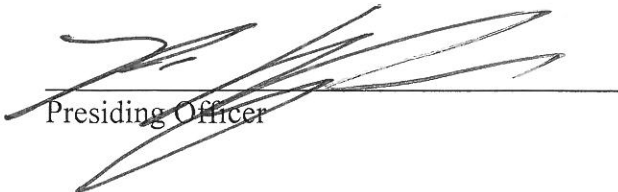
Section 3. Special Meetings. Special meetings of members may be called by the chair or the board upon majority vote, or by the supervisory committee as provided by these bylaws. The chair must call a special meeting, meaning the meeting must be held, within 30 days of the receipt of a written request of 2,000 members.

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the bylaws of the above Federal credit union is hereby approved this 26th day of July 2013, subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.



Gail W. Laster
Director
Office of Consumer Protection

At a meeting held on May 29th 2013 the above amendment to the bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.


Presiding Officer
Secretary



National Credit Union Administration

July 26, 2013

Ms. Krzysztof Matyszczuk
Chairperson
Polish and Slavic Federal Credit Union
100 McGuinness Blvd.
Brooklyn, NY 11222

Dear Ms. Matyszczuk:

The bylaw amendment you requested has been approved. The enclosed amendment must be adopted in accordance with the instructions provided and must not be altered in any way. The following actions are required for the amendment to become effective:

- Adopt the amendment at a meeting held in accordance with the bylaws;
- Ensure the appropriate officers sign and date the CERTIFICATE OF APPROVAL OF AMENDMENT TO BYLAWS in the proper place; and
- File the completed certification form with the credit union's official bylaws. You do not need to forward a copy to NCUA.

If you have any questions, please contact Consumer Access Analyst Susan Ryan at (703) 664-3957.

Sincerely,

A handwritten signature in black ink that reads "Gail W. Laster".

Gail W. Laster
Director
Office of Consumer Protection

Enclosure

OCP/SMR:smr
SSIC 6100
FCU 22592-E03

cc: Office of General Counsel
NCUA Region I
Supervisor Examiner Roy Gray
District Examiner Thomas LoGiudice
Consumer Access Analyst Susan Ryan

AMENDMENT OF CHARTER/BYLAWS

Polish & Slavic Federal Credit Union, Charter No. 22592, Brooklyn, New York

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter/bylaws be approved:

Section 5 of the charter shall be amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Regular members of Polish and Slavic Center, Inc. in Brooklyn, New York, who qualify for membership in accordance with its constitution and bylaws as of the date of this charter;ⁱ
2. ~~Members of the Polish & Slavic Center, Inc. who live in the state of Connecticut, limited to a maximum of 2,500 persons;~~ⁱⁱ [deleted 9/4/2002]
2. Members of the Polish Cultural Foundation, Inc. located in Clark, New Jersey, who qualify for membership in accordance with its constitution and bylaws dated December 12, 1994;ⁱⁱⁱ
3. Members of the ~~Polish Friends of Copiague, Inc.~~ Polonia of Long Island, Inc. (name change 8/25/11) located in Copiague, New York, who qualify for membership in accordance with its constitution and bylaws dated November 6, 2002;^{iv}
4. Voting members of the General Pulaski Memorial Parade Committee, Inc. in Brooklyn, New York who qualify for membership in accordance with its charter and bylaws in effect on July 3, 2008;^v
5. Members and volunteers of the Polish Supplementary School Council of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on November 19, 2008;^{vi}
6. Voting members of the Alliance of Polish Clubs in the U.S.A. in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on January 26, 2010;^{vii}
7. Members of the Polish Highlanders Alliance of North America in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on September 3, 2002;^{viii}

8. Members of The Kosciuszko Foundation, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on 12/21/1925; 1/20/12-IA

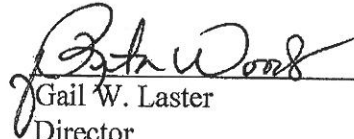
9. Members of the Polish Army Veterans Association of America, Inc. in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on May 26, 2012; 12/2/14 (Rev. 1/20/2015)

10. Members of the Copernicus Foundation in Chicago, Illinois who qualify for membership in accordance with its charter and bylaws in effect on September 22, 2009; 12/3/14 (Rev. 1/20/2015)

Spouses of persons who died while within the field of membership of this credit union, employees of this credit union, ~~persons retired as pensioners or annuitants from the above-employment~~, members of their immediate family or household, and organizations of such persons."

January 20, 2015

Date of Approval



Gail W. Laster

Director

Office of Consumer Protection



National Credit Union Administration
Office of Credit Union Resources and Expansion

December 28, 2018

Mr. Bogdan Chmielewski
President and CEO
Polish and Slavic Federal Credit Union
100 McGuinness Boulevard
Brooklyn, NY 11222

Dear Mr. Chmielewski:

Thank you for your request to amend Article V, Section 1(b) of your bylaws to increase the number and percent of required signatures for a nomination by petition. You request an increase in the percent from one (1) to two (2), and the maximum amount of signature from 500 to 2000.

I have approved your bylaw amendment request. The credit union must adopt the enclosed amendment in accordance with the instructions provided and it must not be altered in any way. The following actions are required for the amendment to become effective.

- The board of directors must adopt the amendments at a meeting held in accordance with the bylaws.
- The appropriate persons must sign and date the AMENDMENT TO BYLAWS in the proper place.
- File the completed certification form with the credit union's official bylaws. There is no need to forward a copy to NCUA.

If you have any questions, please contact Consumer Access Program Officer Annette Moore (703) 664-3844.

Sincerely,

Martha J. Ninichuk
Director

CURE/AKM:akm
FCU 22592 - 9E

cc: Mark Treichel, Executive Director, NCUA
Larry Blankenberger, Regional Director, NCUA
Jane Walters, Regional Director, NCUA
Roy Gray, Supervisory Examiner, NCUA
David Benoit, District Examiner, NCUA
Annette Moore, Consumer Access Program Officer, NCUA

CERTIFICATE OF APPROVAL OF AMENDMENT TO BYLAWS

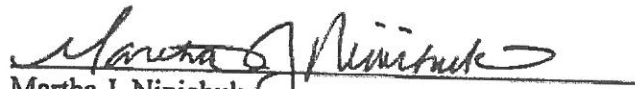
Polish and Slavic Federal Credit Union
Charter No. 22592

WHEREAS, formal request has been submitted by the officials of the Federal credit union that the following amendment of its bylaws be approved:

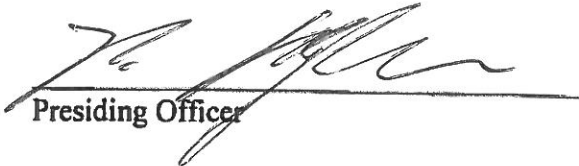
Article V, Section 1(b) of the bylaws shall be amended to read as follows:

(b) The nominating committee files its nominations with the secretary of the credit union at least 90 days before the annual meeting, and the secretary notifies in writing all members eligible to vote at least 75 days before the annual meeting that nominations for vacancies may also be made by petition signed by 2% of the members with a minimum of 20 and a maximum of 2000. The secretary may use electronic mail to notify members who have opted to receive notices or statements electronically.

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the bylaws of the above Federal credit union is hereby approved this 28th day of December 2018, subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.


Martha J. Ninichuk
Director, Office of Credit Union Resource and Expansion

At a meeting held on 12/19/18 the above amendment to the bylaws was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.


Presiding Officer


Secretary