

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear Members,

Together we are facing a difficult period posing threats to us and our loved ones, as well as creating an unprecedented situation in the American and world economies.

In the current environment, the most important factor in making any decision is the health and safety of our members and employees. I would like to assure you that the Polish & Slavic Federal Credit Union closely monitors and analyzes the situation related to the spread of COVID-19, and takes appropriate measures. We are constantly tightening up the procedures for the cleaning and disinfection of devices and of our branches.

At the same time, due to the unprecedented nature of the current situation, we must all be prepared for various event scenarios. I would like to remind you of the wide range of electronic services offered by our Credit Union. I encourage each of you to activate Online and Mobile Banking as soon as possible, which grant you 24/7 access to your accounts. Our employees, both in branches and in the Member Services Center, will gladly help you through this process. In recent days, we have also increased the Mobile Banking App daily check deposit limit to \$ 4,000 or \$ 6,000 respectively.

Our Credit Union also offers access to over 30,000 surcharge-free MoneyPass® ATMs where you can withdraw cash

without any fees. I would like to remind you that PSFCU VISA® debit and credit cards are accepted worldwide. If you haven't had the chance to obtain our debit card, I recommend that order one as soon as possible; if you do, we will have your card sent to you via expedited mail without any additional charges.

Please follow PSFCU on our social media platforms and on our website, where we will keep informing you about any changes

to our services.

The Polish & Slavic Federal Credit Union is dedicated to its mission of serving the Polish community in all circumstances, always with the well-being of our Members and employees in mind.

Sincerely,

Bogdan Chmielewski
PSFCU President/CEO

Changes to PSFCU Branch Hours

As the rapidly evolving COVID-19 situation increasingly impacts both our work and personal lives in unprecedented ways, PSFCU has made changes that will allow us to provide essential services to our members while helping to ensure the safety of our colleagues.

With the increased need to follow and enforce social distancing guidelines, since Monday March 23rd, 2020, all of our branches have been working behind closed doors allowing **no more than 10 members into the branch at a time.**

In addition we have temporarily changed branch hours to:

New York

McGuinness Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Greenpoint Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Maspeth Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Ridgewood Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Boro Park Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Staten Island Branch – Wednesday
Closed, Remaining Weekdays 12pm-6pm,
Saturday 9am-2pm

Copiague Branch – Wednesday closed,
remaining Weekdays 12pm-6pm, Saturday
9am-2pm (*drive-thru operations only,
branch lobby closed*)

New Jersey

Wallington Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Garfield Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Clifton Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Linden Branch – Monday - Friday
11am-6pm, Saturday 9am-2pm

Union Branch – Wednesday closed, Remaining
Weekdays 11am-6pm,
Saturday 9am-2pm

Trenton Branch – Wednesday closed,
Remaining Weekdays 11am-6pm,
Saturday 9am-2pm

Illinois

Norridge Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Mt. Prospect Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Schaumburg Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Bridgeview Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Orland Park Branch – Monday - Friday
9am-4pm, Saturday 9am-2pm

Glendale Heights Branch – Monday -
Friday 9am-4pm, Saturday 9am-2pm

Pennsylvania

Stroudsburg Branch - Monday closed,
remaining Weekdays 12pm-6pm, Saturday
9am-2pm (*drive-thru operations only,
branch lobby closed*)

Branch vestibule ATM's remain accessible to our members 24/7, allowing members to perform cash withdrawals and make cash or check deposits at any

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PSFCU In Numbers

information as of February 29, 2020

Assets

\$2,101,381,746

Loans

\$1,163,792,752

Net worth

\$209,825,692

Number of Members

101,680

Changes to PSFCU Branch Hours

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hour of the day. For cash withdrawals, you can take advantage of over 30,000 surcharge free ATMs within the MoneyPass® network. You also have the option to withdraw cash without pay-

ing any fees by choosing the cash-back option when making purchases with a PSFCU debit card at a majority of large chain retailers and supermarkets.

At the recommendation of the federal authorities, we encourage you to

avoid visiting the branches and take advantage of electronic services instead. Please remember that you can perform majority of transactions anytime, anywhere using our Online Banking or Mobile Banking App.

Let's Take Care of Our Health and Common Safety

The COVID-19 pandemic has affected the daily lives of all of us. Although we suggest that you make the most of our electronic services, which enable you to conduct majority of financial transactions, our branches remain open to allow you full access to our products and financial services.

However, if you do need to visit one of our branches, we ask you to comply with the recommended principles of hygiene and social distancing. This is to ensure the health and safety of you and that of our employees.

When standing in line, please also maintain the recommended distance of at least 6 feet from other people.

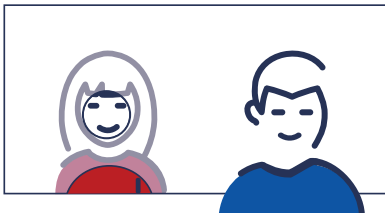
Please use available hand sanitizers and disinfectants or wash your hands after the transaction.



When coughing or sneezing, please cover your face with a tissue or hand bent at the elbow.



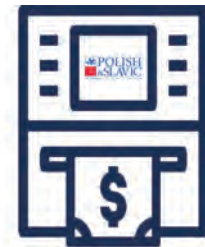
If you exhibit any symptoms of illness, please take advantage of PSFCU Online or Mobile Banking.



While you are being helped, we kindly ask you to maintain the recommended distance of at least 6 feet from the cashier's window.



Please avoid any physical contact with employees and other members of our Credit Union who are present at the branch.



If you need to withdraw cash, please use PSFCU ATMs located at our branches or one of over 30,000 ATMs within the MoneyPass® network. For further information, please log on to www.psfcu.com or follow us through our social media channels.



Our Credit Union Establishes the PSFCU Coronavirus Relief Fund

The COVID-19 pandemic has had an unprecedented impact on the lives of us all, but the elderly, the sick and those in need of special care are particularly affected. With them in mind, the Polish & Slavic Federal Credit Union has decided to establish the PSFCU Coronavirus Relief Fund. The purpose of the fund is to provide financial assistance to the members of Credit Union and the entire Polish-American community affected by the coronavirus outbreak.

The PSFCU Board of Directors has

decided to allocate \$250,000 to the PSFCU Coronavirus Relief Fund, with the stipulation that this amount may be increased as required. Money from the PSFCU Coronavirus Relief Fund will be awarded to Polish-American community organizations which present a plan to provide assistance to people severely affected by the effects of the COVID-19 pandemic.

Organizations interested in getting assistance should submit applications to e-mail address: relieffund@psfcu.com.

net. Decisions on the granting of assistance will be made on an expedited basis by a special committee of the PSFCU Board of Directors, represented by: Ryszard Bak, Bogdan Ogorek and Henry Walentowicz, Esq.

Our Credit Union is more than a bank. As a leading Polish-American organization, the Polish & Slavic Federal Credit Union encourages everyone to join our efforts at this difficult time on behalf those members of the American Polonia who require special assistance.

Your Finances at Your Fingertips

The coronavirus (COVID-19) pandemic has changed the habits and personal lives of many of you in an unprecedented way. We encourage you to take advantage of the PSFCU Online and Mobile Banking, which provide you with 24-hour access to your finances without leaving your home.

PSFCU on your computer screen

Online Banking is a free, fast, convenient to use, and most importantly secure service - all transmitted information is encoded. To register, simply visit www.psfcu.com and click the Services tab.

By using PSFCU Online Banking, you can:

- check your account balances,
- manage your credit card account,
- set up and manage bill payments,
- transfer funds between your accounts,
- apply for a loan or a credit card (we currently offer 0% APR for 20 months on purchases made with new credit cards),
- locate the nearest from among over 30,000 surcharge-free MoneyPass® network ATMs.

PSFCU in your smartphone

You can also access your account at our Credit Union using your mobile phone. We offer free applications for iPhones and phones with the Android operating system. This application can be downloaded from the online store offered by the manufacturers of these phones. If you have another telephone with an internet connection, using your cell phone, log on to <https://www.psfcu.com>.

PSFCU Mobile Banking enables you to:

- check your account balances and transaction history,
- transfer funds between accounts at PSFCU,
- pay bills,
- check the location of PSFCU branches and surcharge-free ATMs
- remotely deposit checks into your checking account up to a daily limit of \$4,000, and in some cases up to \$6,000.

If you would like to learn how to use the PSFCU Online and Mobile Banking, please visit www.psfcu.com or contact the Member Services Center at 1.855.PSFCU.4U (1.855.773.2848).

PSFCU Suspends Account-Related Fees

In order to help our members through the difficult times caused by the COVID-19 pandemic, Polish & Slavic Federal Credit Union is suspending until further notice the following account-related fees:

1. Auto-transfer fee
2. Returned check fee
3. Insufficient funds fee
4. Overdraft privilege fee

At the recommendation of the federal authorities, we encourage you to avoid visiting the branches and take advantage of electronic services instead. Please remember that you can perform majority of transactions anytime, anywhere using our Online Banking or Mobile Banking App. For more detailed information on using these services or to enroll, please log on to www.psfcu.com.

We thank you for your membership and appreciate your patience and understanding as we work through this difficult time together. Follow us online or in our social media channels for detailed and up-to-date information.



PSFCU Online & Mobile Banking

Your finances
at your
fingertips

www.psfcu.com

Membership restrictions apply. You must be a registered Online Banking user to be able to use Mobile Banking. Internet connection fees may be applied by your cellular service provider. Other restrictions may apply.



New Phishing Scams Related to the Coronavirus (COVID-19) Outbreak

Scammers are taking advantage of fears surrounding the novel coronavirus (COVID-19). They're setting up websites to sell false products, and using fake emails, texts, and social media posts as a ruse to steal your money and elicit your personal information. The emails, which contain an infected attachment or a link to a malicious website, are made to appear like they come from the Centers for Disease Control and Prevention (CDC) or the World Health Organization (WHO). WHO posted an article on its website warning users of this scam.

Fraudsters have also exploited Johns Hopkins University's interactive Coronavirus dashboard containing an interactive map that tracks Coronavirus statistics by region. Cybersecurity firms have identified several fake Coronavirus interactive maps that infect user devices with credential-stealing malware. Fraudsters are circulating links to these malicious websites containing Coronavirus maps through social media and phishing emails.

There have also been reports of other Coronavirus-themed phishing campaigns aiming to spread malware, including:

- Coronavirus advice-themed phishing emails purporting to provide advice on how to protect against the virus. The emails might claim to be from medical experts near Wuhan, China where the Coronavirus pandemic has started.

- Workplace policy-themed phishing emails about Coronavirus targeting an organization's employees. For example, the emails may purport to come from the organization's HR department alerting employees of a new pandemic policy.

Here are some tips to help you keep the scammers at bay:

- Don't click on links from sources you don't know. Such a link could download a virus onto your computer or portable device. Make sure the anti-malware and anti-virus software on your computer is up to date.

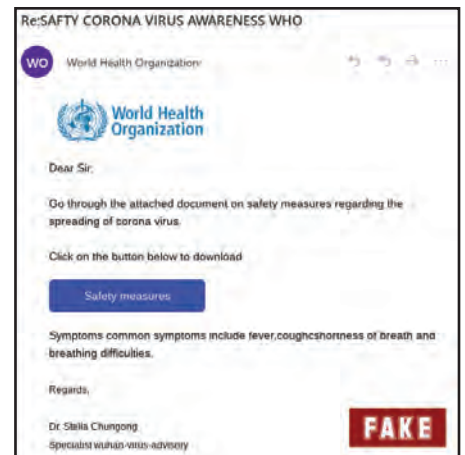
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts claiming to have information about the virus. For the most up-to-date information about the Coronavirus, visit the websites of the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).

- Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: if there's been a medical breakthrough, would you be hearing about it for the first time through an ad or sales pitch?

- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.

If you come across any suspicious claims, report them to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). If your personal information has been compromised, please contact PSFCU immediately at 1.855.PSFCU.4U (1.855.773.2848).




Above is a sample of a fake email allegedly sent by the World Health Organization concerning the COVID-19 outbreak

Source: Cuna Mutual®, www.nbcnews.com, [FTC.gov](https://www.ftc.gov)

NEW CONTACTLESS
PSFCU VISA® DEBIT CARD
More Convenient. More Secure.

Details at www.psfcu.com

*PSFCU membership required. The contactless indicator  on a checkout terminal means a merchant accepts contactless payments. Other restrictions may apply.

