



**PSFCU extends its reach**

*Representatives of our Credit Union together with invited guests*

## We Are Already In Trenton

Polish & Slavic Federal Credit Union begins construction of a new branch in the capital of the state of New Jersey, continuing its strategy of seeking new markets, which this year has already resulted in the opening

of the Garfield, NJ branch, the construction of a branch in Maspeth, NY and in the launch of two unconventional branches – the mobile branch and the E-branch at [www.psfcu.com](http://www.psfcu.com).

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**With your health in mind...**

## Free Screenings

Another round of free medical screening for our Credit Union members took place in July at the PSFCU headquarters located at 100 McGuinness Blvd. It has been five years since the inception of the program organized by Our CU in cooperation with the Bellevue Hospital. Medical personnel from the hospital performed basic blood pressure, sugar and cholesterol level tests for our members. For this purpose, our Credit Union provided its facilities and

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**PSFCU Rolls Out Banking on the Go!**

## Festival in Am. Częstochowa

Our Credit Union, one of the main sponsors of the 43rd Polish-American Festival at American Czestochowa, wowed event visitors like never before. The cause of all the commotion was our mobile branch, where everyone who so desired, could use our ATM, open an account or find out detailed information about our offer. Festival attendance was higher than ever before, as well, with over 30 thousand visitors.

Each year, the Festival is organized by the Pauline Fathers at Our Lady's Sanctuary in Doylestown, PA, known as the American Czestochowa and often referred to as the Spiritual Capital of Polonia. Father Krzysztof Wieliczko, a longtime close partner of our Credit Union, took every effort to help us in our mission – i.e. to reach the maximum number of potential clients. During the Festival, Father Wieliczko personally consecrated our mobile branch.

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**Brief Update**

## Important Issues

Vacation season has come to an end. For many of us, this was the time of rest, relaxation and travel. In spite of that, our Credit Union recorded further increase in member deposits and loans, particularly consumer loans. Our continuing work of renovating old branches and building new ones is proceeding at a rapid pace. Renovation of the Boro Park branch was completed in only four weeks, a record of sorts. Construction of the Maspeth branch is progressing smoothly and on September 4, we began construction of the Trenton branch. During the construction period, PSFCU will offer all services at our mobile branch, which has been successfully serving the Trenton Polonia since August 18.

We have also used the summer period to improve our offer of financial products and

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### VOTE IN 2008 ELECTIONS!

We encourage PSFCU members who are eligible to vote to take part in the presidential elections. Back in June, we sent you voter registration applications. We would like to remind you that filled out applications should be mailed to one of the addresses listed below:

- residents of the State of New York: **NYS Board of Elections**, 40 Steuben Street, Albany, NY 12207-2108 ([www.elections.state.ny.us/Voting.html#RegisterVote](http://www.elections.state.ny.us/Voting.html#RegisterVote))
- residents of the State of New Jersey: **Division of Elections**, PO BOX 304, Trenton, NJ 08625-9983 ([www.njelections.org](http://www.njelections.org))

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## Important Issues

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services. We have introduced *Merchant Card Processing* for business owners, allowing them to receive credit card payments. Our members attending college can now apply for private student loans, allowing them to obtain additional funds for their education, particularly in situations when federal assistance is insufficient.

The ScoreCard points program, offering points for purchases, and thus far offered solely to VISA® Platinum credit card holders, has now been extended to the holders of VISA® Gold cards, allowing them to earn points for using their cards. Please contact our Credit Card Servicing Department for more details.

Our mobile branch has met with huge interest and popularity. As I already mentioned, it is currently serving members in Trenton, NJ. Prior to that, it did excellent job serving Boro Park members during the renovation of their branch, as well as during various summer Polish festivals.

I would also like to take this opportunity to mention our E-branch, accessible through our [www.psfcu.com](http://www.psfcu.com) website, which is growing in popularity.

The month of July marked another round of free medical screenings for our members. The next free medical screenings will take place in November.

The largest and most prestigious Polish event, the Pulaski Parade at the 5th Avenue in Manhattan, is quickly approaching. This is the greatest manifestation of Polish pride and an opportunity for all of us to show it in the heart of New York City. I hope we will all meet at the parade on the first Sunday of October as one big Polish family.

Traditionally, October is the Polish Heritage month. On this occasion, we have prepared numerous promotional offers. They are meant to express our gratitude for the unwavering trust and support for our Credit Union.

Finally, I would like to remind you about active participation in the upcoming presidential elections in the United States. We all know that if our ethnic group is to gain a significant position in the American political life, participation in the elections is our moral obligation. Copies of the voter registration application, which were sent to you previously, are still available in our branches, as well as on our website.

I invite you to visit our branches and take advantage of our offers. I also hope to see you in Manhattan during the Pulaski Parade. To all students, I wish a lot of success during the recently started academic year.

**Bogdan Chmielewski**  
PSFCU Chief Executive Officer

## Free Medical Screenings

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assigned funds for interpreters and the preparation of Polish language printed materials. All these procedures were performed free of charge.

After quickly performed tests, our members had an opportunity to talk to the specialists and obtain practical medical advice on diet and lifestyle. Smoking addicts were given advice on how to effectively combat their addiction. Those who decided to quit smoking were offered free anti-nicotine patches.

Aside from basic checkups, women over

the age of 40 had a chance to make appointments for free mammograms, while members lacking health insurance talked to Healthfirst Insurance representative, who offered medical coverage even to those rejected by other insurance companies.

Over 100 people took advantage of our free medical screenings. "These screenings encourage us to check our health", said Dorota Mroz. "I was very glad to find out that I could do my check up at such a convenient time, location, and most of all, with no costs".

## Trenton

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The new branch in Trenton, the construction of which commenced on September 4, increases the geographical reach of PSFCU to include the central part of New Jersey, where numerous Polish immigrants have moved in recent years. It is also expected that the branch will be used by Polish people from Philadelphia, located approximately 30 miles away.

Nearly 20,000 people of Polish origin reside in the immediate vicinity, with two Polish parish churches, two Polish schools and numerous Polish businesses. Our branch will be located in the heart of the Polish neighborhood and the local organizations have been suggesting this spot for years.

At the symbolic groundbreaking ceremony, our Chief Executive Officer was accompanied by members of the PSFCU Board of Directors, Ms. Kaja Sawczuk and Ms. Marzena Wierzbowska. The ceremony was also attended by Mr. Paul Gentile, President of the New Jersey Credit Union

League, together with representatives of the Credit Union's Management. Ms. Danuta Kozłowska, principal of a nearby Polish school, was also among the invited guests. Construction site was consecrated by Monsignor Artur Demski of the St. Hedwig Parish Church.

The future branch, located at 1110-1114 North Olden Avenue, will be erected on an 8,000 sq. ft. lot. It will have 3.5 thousand sq. ft. of usable space and a large parking lot.

However, Polish-Americans will not have to wait till the construction is over, which is scheduled for the end of this year. Our clients in the Trenton area are already being served by our Credit Union's mobile branch, a specially equipped vehicle featuring a mini-branch of the PSFCU and offering all financial products and services available in traditional, brick-and-mortar branches. Our mobile unit is parked a few blocks away from the construction site, at EURO HOME/STUCCO SYSTEMS located at 620 New York Avenue.

## Festival

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The Polish-American Festival in Doylestown is the largest such event on the East Coast. This year, the Festival lasted five days

over two consecutive weekends: August 30 through September 1 and September 6-7. More information on the Sanctuary and the annual festivals can be found at [www.czestochowausa.com](http://www.czestochowausa.com).



 *New loans have arrived at PSFCU!*

## PSFCU Now Offers Private Student Loans!



No origination fees, lower interest rates and flexible repayment options are the main advantages of our new offer for college students and their families seeking convenient ways to pay for college.

Our new private student loans, offered in cooperation with Credit Union Student Choice, have been prepared with those in mind, for whom Federal aid is insufficient. The gap between college costs and the available federal financial aid continues to increase, creating the necessity for obtaining additional loans. Our Credit Union's attractive loan offer helps meet those needs.

We invite you to check out our offer. Student loan is a long-term commitment

and it is important to carefully choose a respectable lender. Be sure you read the fine print and compare fees, terms and repayment options when comparing student loans. Learn how to choose student loans and the financial aid process in general by visiting our Student Lending option at our website [www.psfcu.com](http://www.psfcu.com).

Our goal is not just to help you fund the college education for yourself or a family member, but to become your financial partner for life. Visit a branch or our website at [www.psfcu.com](http://www.psfcu.com) to apply online for a Credit Union Student Choice Loan or to find out more about our full-range of products designed just for our members.

 *Protect your identity*

## PSFCU Offers ID Theft Protection Services

Personal data security is one of our most important tasks. PSFCU now offers our members the opportunity to enroll for a new protection service offered in partnership with Fidelity National Information Services, a company providing ongoing monitoring of credit operations to protect you from fraudulent use.

Now you have the opportunity to subscribe to either a Single (Experian) or Triple (Experian, TransUnion and Equifax) credit bureau monitoring, for either a low monthly, or annual, fee. All annual subscribers will receive a free credit report with your credit score upon enrollment. On top of that, you'll be provided with free ID Protection services to help you protect your identity with daily, round the clock monitoring, identify theft insurance, and credit restoration services.

According to the Federal Trade Commission, identity theft is one of the fastest growing financial crimes today. It's worthwhile to protect yourself – get your subscription today. More information at [www.psfcu.com](http://www.psfcu.com).

 *New services for business owners*

## Merchant Card Processing Now Available to Our Members

Our business account members will certainly be glad to read about this new service. In response to past suggestions, we now offer the ability to accept credit card payments from your clients.

By partnering with BluePay, Inc.<sup>1</sup>, we are able to offer card processing solutions that enable your business to accept credit cards, debit cards, gift cards and other payment options.

Regardless of your business's size or industry, there are many benefits in having the ability to process credit card transactions. By accepting multiple forms of payment, you give your customers more options and better service. You also introduce a new audience of customers to grow your business.

In addition, card processing is an efficient, convenient payment solution that helps you improve cash flow by ensuring timely, automatic deposits to your account. Value-added services, like gift card and prepaid card programs can provide a new way for generating profits and increasing your revenue.

Whether you are ready to start accepting card payments now or would like to move from an existing processor to our Credit Union, we can help you find the best solution for your business. For more information visit our website at [psfcu.com](http://psfcu.com) or call one of our Member Business Services representatives at 866-534-3674.

<sup>1</sup> BluePay, Inc. is not affiliated with PSFCU

## ScoreCard Points For VISA® Gold Card Holders

We are expanding our ScoreCard Point rewards program, available thus far only to holders of the VISA Platinum cards.

Now Gold credit card members can earn ScoreCard Points for travel and merchandise with every use of their card. As with our Platinum credit card, the Gold credit card will earn 1 ScoreCard Point for every dollar charged, which can be redeemed for airline tickets (25,000 points) and for merchandise (from as little as 2,000 points). You can also use your ScoreCard Points to get great discounts on cruise or vacation packages in addition to hotel stays, car rentals or other




essentials for your next getaway.

If you don't have a PSFCU Gold credit card you can apply at your local branch or online at [psfcu.com](http://psfcu.com) and start earning ScoreCard Points today.

<sup>1</sup>valid for flights within continental United States (except Alaska and Hawaii)

<sup>2</sup>program details can be found in ScoreCard brochure

 Facts you should know...

# What's new at Our Credit Union?

## ■ Survey - What Do Members Think About Our Credit Union?

The marketing survey, carried out by PSFCU in the form of a questionnaire mailed to 20 thousand randomly picked persons, helped us gauge the opinions of our members about our Credit Union.

Members who returned completed 12-page questionnaires (in either English or Polish,) took part in the drawing of three cash prizes in the amount of \$500, \$300 and \$200. Submitted responses were analyzed by Target Research Group, a market research company which presented its findings to the Credit Union Management and the Board of Directors. Prize winners, selected in a drawing held at the end of July, included Messrs. Edmund Pokładowski, Grzegorz Pietrusa and Stanisław Kuźniar.

The survey provided our Credit Union with information where we meet our members

needs and about where some improvements are still needed. We are glad to notice a significant increase in overall satisfaction with the level and professionalism of our products and services as well as the satisfaction with our operations. We would like to thank once again all those who took the time to fill out and submit their survey responses.

## ■ Boro Park Branch Renovated

PSFCU has completed renovation of our Boro Park branch in record time – just 4 weeks. Renovation works did not inhibit Boro Park branch operations as it continued to offer a full range of services to local PSFCU members thanks to the mobile branch parked nearby; this was the first time our mobile branch was used for this purpose.

The Boro Park branch resumed its operation on July 31, 2008, and visiting members were treated to Polish sweets and food specialties.



Renovated branch gained a modern interior and its employees are happy to hear compliments from visiting PSFCU members.

## ■ PSFCU in American Media

This summer, PSFCU received a lot of positive publicity in numerous trade and mainstream publications. This interest in our Credit Union was caused by our scholarship program. The scope of the program and the volume of awarded scholarships drew the attention of such media moguls as Reuters, International Business Times, Forbes, Yahoo.biz, Wall Street Journal, CNBC.com, as well as trade publications addressed to credit union members and employees: Credit Union Times and Credit Union Journal.

## ■ Our Credit Union Opens Up to Young People – A New Internship Offer

For the first time, our Credit Union offers two non-paying internship programs to college students. The first opportunity our Volunteer Non-Credit Program, designed for students who may be unsure of a major course of study and would like to learn more about the Credit Union and a possible career in a financial environment. Participants in this program do not earn any course credits.

Our second opportunity is a Non-Paid College Credit Program, designed to work with your college or university to allow you to earn valuable experience and course credit towards your degree.

For more information, please contact our Human Resources Department at 973-808-3240 ext. 6250.

## ■ Credit Union Association of New York Awards PSFCU Two Prestigious Marketing Awards

Credit Union Association of New York, an association of 130 credit unions, awarded PSFCU two prestigious marketing awards for our 2008 PSFCU Calendar and for our Annual Report. These are the first such awards in the 32-year-history of our institution. The „Marketing Pinnacle Award” statues will be received by PSFCU representatives during the CUANY convention at the beginning of October.

Podczas październikowych promocji z okazji obchodów Miesiąca Dziedzictwa Polskiego...

## Wybierz swoje „25”

**\$25** dla każdego, kto zostanie Członkiem Unii w październiku

**\$25** dla każdego Członka Unii za rekomendację<sup>1</sup>

**.25%** zniżki na kredyty dla klientów indywidualnych (gotówkowe, na samochody, łódzie i motocykle)

**.25%** wyższe oprocentowanie na lokatę terminową od 12 miesięcy

Nie przegap okazji – świętuj razem z nami!

Zostań Członkiem  
Polsko-Słowiańskiej  
Federalnej Unii Kredytowej.

<sup>1</sup>Zarekomendowana osoba winna przy otwieraniu konta wypełnić formularz podając nazwisko osoby rekomendującej.  
\*Promocja trwa od 1 października do 31 października 2008 r. Do otwarcia konta obowiązują zasady członkostwa. Podstawą zatwierdzenia pożyczki jest ocena historii i zdolności do spłaty kredytu. Obowiązuje opłata członkowska w wysokości \$10.00. Minimalny depozyt przy otwarciu konta wynosi \$10.  
Inne ograniczenia mogą obowiązywać.

