

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear PSFCU Members,



Polish Heritage Month is behind us. On Sunday morning, October 6, for the 87th time, the Polish American community gathered in the heart of New York City to express their unity, remembrance and pride in being Polish. I would like to thank all members of our Credit Union for taking part in this year's Pulaski Parade in such large numbers, despite your many responsibilities and everyday responsibilities. It is a great joy to see how many people join in this unique tradition, which is an expression of our history, but also of the strength that unites Poles from different corners of the United States. On that day, Poles and Americans of Polish descent, as well as lovers of Polish culture and invited guests, including those from Poland, walked down Fifth Avenue together. Every year, Polish & Slavic Federal Credit Union supports this beautiful celebration of Polishness, of which we have been an integral part since the very foundation of our Credit Union.

This past month, we also celebrated the 20th anniversary of the PSFCU Branch in Copiague, NY. Since 2004, we have been there with you and for you. Throughout these years, the branch has been constantly changing and growing to best meet the needs

of the more than 4,500 members of our Credit Union from Long Island, NY. Throughout its history, the Copiague Branch has become an integral part of the Polish community in its region. I would like to extend my heartfelt congratulations to Branch Manager Iwona Jeżewska and all the employees of the Copiague Branch, and thank you for these 20 years of working together on behalf of our Credit Union.

I am happy to mention that on October 21, we celebrated the first anniversary of the PSFCU branch in Algonquin, Illinois. The new facility is growing rapidly and is increasingly trusted among the residents of the Chicago metropolitan area. The success of this branch is a source of pride for us and confirmation that our efforts to provide the highest quality of service and service itself are bearing fruit.

In conclusion, I invite you to actively participate in the 11th „Children's Holiday Smile” charity event, which will be launched on No-

vember 29. Traditionally, the funds raised during the holiday season will be donated to three hospices for children in Poland, as well as to the Children's Smile Foundation in New York, which supports underprivileged children in the United States. Last year, our collection, despite the less than ideal economic situation in the country, was a huge success. In order to help children in need, we managed to raise a substantial amount of \$150,174. I believe that we will be able to achieve a similar result this year as well.

On the occasion of the upcoming Thanksgiving, I extend to you my warmest wishes for a wonderful holiday with the hope that the sense of gratitude will remain in our hearts for a long time to come. Happy Thanksgiving!

Sincerely,

Krzysztof Matyszczuk
Chairman of PSFCU Board of Directors

87th Pulaski Parade



The 87th Pulaski Parade was held in New York City on Sunday, October 6, 2024. This is one of the most important events for the Polish-American community, which pays tribute to General Casimir Pulaski - a Pole who gallantly served in the fight for the independence of the United States - and also promotes Poland on American soil. This year's event was held under the slogan „Be-

cause freedom is measured by crosses.” The quote comes from a military song written during the battle of Monte Cassino titled „Red Poppies on Monte Cassino.” The choice of the slogan of the Pulaski Parade, which has been organized since 1937, is not accidental and is connected with the 80th anniversary of the Battle celebrated this year.

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PSFCU In Numbers

Information as of September 30, 2024

Assets



\$2,597,707,967

Loans



\$1,541,136,429

Net worth



\$272,608,346

YTD net income



\$13,598,606

Number of Members



121,826

87th Pulaski Parade - cont.

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Anna Maria Anders, Ambassador of the Republic of Poland to Italy and San Marino, and privately the daughter of General Wladyslaw Anders, who commanded the Second Polish Corps in the Battle of Monte Cassino served as the parade's honorary Grand Marshal. The celebration began at 9 a.m. with a solemn Mass at St. Patrick's Cathedral, followed by the red-and-white parade on Fifth Avenue at 12:30 p.m.

The ceremony attracted thousands of participants and spectators, among whom were leaders and employees of Polish organizations, Polish schools, representatives of the clergy, as well as invited guests and local authorities. Representatives of Polish state authorities were present on the day. Consul General of the Republic of Poland in New York, Mateusz Sakowicz, also participated in the Parade. The Marshal of

this year's Pulaski Parade was Piotr Prasz-kowicz, a businessman who has been supporting Polish-American initiatives in the United States for years. Just like last year, the Parade was attended by New York City Mayor Eric Adams, who strongly supports ethnic groups in the city. PSFCU was represented by a large group of participants, including members of the Board of Directors, Management, as well as employees with their families. The Polish and Slavic Federal Credit Union contingent was vocally supported by Kaeyra, a young Polish singer who is also the winner of our PSFCU Rising Star Scholarship.

„Our Credit Union has been participating in this Parade since its inception, giving an expression of Polishness, unity and tradition. I'm glad that for many years now we have also been the main sponsor of the Pulaski Parade. It is a tremendous honor for us to be able to sup-

port one of the most important Polish events in the United States in this way.” - emphasized PSFCU President/CEO Bogdan Chmielewski.

The Pulaski Parade is a way to nurture national identity, bringing together generations of Poles, as well as lovers of Polish culture in a joint march. Through fun and song, Poles strengthen their sense of community, passing on the memory of Poland and its history to future generations. As every year, the event kicks off the festive celebration of Polish Heritage Month, commemorating gen. Casimir Pulaski, whose courage and heroism have become a permanent part of the history of the struggle for U.S. independence.

Polish & Slavic Federal Credit Union, the largest ethnic credit union in the U.S., is proud to contribute to the promotion of national cultural heritage and nurture a sense of national belonging.

**Iwona Jezewska – Branch Manager
in Copiague, NY**



Iwona Jezewska - a Varsovian by origin, a resident of Long Island by choice, a banker by passion and education. She came to

PSFCU Branch Managers

the United States in 1988 and immediately began working in banking. Thanks to the fact that she worked in managerial positions in American commercial banks, she became thoroughly familiar with the specifics of the work and the needs of customers. „From the beginning of my stay in the U.S., I was connected to Long Island. In my previous places of employment, I lacked the Polish factor. The position of manager of the Polish & Slavic Federal Credit Union branch in Copiague became an ideal place for me. I am fulfilled here professionally, as a branch manager, and I also have a chance to work with the Polish community of our region” - she says.

Since childhood, Iwona Jezewska has trained track and field, in which she was extremely successful both in her younger years, in high school and in college. She sums up her years of training: „sport teaches discipline, teamwork and determines the achievement of success. These truths translate into my work and activities. I

am proud to help the Polish community living on Long Island. Our branch cooperates with many organizations. The team I have led for the past seven years are professional and friendly employees who are involved in all the events of our community. I wish to thank our current members, and invite new ones to visit the PSFCU branch in Copiague. Our 20th anniversary will certainly be a great opportunity to learn more about the Copiague branch and what PSFCU offers. I especially wanted to draw your attention to our Credit Union's business banking and wealth management services, which we have recently been offering. Looking through my years of experience, I know that this is an important financial segment,” she emphasizes.

Iwona Jezewska is a committed and active person; she is a member of the Board of Directors of the Polish Gift of Life organization. In her free time, she likes to travel and appreciates the company of family and friends.

2024 Children's Holiday Smile

We invite all members of our Credit Union to take part in the “Children's Holiday Smile” charity event, organized already for the eleventh time. This year's edition will begin on November 29 and will last until the end of December 2024.

The goal of our collection is to raise funds to help children in need in both Poland and the United States, and will benefit three Polish hospices for children and the New York-based Children's Smile Foundation. The Christmas season is the

best time to help underprivileged and sick children, so we encourage you to do good. Together we can do more!



Don't Go Overboard With Shopping. Take Advantage of our Unique Offer Starting the Black Week

Thanksgiving is just around the corner! And right after it, Black Friday and Cyber Monday. This is the time of great promotions and the best bargains! Don't wait! Prepare in advance for Christmas and do your shopping as early as November! At Polish & Slavic Federal Credit Union, we're all about smart choices, not huge spending, so see how much you can get with a PSFCU Visa credit card.

Treat yourself to a gift and enjoy 0% APR interest rate for 15 months between November 15, 2024 and February 15, 2025:*

- when shopping with a VISA PSFCU credit card
- by transferring your balances (minimum amount of \$500) to our credit card at the lowest balance transfer fee offered in the market of 3%!*

With our Credit Union, it all pays off. We take care of your financial well-being so you can shop with peace of mind

in 2024, paying for it in 2025 using a credit card with 0% APR.

Visit our website at www.psfcu.com or one of our branches to learn more, and use our tips on how to prepare for a wise and sensible shopping experience.

First: Think about what you need

A well-thought-out shopping plan combined with Black Week and Christmas shopping promotions will allow you to fully enjoy the upcoming holidays without unnecessary stress. Make a shopping list, determine what you want to buy and how much money you can spend. When shopping, pay with our credit card - get peace of mind, additional savings and collect rewards points.

Second: Compare prices.

Check the prices of products sold in regular stores with those online. Some retailers offer exclusive in-store promotions that are worth checking out. Compare prices and choose the best option.

Third: Successful shopping is safe shopping

The increased holiday shopping season is a time when scams proliferate and it is easier to fall victim to fake bargains. Remember to shop with caution and pay for your purchases with a credit card. Because it's worth it! Paying by credit card is convenient and safe - stolen cash is very difficult to recover, while using a credit card allows you to stop a fraudulent transaction.

PSFCU credit cards are easy, convenient and secure, plus they have competitive interest rates. They have no annual fees and are tailored to the needs of PSFCU members, and by using them you have access to attractive discounts, rebates and rewards.

*Offer available to qualified cardholders in good standing with a minimum credit score of 710 or higher. Balance Transfer must come from a credit card from another financial institution. The debt must be transferred within 60 days from the date of opening the account. Business and secured credit cards are excluded from this promotion. Limit of one offer per member applies for this promotion. Other restrictions may apply.

Promotional Gifts for the Youngest Ones

Once again, we have a great surprise for the little ones! During the winter season, we invite you to the Christmas edition of our promotion! Each child with a minor account who saves 8 quarters in his „Christmas tree piggy bank” and deposits them in his account during the promotional period from November

7 to December 7, 2024 will take part in a drawing of Christmas prizes!

With small steps to success! The earlier we teach a child how to handle money, the more confident he will be in handling it better in the future. Developing the habit of saving in childhood can prove to be a good foundation of fi-

nancial skills for the future.

Visit your local PSFCU branch today and ask for a Christmas tree piggy bank, deposit \$2 and enter the drawing. The prize drawing will take place during the holiday season in the second half of December to make this special time of year even more enjoyable for the little ones!



UNWRAP THE HOLIDAY MAGIC

COLLECT QUARTERS AND WIN A PRIZE IN OUR HOLIDAY PRIZE DRAWING

- collect EIGHT quarters
- deposit your Christmas Tree at one of the PSFCU branches
- be automatically entered to win an awesome prize!

*The Christmas Tree Deposit promotion for PSFCU Minor Members begins on November 7, 2024 and will last until December 7, 2024 or until supplies last. Fifty (50) prizes will be randomly selected from all eligible Christmas Tree Deposits submitted by minor members. The Christmas Tree means this poster board with collected eight (8) 25 cent coins for the total value of \$2. After collecting all eight (8) coins, minor member should bring the Christmas Tree Deposit to the PSFCU branch for \$2.00 deposit to his/her account. Parental consent is required for minors under age of 13 to enter the drawing. The deposit must be made during the promotional period. Christmas Trees are available at PSFCU branches for all minors interested in this promotion. There is a limit of one (1) Christmas Tree per minor. The prizes will be randomly selected during a drawing conducted after December 10, 2024. The official rules of the Christmas Tree Deposit promotion are available at www.psfcu.com. NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING.

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 is always present wherever something interesting happens within the Polish community. We sponsor many of these events, and our employees take part in them.

91st Pulaski Parade in Philadelphia

On October 6, 2024, employees of the PSFCU branches in Trenton and Stroudsburg took part in the 91st Pulaski Parade in Philadelphia. Polish culture was celebrated in the heart of the city, along the Benjamin Franklin Parkway. The event was hosted by Michael Blichasz, president of the Polish-American Cultural Center, among others. „Every possible generation was represented in this parade,” said Mr. Blichasz. The march took place to the rhythm of Polish music, joyful singing and dancing.

Clifton Art Center

A new venue supporting Polish culture has opened in Clifton, NJ. A celebratory event was held to mark the occasion, which was attended by representatives of the Clifton branch of the PSFCU. In connection with Polish Heritage Month, the art gallery prepared an exhibition titled „Poland, Our Heritage and Culture.” The exhibition is a kind of tribute to Polish

art, which could be admired throughout the month of October.

October - Breast Cancer Awareness Month

Around the world, October is recognized as Breast Cancer Awareness Month. It is the most commonly diagnosed cancer in women. As with any type of cancer, early detection is the key element in the treatment process. Preventive screenings throughout October were encouraged by our Credit Union’s employees, particularly those from the Clifton, NJ branch. On Friday, September 27, a charity ball was held in Schiller Park, IL, organized by the United Colors of Pink Foundation, which supports women and helps them in their fight against breast cancer. Our Credit Union was a platinum sponsor of the event, and managers and employees of the Norridge and Algonquin Branches attended this momentous event.

Polish Heritage Festival in Linden, NJ

On the occasion of the Polish Heritage Month, the town of Linden, New Jersey, organized for the fifth time the Polish Heritage Festival, of which our Credit Union was one of the main sponsors. The event was attended by employees of the Linden

branch, along with its manager Izabela Spolnik-Zuska. The day included good Polish music performed by local Polish-American bands, as well as traditional food and games for children. We are glad that you were there with us!

October 14 -

National Education Day!

Celebrated on the anniversary of the establishment of the Commission on National Education in 1773, the holiday of teachers, educators and pedagogues is one of the most important in every student’s calendar. On this occasion, we would like to extend our warmest wishes to all Polish teachers who put a lot of effort into teaching Polish language, history, culture and geography of Poland every day. We wish you much joy in your profession and perseverance in fulfilling your mission. On Saturday, October 12, to mark the occasion, a ball was held, organized by the Polish Supplementary School Council of America, which was attended by the PSFCU President/CEO, along with representatives of the Board of Directors and managers and employees of our Credit Union’s branches.

20 Years of PSFCU in Copiague, NY

A celebration of the 20th anniversary of the PSFCU branch in Copiague, NY, was held on Saturday, October 19, 2024. It is the only branch serving PSFCU members from the entire Long Island region. The celebration began with the welcoming of guests and the singing of the Polish and American national anthems. Invited guests included: Malgorzata Gradzki, member of the PSFCU Board of Directors, representatives of Polish organizations on Long Island, Polish schools and churches. This year’s Marshal of the Pulaski Parade from Copiague, Monika Karwacka-Olender, as well as Miss Polonia Weronika Ruszczuk were also in attendance celebrating the branch anniversary with the members of our Credit Union.

In her speech, Branch Manager Iwona Jezewska emphasized what a huge role our Credit Union plays in the life of the local community, and offered her heartfelt thanks to the 4,500 Credit Union members for their trust and for being so willing to take advantage of PSFCU products and services. She also addressed special words to her team, who have contributed to the de-

velopment of this place and without whose heart and commitment this wonderful success could not have been celebrated. The assembled guests had the opportunity to listen to several speeches, including a representative of the PSFCU Board of Directors, Malgorzata Gradzki, and Jolanta Sykora-Sygnarowicz, representing the Polonia of Long Island. Both ladies stressed the importance of the Branch to Poles living in the area, and recalled the history surrounding the opening of the facility itself. There was no shortage of conversations, thanks and kind words. After the official part, all gathered guests had a chance to win cash prizes donated by the branch, as well as taste a delicious commemorative cake.

The celebration of the 20th anniversary of the PSFCU Branch in Copiague, NY was not only an opportunity to celebrate, but also to look toward the future. Branch management, along with the staff, assured that they will do their best to ensure that the next few years will be a time of continued growth, innovation and maintaining strong relationships with our Credit Union members and supporting the Polish community on Long Island.

