

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,

We are already in the second half of this year's summer vacation period, which I hope has brought you a lot of joy and rest. Despite the summer season, our Credit Union is implementing this year's business plan that we have adopted. One of its important elements is the launch of 22nd branch of PSFCU, and the 7th in the Chicago area. According to the current status of finishing work, we expect that the opening of the new branch will take place in late August/early September. I invite you to take advantage of the services of our new branch, which will certainly be another important place on the Polish landscape of the state of Illinois.



On many occasions, I have asked that you actively support Polish organizations that testify to the strength of our ethnic group in the United States. I am very pleased that the Polish Museum of America, which is located in Chicago, has joined the ranks of our sponsoring organizations. This is a very deserving organization that has a rich collection of historical items related to Poland and the Polish community in the United States. Our Credit Union has been cooperating with the Museum for

many years; I encourage those of you who live in or are traveling to Chicago to visit this distinguished institution.

This year also marks the 80th anniversary of another distinguished institution, namely the Pilsudski Institute in New York. The Institute has very valuable collections of documents and artifacts related to Polish history and post-war emigration, which are used by researchers from many countries. The Institute's collections are also available online. I am pleased that for several years this distinguished organization has been located adjacent to our first branch at 140 Greenpoint Avenue in Brooklyn, NY. I cordially invite you to visit the Institute and I would like to thank the

entire staff and volunteers of the Pilsudski Institute for their long-standing work and commitment, at the same time wishing them much success in the future.

In conclusion, I encourage you to take advantage of our services and to recommend our Credit Union to your family and friends. It is only through your support and commitment that we can grow to serve the broad Polish community, while supporting institutions such as the Pilsudski Institute and the Polish Museum of America.

Sincerely,

Krzysztof Matyszczuk
Chairman of the PSFCU Board of Directors

Presidential Internship under the Patronage of Poland's President Andrzej Duda



Meeting of the Presidential Internship participants with President Andrzej Duda (Photo: Grzegorz Jakubowski/KPRP)

Between May 25th and June 3rd, a group of students from the United States completed a summer internship in Poland. The internship was organized by the Office of the President of the Republic of Poland in partnership with the Polish & Slavic Federal Credit Union.

Students Nicole Bak, Patryk Dabek, Dominik Dajka, Olivia Dul, Victoria Jewula, Veronica Kolacz, Stanislaw Kowalski, Maxim Sasak, Dariusz Slowikowski and Veronica Zielonka completed the internship, during which they visited leading companies and enterprises located in Poland. The young students also met with representatives of the Polish government and business leaders. The internship, as intended, was a combination of political, economic and cultural exchange, and was also an excellent chance to visit Polish cities. Students visited Warsaw,

Lublin, Rzeszow and Mielec, as well as the surrounding areas of these cities: Warka, Chelm, Lancut, and Markowa. During the inauguration ceremony of the 2023 Presidential Internship, President Andrzej Duda presented the young students with diplomas and expressed congratulations and words of appreciation, stressing: „I am glad that you have chosen this program. Poland is one of the best developing European countries.”

As part of the program, PSFCU covered the cost of transportation to Poland and health insurance in Poland for all scholarship recipients. We extend our sincere congratulations to the students and their families, believing that the experience gained during the internship deepened their knowledge of Poland and strengthened the national identity of the young people.

PSFCU In Numbers

Information as of June 30, 2023

Assets

\$2,546,038,223

Loans

\$1,504,497,001

Net worth

\$251,634,112

YTD net income

\$9,941,268

Number of Members

115,340

PSFCU Branch Managers in Illinois

Anna Czarnecka-Hebal
Norridge Branch Manager



Anna Czarnecka-Hebal, a native of Szczecin with the heart of a financier. In her free time, she is a fan of board games and crime stories in written and cinematic versions. During her early youth, she sensed that she would become associated with banking, choosing banking and finance as her field of study. She had a similar feeling before joining PSFCU. In 2009, when Our Credit Union was preparing to open its first two branches in the Chicago metropolitan area, in Mt. Prospect and Norridge, she was one of the first recruits. Although, as she mentions, she thought about employment at PSFCU much earlier, thanks to the Christmas wishes from our Credit Union's broadcast for the Polish community in the USA.

In 2010, Anna became a teller at the Norridge branch and was soon promoted to a Member Services Representative, became a loan specialist in 2012, and became a data quality coordinator. In 2018, the Glendale Heights branch was opened, where she became the manager. The new role turned out to be the right decision, but Anna's heart was always close to Norridge. On April 1, 2019, she returned to Norridge as a manag-

er. She says about her work: „I went through all possible roles, getting to know the specifics of working at PSFCU in great detail. I believe in what I do, and I know that my work is useful and appreciated.”

There are currently 14 employees working at the Norridge branch. „They are a hard-working, capable, and determined group. I trust and respect my employees, and I am proud of their work and commitment. I am for them. The door to my office is always open,” Anna emphasizes, adding: „I don't like not knowing. I believe that knowledge and the ability to use it wisely and sensibly are the keys. The second irreplaceable factor is the human factor. The members have complete confidence in us. Many of them have been with our branch since its first weeks, and all their financial needs are met with us. They are the greatest success for me as a manager and as an individual.”

Jolanta Wisnicki
Bridgeview Branch Manager



Jolanta Wisnicki started working at our credit union in 2010 as an assistant manager of the newly opened branch in Mt. Prospect. A year later, she was entrusted with the management of a new branch opened in the

Chicago metropolitan area in Bridgeview. The first years of prosperity for the Bridgeview branch were a period of dynamic growth and strengthening relationships with local organizations and businesses. Currently, a team of fourteen people provides services to holders of over 10,000 accounts.

„The branch in Bridgeview is a dynamic branch, we are constantly opening new accounts, loans, and credit cards. We train, improve our qualifications, and share experiences to be able to best serve the members who use our services. A large part of the job is devoted to participation in local celebrations and events. It is a very important matter; we are glad that our presence is always welcome and appreciated. Undoubtedly, this proves the importance of our Credit Union to local organizations and businesses. We make every effort to be the best representation of our Credit Union,” she emphasizes.

Jolanta Wisnicki graduated from the Krakow University of Economics with a master's degree in economics. She also received an MBA with a specialization in finance at DeVry University. She gained experience by working for banks and financial institutions, and she holds life insurance, pensions, and investment funds licenses. During her career at our Credit Union, she helped open new PSFCU branches in Schaumburg and Glendale Heights. As a manager, she professionally uses her knowledge, skills, and character traits. „One of my traits on which I build relationships with both employees and members is that I like people. It gives me great satisfaction when I can help and advise others,” Jolanta says.

In her youth, she dreamed of studying geography, but she ultimately chose economics. However, she never abandoned her great passion. In her free time, to fulfill her youthful dreams, she likes to relax and unwind by traveling.

Multiply Points on Your Debit Card and Use them to Make Payments!

Did you know that by using your PSFCU Debit Card you can earn points redeemable for gift cards, products and travel services? Additionally, you can use points to pay for transactions through PayPal and Amazon! Take advantage of this valuable information! Sign up for the uChoose Rewards program today! Pay with your PSFCU Debit Card, earn points and take advantage of many great offers!

August is the time to prepare for back to school. For our members who are planning their back to school shopping, we have prepared a „Back to School” promotion in which you can earn 2 points for every dollar you spend on each qualifying transaction. The promotion will last until August 26, 2023.

This means twice as many points, and thus twice as many opportunities!

Recently, users of the uChoose Rewards program can also use the convenient option of paying with points for transactions on their Amazon account. It’s a fast and convenient way to make huge savings! To activate the option to pay with points on your Amazon account, select the “Redeem Points” category and then “Pay with Points”. After clicking: “Link your rewards account”, follow the next steps as instructed. Once the process is complete, the user should receive an email confirming successful registration. The title of the email will read: “Congratulations! Now you can shop with uChoose Rewards at Amazon.com”, and the con-

tent will contain brief instructions on how to make a points payment on your Amazon account.

Haven’t registered your card with the uChoose Rewards program yet? Do so at www.uchooserewards.com. Registration in the uChoose Rewards program takes a few minutes, and you can register several of your cards for one account. You cannot combine a personal card with a business card. Once you have registered your account, you can watch your points increase, choose rewards and keep track of current special offers. You can learn more about the uChoose Rewards program at our Credit Union branches, by calling 1.855.PSFCU.4U (1.855.773.2848) and on our website www.psfcu.com.

Checking Line of Credit - an Option for Secure Credit and Stable Credit History

Regular repayment of loans and credit cards is one of the best ways to build credit history and strengthen trust between the customer and the financial institution. In the past, many of our Credit Union’s members have taken advantage of this option and appreciated its solutions. We offer many interesting options to all those who are looking for a suitable loan, with a competitive interest rate and credit history count. From our Credit Union’s wide range of products, we present the Checking Line of Credit, thanks to which your fees and expenses will always be covered, even if they exceed your account balance. To protect yourself from accidental overdrafts and related fees, you can link your accounts to a Checking Line of Credit. This is an excellent solution with a low, fixed interest rate. For additional information on how the Checking Line of Credit works and what the requirements are for applying, visit one of the PSFCU branches or call 1.855.PSFCU.4U (1.855.773.2848).



This Summer...
**ENJOY VACATION WHILE
SAVING MONEY WITH A PSFCU
TERM SHARE**

24-MONTH TERM SHARE
with rates up to
4.00% APY*

30-MONTH TERM SHARE
with rates up to
4.25% APY*

**THINKING OF BUYING A HOUSE?
WHEN YOU APPLY FOR A PSFCU
MORTGAGE, YOU CAN AVOID EARLY
TERM SHARE TERMINATION PENALTY
WHEN USING YOUR TERM SHARE
FUNDS TOWARD THE DOWN PAYMENT**

*Annual Percentage Yield. The promotion ends on 08/31/2023. Advertised APY applies to 30-month and 24-month certificates in the amount of \$90,000 or more. Other promotional APYs available on lower balances, respectively 3.75 % APY on balances from \$50,000 to \$89,999.99 and 3.25% APY on balances from \$500 to \$49,999.99 for 30-month certificates, and 3.50 % APY on balances from \$50,000 to \$89,999.99 and 3.00% APY on balances from \$500 to \$49,999.99 for 24-month certificates. Early withdrawal penalty equal to dividend for 181 days applies. Transfer of dividends will reduce your earnings. PSFCU reserves a right to discontinue promotion anytime without prior notice. Offer for PSFCU members only. Other restrictions may apply.

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

Piggy bank contest prizes distributed

Fifty of our Credit Union's youngest members started the summer with a wonderful surprise. In June and July, the winners received sports prizes: bicycles, scooters, balls and games. We sincerely congratulate all participants and encourage all children to participate in our Credit Union's contests.

We would like to remind you that a basic savings account for minors up to the age of 18 offers many possibilities and convenient solutions: term share deposits can be opened on accounts for minors; automatic deposits can be made to the account; children from the age of ten can have a checking account with a PSFCU Debit Card, and teenagers from the age of 16 can have a PSFCU Credit Card.



Contests such as the summer piggy bank one are proof that our Credit Union cares about its youngest members, teaches them how to save wisely, educates them about finances, and cares to establish valuable relationships from an early age. Also, the participation of many of our youngest members, and their joy of winning prizes shows that our Credit Union is an important institution for children and young people!

"Faithful in Faith on Bike" bicycle pilgrims visited

the Wallington branch of PSFCU

For the eighth time, bicycle pilgrims crossed five states and made their way from Boston, MA American Czestochowa shrine in Doylestown, PA. On July 15, the group stopped at the PSFCU branch in Wallington, NJ to thank the PSFCU for

sponsoring the event and to present a gift from the pilgrims to our Credit Union. The first "Faithful in Faith on Bike" pilgrimage took place in 2016, with pilgrims traveling a total of 350 miles (560 km) and riding seven days to the Our Lady of Czestochowa Shrine in Doylestown, PA.

Grand Picnic of the Highlanders Association

On Sunday, July 16th, the Grand Picnic of the Highlanders Union was held on the grounds of the Slovenian Catholic Mission in Lemont, IL. It has become a tradition for our Credit Union to be present at this important event for the Polish community. This year, guests were able to meet with employees of the PSFCU branch in Bridgeview, IL. The event began with a solemn outdoor mass. Numerous guests were able to enjoy highlander dances and performances, purchase handicrafts and spend time with family and friends having fun outdoors.

A new PSFCU branch will open soon in Algonquin, IL

Finishing works are underway at the newest PSFCU branch in Algonquin, IL. Local residents can already admire the building where the new branch will be located. In addition to office and cashier locations inside the branch, it will also be equipped with a drive-through customer service station. The new PSFCU branch will be located at 2371 County Line Rd., Algonquin, IL 60102, phone 847.582.3961. The grand opening of the new branch is planned for this October.



READY TO TRAVEL?

Vacation season is around the corner...If you plan to travel, our VISA credit cards are at your reach!

Plan ahead and take **advantage** of these benefits:

- No foreign transaction fees
- Travel, Accident & Baggage Delay Insurance
- Travel Assistance Services
- Auto Rental Insurance



EVEN MORE...

- \$0.00 Annual Fee
- Cash, Merchandise and Travel Rewards Program

*APR - Annual Percentage Rate. 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

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.