



*PSFCU at the Pulaski Parade – 5th Ave & 42nd St*

 **Our Credit Union-Modernity and Tradition**

## PSFCU At the Annual Pulaski Parade

As it is an annual tradition, on the first Sunday of October, 5th Avenue in Manhattan was dominated by red and white-themed decorations. Despite the cool weather, thousands of people gathered along the parade's route, cheering for the representatives of the Polish-American organizations;

PSFCU presented one of the largest contingents participating in the parade.

This year, our credit union presented Polonia with the Mobile Branch – a vehicle equipped with the latest technological novelties that allows for the comprehensive

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 **Credit Unions together in Brooklyn**

## Meeting at the Round Table

Representatives of our Credit Union, along with the CEOs of two other ethnic credit unions: Polish American Congress Federal Credit Union (PACFCU), and United Poles Federal Credit Union (UPFCU) as well as the delegates of National Association of Cooperative Savings and Credit Union 'SKOK' from Poland, gathered on November 6th and November 7th at the PSFCU headquarters on

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 **Our Credit Union helps children**

## Be a Santa Claus

Since 2006, PSFCU's Human Resources Department has been organizing a support program for orphanages in Poland. "Be a Santa Claus" is an internal, extremely popular initiative of the Credit Union's employees and Board of Directors.

The project was created to benefit children in the Polish orphanages by providing them with Christmas presents. Our Credit Union, as a financial institution, sponsors over 170 Polish-American organizations. However,

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 **Brief Update**

## Important Issues

The 2008 fiscal year, which ended last September, was very successful for our Credit Union. This is reflected in the doubling of our net income compared with the previous year, as well as significantly improved results in the a majority of financial categories. This positive trend continued during the last quarter of this year, which proved to be so difficult for US economy, further underlining PSFCU's stability and financial strength.

As you might know, President George W. Bush has signed the Emergency Economic Stabilization Act which increases the amount of federal insurance coverage for qualifying deposits at credit unions, among others. Currently, each account is insured up to \$250,000 depending on account ownership configuration.\* IRA accounts are additionally insured up to \$250,000.

Our October promotions offered during the Polish Heritage Month in the US, were immensely popular. During that time, nearly 1,200 people joined the ranks of PSFCU members, which was a significant achievement for us. Special promotional interest rate on our 12-month term shares, up to 4.02% APY,<sup>1</sup> proved to be the most popular October promotion. In this category, our deposits increased by nearly \$90 million.

One of the most important events during the past quarter was the fact that PSFCU began to offer mortgage loans in the state of Pennsylvania, for which our members residing

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*Merry Christmas*

*Polish & Slavic Federal Credit Union wishes its Members, Friends, and the entire Polish community a peaceful and joyful Christmas and financial success in the New Year 2009.*

## Important Issues Meeting at the Round Table

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in that state have been asking for years. It marks a significant broadening of our area of operations. I am also pleased to inform you that our new branches in Maspeth, NY and Trenton, NJ are nearly ready and will officially open for business in the first weeks of 2009.

As another significant event of recent months, we welcomed the Polish Supplementary School Council of America and the Pulaski Parade Committee among our sponsor organizations. Currently, our Credit Union has 5 sponsor organizations whose members are eligible to take advantage of our financial offer. Aside from the two aforementioned organizations, our sponsors include the Polish Cultural Foundation in Clark, NJ, the Polish Friends of Copiague Association and the Polish & Slavic Center in Brooklyn, NY.

Summing up, I would like to wish you continued financial success, joy and happiness in both your private and professional life, and hope that you will meet all the goals you set for yourselves in year 2009.

**Bogdan Chmielewski, CEO**

1) APY=Annual Percentage Yield.

\* Detailed information is available at our branches.

## Be a Santa Claus

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PSFCU's employees and Board of Directors members also felt the need to help their fellow Poles in their native land; therefore they chose to support Polish orphanages.

The employees of many PSFCU's departments and the members of the Board of Directors expressed their willingness to participate in the program. Everyone wanted to bring a smile to the faces of the orphanages' little residents. It quickly turned out that there are more sponsors than children.

This year we chose at random two orphanages: one in Katy Wroclawskie and the other in Cieszyn. Gifts for 65 children were shipped well ahead of Christmas to make sure they would reach their destination on time. Over 100 employees, and the members of the Board of Directors took part in this year's program. We look forward to keeping up the tradition.



Children in Chociule orphanage unwrap the presents

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McGuinness Blvd. in Brooklyn for a historic 'Round Table Conference.'

The meeting of the Polish-American credit unions and credit unions from Poland, organized by PSFCU's Chief Executive Officer, Bogdan Chmielewski, was the first event of this kind in our history. Its goal was for the participants to get to know one another and to lay foundation for future cooperation, as well as to share their professional experiences.

In addition to Mr. Chmielewski, the event was hosted by Ms. Agnieszka Poślednik, PSFCU's Chief Operating Officer, Ms. Edyta Martula, Vice President of Operations and Mr. Piotr Chaber, Vice President of Research and Development.

Mr. Bogdan Chmielewski began the event by presenting the history and structure of

the Polish & Slavic Federal Credit Union. Our guests then followed with their introductions and presentations of their institutions' achievements.

After the introductions, the meeting focused on cooperation in a variety of areas, such as 'shared branching', which would enable shared use of the branches, especially with regard to the ATMs. This is a key issue for credit union members who are visiting Poland.

All participants saw purpose in the continuation of these initiatives and expressed both the will and the necessity for organizing such events in the future.

As noted by the Polish-American media present at the post-event press conference, the meeting was a constructive example of the Polish-American organizations working and uniting for the benefit of their communities.



PSFCU management, standing from the left: A. Poślednik, P. Chaber, E. Martula. Sitting, from the left: B. Chmielewski, our CEO, and the guests: I. Karpeta, A. Dul, L. Lamenta, L. Majewski

## Pulaski Parade

...continued from page 7

member services, just like in the traditional brick-and-mortar branches. Our Mobile Branch impressed the thousands of onlookers that applauded the vehicle. It was hard to miss the "Credit Union On Wheels" that was dominating the parade's forefront with its colorful and sizeable display.

The crowd's attention was also drawn to the PSFCU's float, with rhythmic Polish music and a group of the representatives of the youngest generation of our credit union's members standing on the float, dressed in decorative Polish folk costumes. The float was

moving just behind the PSFCU employees marching to the rhythm of the loud music being played on the float; it could be heard along the whole 5th Avenue.

The main decoration of the float consisted of two mock-up laptop computers showing the PSFCU web page that showcased our CU's Online Banking solutions. The Online Branch allows our members to use PSFCU services regardless of their physical distance from the traditional branch.

At the end of our parade presentation, all PSFCU employees gathered for a commemorative picture. A lot of our employees went back to the parade to cheer for other Polish American groups marching through the center of Manhattan.

# An Official Announcement from the PSFCU Board of Directors

**For many years, Polish & Slavic Federal Credit Union (PSFCU) has been a symbol of financial success and strength of the Polonia. We hold this position owing to the unwavering support of the nearly 70-thousand strong membership community. Our success allows us to provide financial support to hundreds of Polish organizations, schools and churches as well as for a multitude of Polish cultural events. PSFCU receives gratitude for such support on a nearly everyday basis.**

Unfortunately, during the past weeks PSFCU and its Directors became targets of vicious, libelous and slanderous public attacks based on unfounded and defamatory accusations.

These actions were commenced and coordinated by Ms. Bożena Kamiński, current President of the Polish & Slavic Center (PSC). Her actions are an attempt to shift public attention away from the difficult and complicated situation of the Polish & Slavic Center which, under her leadership, faces the loss of financial subsidies from the City of New York. Without any grounds to do so, Ms. Kamiński attempts to blame PSFCU for PSC's difficulties which she created herself.

As a result, the PSFCU Board of Directors would like to provide you with some indisputable facts pertaining to the matter:

- During the past year, numerous experienced employees who held key positions at the Polish & Slavic Center have been dismissed. Ms. Kamiński, despite having been elected to the Center's Board of Directors on a volunteer basis, assumed a salaried position of the PSC President, which may constitute an abuse of the trust of her electorate and all PSC members.

- Credit unions in the United States have no legal obligation to collect sponsor organization membership dues from their members. In a gesture of good will, PSFCU is one of few credit unions that collect such dues and transfer them to the sponsor organizations.

- Since the previous contract agreement between PSFCU and the Polish & Slavic Center has been cancelled, the Board of Directors found it imperative to set and regulate its cooperation with all sponsor organizations.

- PSFCU presented all sponsor organizations with a proposal of an almost identical agreement regulating,

among others, the issue of dues collection. With the exception of the Polish & Slavic Center, all sponsor organizations have signed the agreement without any reservations.

- The only formal reply received from the Polish & Slavic Center was limited to the information that membership dues would be raised from \$10 to \$20 and a threat of court action against the PSFCU. Thus far, Ms. Kamiński has not expressed any specific reservations or objections concerning her refusal to accept the proposed agreement.

- The decision to raise membership dues has not been noticed to the PSC members or in any way consulted with the members themselves. PSFCU, as a separate institution, has only received consent from PSC members to collect membership dues in the amount of \$10 per year.

- The Polish & Slavic Center received all its membership dues for the year 2008 and as no contract is in effect with the PSC, the decision concerning the collection of dues for 2009 has not yet been discussed by the PSFCU Board of Directors.

We are highly offended that Ms. Kamiński exploits retirees from the Krakus Club and children participating in PSC programs to further her personal agenda. We are appalled by the manipulation of those people with false information and by the way they are being pressured to participate in demonstrations against our institution and against individual members of the Board of Directors.

Ms. Kamiński's actions constitute a provocation aimed at starting yet another lawsuit which we would like to avoid and in which she would be a suing party. It is not a secret that currently Ms. Kamiński is involved in a private lawsuit filed against PSFCU, whereby she demands a multi-million dollar award.

Under these regretful circumstances, the PSFCU Board of Directors has decided to break off any relations with Ms. Kamiński relating to the Polish & Slavic Center until Ms. Kamiński resigns all positions held at PSC. We are saddened having to make this decision particularly because the Polish & Slavic Center is an organization rich in tradition, whose services for the Polonia merit recognition. It is an institution which should and potentially still can play a significant role in the life of our New York community.

 Start planning for your future

## IRA Accounts

As we welcome the New Year, the 2008 tax season has begun. April 15, 2009 marks the deadline for making 2008 contributions to Individual Retirement Accounts (IRA). You may contribute up to \$5000 if you are under 50 and up to \$6000 if you are 50 or older. IRA contributions not only help save for retirement, they may also provide considerable tax benefits. A Traditional IRA contribution may help reduce your current tax liability and defer taxation of contributed amounts and earnings until distribution.<sup>1</sup>

Contribution into a Roth IRA, on the other hand, may allow you to generate tax-free earnings on your retirement savings.<sup>2</sup> Starting January 1, we have begun accepting 2009 contributions! Think ahead and advance your saving strategy by making your contribution today. The contribution limits for 2009 are the same as for 2008.

PSFCU also offers SEP and SIMPLE IRAs as an attractive solution for your retirement planning for small businesses.

Saving for your retirement at the PSFCU offers guaranteed return on your investment with a wide choice of term share certificates with a low, \$500 minimum to open, or with the flexibility of an adjustable rate account. Funds are federally insured up to \$250,000.00.

To find out more about our IRA accounts and our competitive current rates please contact us at (800) 297-2181 to speak with one of our Member Service Representatives.

1) Deductibility of Traditional IRA contributions is subject to limitations. Consult your tax advisor to determine your eligibility.

2) Earnings on Roth IRA distribution will be tax free if taken as part of a qualified distribution when a) Roth IRA satisfies 5-year waiting period b) The IRA owner is either 59 1/2, disabled, deceased, or a first time homebuyer.

 Credit Union without leaving home

## Our E-branch

For those members who are unable to visit one of our branches, we have created a new, virtual "Online Branch" that is available over the Internet 24/7.

Our Online Branch allows you to become a PSFCU member without having to visit one

 Attention Business Members:

## Start accepting credit card payments

In order to help our business members expand their book of business, earlier this year we have added another convenient feature to the variety of products that we currently offer.

Merchant services is an exciting product that is intended for business owners who want to simplify their business operations and increase their revenue by accepting the most preferred method of payment from their customers; credit and debit cards. The funds from the credit and debit cards are electronically transferred to your business account.

The service is available through Ivan Merchants<sup>1</sup> and allows us to provide our business members with very competitive rates.<sup>2</sup> Our card processing solutions will enable your business to accept Visa®, MasterCard®, American Express®, Discover® Card, and debit cards. For your convenience, Ivan Merchants

provides a Polish-speaking representative available to assist you at any time.



If you are not familiar with merchant services or you would like us to provide you with a complimentary evaluation of your existing service, please contact us at 1-866-534-3674.

1) Ivan Merchants is not affiliated with PSFCU

2) There is a service fee charged by Ivan Merchants

 New in PSFCU Online

## Pay your taxes over the Internet

Member Business Services has posted new, helpful links at [www.psfcu.com](http://www.psfcu.com). They are located in "Business Services" section in the top of our main page. The links include, but are not limited to electronic tax payments. The link will take you to EFTPS, the Electronic Federal Tax Payment System where you can enroll for electronic payment of your business (or individual) federal taxes and then pay them online.

The electronic tax payment is convenient to all parties: individuals, businesses, financial institutions and IRS. It replaces labor intensive and costly paperwork, with one that streamlines and simplifies the payment of federal taxes.

According to IRS regulations, businesses that pay more than \$200,000 in federal tax payments in any given year are required to use EFTPS for all their federal tax payments the second year hence<sup>1</sup>. We encourage you to visit the site of EFTPS; if you have any questions regarding the website use, you may contact a PSFCU representative at our Member Services at 1-866-534-3674.

1) Please consult your tax advisor for details regarding tax payment

 Credit Union without leaving home

## Our E-branch

For those members who are unable to visit one of our branches, we have created a new, virtual "Online Branch" that is available over the Internet 24/7.

Our Online Branch allows you to become a PSFCU member without having to visit one

of our brick-and-mortar branches. It also gives you an option to open an additional account, a CD, as well as allows you to apply for a loan or a credit card.


Thanks to our Online Branch opening accounts, applying for a loan and checking its status is much faster and easier.

Come visit us at our virtual branch at [www.psfcu.com!](http://www.psfcu.com!)

 Attention all PSFCU Members:

## Personal Data Update Reminder

We would like to emphasize the importance of updating your personal information. We should always be notified when the addresses, phone number or e-mail address changes. This can help us keep your information confidential and provide you with uninterrupted service.

 Facts you should know...

# What's new at Our Credit Union?

## ■ PSFCU sponsors miniStudia4U information sessions

The PSFCU is a proud sponsor of the miniStudia4U information sessions run by the Polish Student Organization in New York (PSO). The PSO is reaching out to the Polish Supplementary schools to educate parents of future college students about the admissions process and financial aid system in the US.

During the fall, the PSO organized four miniStudia4U sessions in Passaic (NJ), Clark (NJ) and Newark (NJ). Another session in Lakewood (NJ) is coming up in early February. The PSFCU will also host a session on financing higher education and student financial aid in late January.

Schools and organizations willing to host a miniStudia4U session can contact the Polish Student Organization at [zarzad@pso-usa.org](mailto:zarzad@pso-usa.org).

## ■ Greenpoint Branch Renovation

Please, be advised that beginning on January 1, 2009, PSFCU branch at 140

Greenpoint Ave. will undergo renovation.

During this period, PSFCU members will be able to use the services of our nearby branches: **175 Kent Street** – open Monday through Friday between 9AM and 7PM and on Saturdays between 9AM and 3PM. **100 McGuinness Blvd.** – open Monday through Friday between 9AM and 7PM and on Saturdays between 9AM and 3PM.

We appreciate your understanding and apologize for any inconvenience this may cause.

## ■ Attention! Employment opportunities at our Credit Union!

For job postings visit us at [www.psfcu.com](http://www.psfcu.com)

## ■ Mortgage loans in Pennsylvania

As of October this year, our Credit Union is offering mortgage loans in Pennsylvania. The offer pertains to residential owner-occupied 1-4 family primary residence mortgage loans. Current home owners, on

the other hand, will also be able to obtain mortgages for a single-family secondary residence.

We also offer our Preferred Home Equity Lines of Credit to PSFCU members who own homes in Pennsylvania. To take advantage of our new products, our Credit Union members simply have to complete an application and submit it at one of our branches.<sup>1</sup>

Residents of the Philadelphia area can already take advantage of the services of our Mobile Branch in nearby Trenton, NJ, where a new PSFCU branch is currently under construction.

<sup>1</sup>) PSFCU membership required to borrow. Applicant must be at least 18 years old. PSFCU reserves the right to verify all documents submitted by applicant. Other restrictions may also apply.

## ■ We are opening branches in Maspeth and Trenton!

In the previous edition of our quarterly newsletter we wrote about the ongoing construction of two new branches of our Credit Union. We gladly inform you that both buildings are almost ready and will be opening by the end of this year or at the beginning of the next year. These branches will be the 12th and 13th locations for our credit union. We also have a 14th, virtual branch, accessible at [www.psfcu.com](http://www.psfcu.com). Information about this branch and the services offered is the subject of our 2009 PSFCU Calendar, already available at our branches.

## ■ 2009 Scholarship Program

The PSFCU invites our young and ambitious members, who need financial help in realizing their academic dreams, to apply for a PSFCU scholarship.

Polish & Slavic Federal Credit Union offers the scholarships jointly with the Credit Union Association of New York (CUANY); an organization encompassing 600 New York State Credit Unions.

This Scholarship Program is dedicated to high school seniors who will be attending college in the fall of 2009. The deadline for the CUANY 2009 Scholarship is January 23, 2009.

For further details, students may contact either Agata Krol, HR/Training and Development manager at 973-808-3240 x 6250 or by email at [akrol@psfcu.net](mailto:akrol@psfcu.net), or Kinga Gutowski, Training Coordinator at 973-808-3240 x 6247 or by email at [kgutowski@psfcu.net](mailto:kgutowski@psfcu.net).

Applications for the CUANY Scholarship Program are available in all PSFCU branches and on our website [www.psfcu.com](http://www.psfcu.com). We welcome all students who are interested in our Scholarship Programs to visit our website [www.psfcu.com](http://www.psfcu.com) for updated Scholarship information.

[www.NaszaUnia.com](http://www.NaszaUnia.com)

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Do otwarcia konta w PSFUK obowiązują zasady członkostwa. Otwarcie konta przez Internet jest dostępne tylko dla osób na stałe zamieszkujących terytorium USA. Inne ograniczenia mogą obowiązywać. Więcej informacji na stronie [www.NaszaUnia.com](http://www.NaszaUnia.com) lub w Dziale Obsługi Klienta pod numerem 1-800-297-2181.

# What's new at Our Credit Union?

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## ■ Mobile Branch Operator

Polish & Slavic Federal Credit Union seeks a Mobile Branch Operator to drive and maintain our Mobile Branch in accordance with established policies and procedures.

The Mobile Branch Operator will drive the mobile branch to and from specified destinations as directed; perform maintenance and security for the vehicle; comply with all federal, state and local regulations for safe operation of a commercial motor vehicle; develop a thorough understanding of the Credit Union and its products, practices and philosophy; represent the Credit Union to the members in a courteous and professional manner; provide prompt, efficient and accurate service; respond to members general inquires; direct members to the appropriate person/department for information and assistance; develop good relationship with the Credit Union vendors and fellow co-workers; actively participate in PSFCU community sponsored events. The qualified candidate will have: High school diploma or equivalent; Working knowledge of vehicle safety and control systems; Knowledge of DOT regulations governing safe driving, hours of service, inspection and maintenance. Previous commercial driving experience preferred. Valid CDL drivers license class B with air brake endorsement and clean driving record. Must pass pre-employment and periodic DOT drug testing. Proficiency in Polish and English language.

We offer a highly competitive salary, comprehensive benefits package and tuition reimbursement. Interested candidates should send or fax their current resume, along with a cover letter including salary requirements to:

### HR Department

Req # 132

Polish & Slavic FCU

9 Law Drive

Fairfield, NJ 07004

FAX: 973-808-3219

E-mail: careers@psfcu.net

EOE M/F/D/V

For more employment opportunities visit us at [www.psfcu.com](http://www.psfcu.com)

Free Medical Screenings at PSFCU:

## Our Credit Union Cares Not Only About "Healthy" Finances...

Although Polish & Slavic Federal Credit Union is usually associated with finances, our Credit Union also gets involved in a different kind of activities, investing in the physical well-being of our members. The organizational effort that PSFCU puts into the preparation of free medical screenings is an example of our comprehensive investment strategy.

Another round of free medical examinations took place on November 8, 2008, at the PSFCU Headquarters at 100 McGuinness Blvd. in Brooklyn. Over 100 members signed up for the event, most of whom do not have any medical insurance. Registration sheet filled within just a week from the announcement of the date of the event.

Our Credit Union provided its premises for the screenings and assigned funds for educational materials written in Polish and for the interpreters. PSFCU started the program 5 years ago, showing our members that we strive to be more than a financial partner for them.

People that signed up for the examinations showed up at Our Credit Union to have their blood pressure checked, and to have their sugar and cholesterol levels measured. After each test was completed (which took only 5-7 minutes), the doctors interpreted the results and provided medical advice. Female members of PSFCU aged over 40 also had an

opportunity to sign up for free mammography administered at the Bellevue Hospital.

"I came here for the first time and, certainly, not the last. My test results are good, so I am really glad. I think I will also sign up for the mammography," said Ms. Stanisława Kasperowicz, who took advantage of our initiative and came in to check her health.

"I also came here for the first time, encouraged by my husband, who is taking part in the program for the second time. I am pleasantly surprised by the nice atmosphere and the personnel's kindness. I did not expect such an initiative from a financial institution," added Ms. Krystyna Tałałaj.

A lot of people admitted that if it wasn't for the free medical exams, they would not visit a doctor any time soon. "Thanks to this program I have learnt that I should take better care of my health. I will take the doctor's advice and will start going for walks. I will also change my diet," Mr. Mieczysław Waczyński assured us.

Bellevue employees were also satisfied with the PSFCU's initiative. "We come to your Credit Union with a great pleasure. Everything is well organized, the patients are polite and your employees are very helpful," said Chris Cho, Assistant Director at Bellevue Hospital Center. "We hope that we will be able to organize the event again next year."

## KORZYSTNE OFERTY dla POLONIJNYCH BIZNESÓW



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1) APR = Annual Percentage Rate (Roczna Stopa Oprocentowania). Obowiązujące stopy oprocentowania z dnia 01.10.2008 r. Oferta dostępna tylko dla nowych kart kredytowych Business Visa przyznanych do 30 czerwca 2008 r. Początkowa stopa oprocentowania obowiązuje do 30 czerwca 2008 r. Po 30 czerwca 2008 r., Początkowa stopa oprocentowania ulegnie zmianie na Standardową Stopę Oprocentowania w wysokości 12,9% APR. Od przeniesienia zadłużenia naliczona zostanie opłata w wysokości 3% kwoty przeniesionego zadłużenia, od \$10 minimum do \$99 maksimum. Roczna stopa oprocentowania od zakupów wynosi 9,90%, a od pobrania gotówki 12,9%. Roczna stopa oprocentowania za opóźnienie w płatnościach wynosi 16,9%. Okres bezodsetkowy (grace period) wynosi 25 dni. Odsetki od wypłat gotówkowych są naliczane od dnia rozliczenia transakcji. 2) Kredyty do \$50,000 bez sprawdzania dochodów dla kwalifikujących się biznesmenów. Do otwarcia konta biznesowego wymagane jest członkostwo w P-SFUK. Podstawą zatwierdzenia kredytów jest ocena historii kredytowej i zdolności do spłaty kredytu. Produkty kredytowe i oprocentowanie mogą ulec zmianie bez powiadomienia. Kredyty P-SFUK nie są oferowane we wszystkich stanach. Inne ograniczenia mogą obowiązywać. Skontaktuj się z PSFUK po dodatkowe informacje