

# NOTICE OF ANNUAL MEETING OF THE POLISH & SLAVIC FEDERAL CREDIT UNION AND ELECTION PROCEDURES

## TO THE MEMBERS OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Please be advised of the following:

The Polish & Slavic Federal Credit Union's Annual Meeting will take place on Sunday, June 1st 2008 at 2:00 p.m., at Polish National Home, 261 Driggs Ave., Brooklyn, New York. At this meeting, the results of the annual election, conducted and tabulated by the Election Services Corporation (an independent firm not affiliated with PSFCU) will be reported to the membership. Due to the expiration of the terms of four directors, four seats on the Board of Directors will be available. The four candidates who receive the highest number of votes cast will serve three-year terms.

A list of the candidates was posted in all branch offices of PSFCU on Sunday, April 27th, 2008. The ballots were mailed on Thursday, May 1st, 2008. The deadline for the Election Services Corporation to receive all votes is Tuesday May 27th, 2008 by 11:59 p.m., EST.

The following individuals are candidates for the Board of Directors in the Election of 2008 (*Names are in alphabetical order*):

**Artur Dołęga**  
**Izabela Dybowska**  
**Sylwester Gawęł**  
**Katarzyna Koszałka-Mucha**  
**Irena Marchaj**  
**Wojciech T. Mleczko**  
**Krystyna Myssura**  
**Krzysztof Olechowski**  
**Aleksandra Sobkowicz**  
**Marek Tomaszewski**  
**Małgorzata Wądołowski**  
**Izabela Wójcicki**

**Voting Instructions:** The 2008 PSFCU Elections will be conducted by paper ballot with optional electronic voting. The electronic voting will be available only to those PSFCU Members who are registered Online Banking users. If both votes are received, first to arrive counts. Voting instructions are outlined below:

**VOTING BY MAIL:** **1** Sign the Validation Certificate on the reverse side. Your ballot cannot be counted if you do not sign your name in the box provided. **2** Cast your vote using the ballot. Mark your choice(s) by placing an **X** or **✓** in the appropriate box(es). Do not write your name or otherwise identify yourself on the ballot. **3** Detach the Validation Certificate from the ballot. **4** Fold your ballot in half, then fold the "Tape Here" flap over and tape or glue where indicated. Do not staple. **5** Insert the Validation Certificate and the sealed ballot in the pre-paid return envelope provided.

**ELECTRONIC VOTING:** **1** Log-in to your Online Banking account at [www.psfcu.com](http://www.psfcu.com) to obtain your Voting Code for 2008 located on the Account Summary page under address line. **2** Go to <https://www.esc-vote.com/psfcu> to access the secure voting site log-in page. **3** Enter your 6-digit Voting Code For 2008 and 10-digit Election Validation Number (located in the bottom right corner of the ballot) to access the electronic ballot. Cast your vote.



# Candidates' Biographies

The Biography Notes were prepared based on information submitted to PSFCU by election candidates. PSFCU is not responsible for the content of biography notes.



 **ARTUR DOŁĘGA, CFP** *PSFCU Member since 2004.*

**CURRENT EMPLOYMENT:** Artur Dołęga owns Vision Financial Services, specializing in financial and investment planning for private clients. He is responsible for developing, implementing and monitoring of investment strategies based on clients' goals. His firm offers retirement, estate and investment planning. **PRIOR EMPLOYMENT:** Mr. Dołęga started offering financial and investment advice 10 years ago when he joined First Investors Corporation on Park Avenue in Manhattan. Additional duties included training and supervision of new professionals. **EDUCATION:** BA in Psychology from City University of New York – graduated "Cum Laude" from Brooklyn College; attained professional designation Certified Financial Planner® from American College. **RELEVANT BOARD EXPERIENCE:** Chairman – Financial Planning Association Program Committee, Director – Forest Hills Community House; Active member – Juniper Civic Association, Active member – Kościuszko Foundation. **PERSONAL STATEMENT:** Artur Dołęga is the only Certified Financial Planner in the Polish metropolitan community. He also has significant business experience forming and managing a successful independent advisory firm. **IF ELECTED TO THE PSFCU BOARD, HE WILL FOCUS ON THE FOLLOWING:** ■ improving the financial/investment offerings to PSFCU members, ■ improving the awareness and education of members on financial planning concepts and investment vehicles, ■ increasing the PSFCU assets under management by expanding its membership.



 **IZABELA DYBOWSKA** *PSFCU Member since 2006.*

**CURRENT EMPLOYMENT:** Financial Planner and advisor at Match Corp. **PREVIOUS EMPLOYMENT:** Financial advisor and planner at MiniMax agency. **EDUCATION:** The University of Insurance and Banking /Finance and Banking. **PERSONAL STATEMENT:** Knows Polonia problems. Active member of Polish Patriotic Discussions Club and board member of Young Club at Polish and Slavic Center. Member of Polish-American Congress. **IF ELECTED TO THE PSFCU BOARD SHE WILL FOCUS ON THE FOLLOWING:** ■ Increasing the size of the PSFCU lending portfolio and better APR, ■ increasing financial help for members, ■ making banking procedures more friendly for people, ■ better communications between BOD and members.



 **SYLWESTER GAWEŁ** *PSFCU Member since 2005.*

**CURRENT EMPLOYMENT:** Sylwester Gaweł has worked as founder and creator of sports recreation programs for school students at Wallington, NJ for the past 2 years and coach at Polish & Slavic Center for the past 3 years. He is responsible for developing and direction of all functions of the club. **PRIOR EMPLOYMENT:** Sylwester Gaweł has 3 years of experience at cooperation with large national Polish banks, wide range of credit and insurance brokerage services, cooperation with insurance companies, reviewing brokerage contracts and agreements, multiple managerial and financial responsibilities. **EDUCATION:** Master of Tourism, Recreation and Physical Education: specialization in Management, AWF Krakow. **RELEVANT BOARD EXPERIENCE:** Students' Board at AWF, Board Member at the New York Athletic Club of Manhattan. **PERSONAL STATEMENT:** Has three years of financial experience. Polonia is very important to him as he has proven by his continuous involvement in the development of our young Polish community, and continuous involvement with PSC and PSFCU. **IF ELECTED TO THE PSFCU BOARD, HE WILL FOCUS ON THE FOLLOWING:** ■ encourage Polish children and adults to participate in sports, ■ create sports scholarship programs, ■ increase number of PSFCU members by sport and recreation programs.



 **KATARZYNA KOSZAŁKA-MUCHA** *PSFCU Member since 2008.*

**CURRENT EMPLOYMENT:** General Manager at “Luciano’s Ristorante” for the past 6 months. She is responsible for Financial Department of the restaurant. **PRIOR EMPLOYMENT:** Katarzyna has extensive financial experience. She has previously worked for two years as sales coordinator at Brooklyn Imports. She has also worked in marketing department of Polish radio station – Pomona NY. **EDUCATION:** Bachelor – Professional School of Business, Krakow, Poland. **RELEVANT BOARD EXPERIENCE:** Board Member at MKS Halicz Sports Club, Ustrzyki Dolne, Poland (alpine skiing). **PERSONAL STATEMENT:** Katarzyna has many years of hard and dedicated work on American soil. She has been strongly involved with Polonia organizing free skiing trips for Polish children. She is determined to improve the quality of life for Polish immigrants making home loans more accessible and more affordable. **IF ELECTED TO THE PSFCU BOARD, SHE WILL FOCUS ON THE FOLLOWING:** ■ option to freeze mortgage payments for one month each year, ■ regular meetings with members, ■ SMS banking, ■ easy accounts with variable interest rates.



 **IRENA MARCHAJ** *PSFCU Member since 1996.*

**EMPLOYMENT:** Investment consultant and principal of ITM Financial Services. For the past 15 years worked for Morgan Stanley as a Financial Advisor, responsible for financial planning and investment advice for credit unions, individual and institutional clients. **PRIOR EMPLOYMENT:** Worked 5 years for Coopers & Lybrand as Certified Public Accountant, specialized in audits of banks and financial institutions. **EDUCATION:** BS in Accounting, Long Island University. Certified Public Accountant, the University of the State of New York **RELEVANT BOARD EXPERIENCE:** Treasurer of the John Smolenski Memorial Club, located at 145 Java Street, Greenpoint, funded by Polish immigrants in 1921. Irena Marchaj organized a group of Polish/American business owners and saved the building from complete disrepair and financial disaster. Kurier Plus established its headquarters in this building and was able to expand its cultural activities. Once again, 145 Java Street promotes Polish heritage in Greenpoint. **PERSONAL STATEMENT:** The Credit Union should offer all the services and products that the banks offer and these services should be tailored to the needs of our people. She will use all her professional experience to focus on the needs of the Credit Union employees and keep their professional standard and compensation at the highest level.



 **WOJCIECH T. MLECZKO** *PSFCU Member since 1993.*

**CURRENT EMPLOYMENT:** Editor In Chief of monthly newspaper Centrum, Program Director of Krakus senior program under contract with New York City Department for the Aging. Manages a budget of over \$600,000. **PRIOR EMPLOYMENT:** Polish Daily News (Nowy Dziennik) editor (1991-2004). **EDUCATION:** Graduate of Jagiellonian University, MA in Sociology. **RELEVANT BOARD EXPERIENCE:** Currently a Director of the Polish and Slavic Federal Credit Union; Director of the John Smolenski Polish Club in Greenpoint; Actively involved in the Polish-American community in NYC. **PERSONAL STATEMENT:** The P&SFCU must take better care of its employees, its members and the Polish-American community. He wants to raise the salaries of the lowest-paid Credit Union workers while also equalizing the level of annual bonuses. He believes that in order to maintain a high level of service we need to recognize and promote our highest-performing employees. We also need to raise interest rates on deposits while decreasing extemporaneous costs and simplifying the loan application process. He aims to increase financial help for Polish-American organizations and schools. He believes that all outside contracts should be awarded to Polish-American firms who hire Polish workers. Lastly, he wants to build a modern building for Polish seniors living in the Greenpoint-Brooklyn area and return dividends to the members. “Polish Unia in Polish hands!”



 **KRYSZYNA MYSSURA** *PSFCU Member since 1999.*

---

**CURRENT EMPLOYMENT:** Immigrant Community Liaison with the NYS Immigrant Community Liaison Unit, office assisting immigrants by providing them with information on state programs and immigration issues. **PRIOR EMPLOYMENT:** Manager, Human Resources and Administration, Gdynia America Line, Inc. **EDUCATION:** Essex Community College/Rutgers University-Business Administration. Certificate Program in Immigration Law – CUNY Graduate Center. **RELEVANT BOARD EXPERIENCE:** Current Director of PSFCU. American Polish Council of NYS (founding member). **PERSONAL STATEMENT:** As PSFCU Director she will utilize her extensive experience to work towards the expansion of our activities through membership of those Polish Americans that are currently utilizing other financial institutions for their services by offering competitive products and development of additional products for the business community. **IF ELECTED TO THE PSFCU BOARD, SHE WILL FOCUS ON THE FOLLOWING:** ■ support for programs that assist immigrants with immigration and social issues, ■ provide training to our employees toward promotions to managerial/executive positions ■ expand our support to the Polish Supplementary Schools and invite young members of Polonia to participate in the expansion since their support will guarantee the future success of the PSFCU and the entire Polonia.



 **KRZYSZTOF OLECHOWSKI** *PSFCU Member since 1981.*

---

**CURRENT EMPLOYMENT:** Executive Director PSC Community Services Home Health Care since 1993. **PRIOR EMPLOYMENT:** 1989-1992-Executive Director of Polonians Organized to Minister to Our Community (POMOC). **EDUCATION:** New York University, M.Phil.; Columbia University, Master of Public Administration; Kosciuszko Foundation Scholar Abroad, Krakow 1974-1977. **RELEVANT BOARD EXPERIENCE:** Executive Committee member of Community Board #1, Brooklyn, N.Y. 1993-present. **PERSONAL STATEMENT:** Mr. Olechowski believes it is time to take our Polish & Slavic Federal Credit Union to the next level! His goal is to assist in uniting the members of the Credit Union Board in planning for a vision for our future. He would like to help initiate and assist in developing projects, services and programs essential for the well being of its members. **IF ELECTED TO THE PSFCU BOARD, HE WILL FOCUS ON THE FOLLOWING:** ■ legal defense and education fund, ■ expansion of the Polish Supplementary School system in Polonia, ■ affordable housing for our Polish Seniors and working families, ■ promoting and funding all relevant initiatives whose missions are focused on strengthening Polonia in American systems and standards. He also strongly believes that meetings with members of PSFCU should be transparent and should take place on a regular basis with specific discussion about planning for our members' future.



 **ALEKSANDRA SOBKOWICZ** *PSFCU Member since 2004.*

---

**CURRENT EMPLOYMENT:** Patient Representative at Woodhull Medical Center; responsible for investigating patient complaints; mediation between patients and medical staff; educating patients about their rights and interpreting services. **PREVIOUS EMPLOYMENT:** Assistant to Executive Director – Polish & Slavic Center; responsible for maintaining the administrative office, coordinated ESL courses, assisted in supervision of Center's, events, and public relations. During 2005-2007 - teacher at Royal English School. **EDUCATION:** MA in English Language, Opole University, Poland. **PERSONAL STATEMENT:** PSFCU faces many challenges today. With fewer Polish immigrants, keeping our current members and attracting new ones are of crucial importance. Although many promises by past candidates have been met, such as student donations (currently \$300,000 spent in scholarships annually), internet banking, business loans, etc., there are still a lot to be accomplished. PSFCU members have achieved financial prosperity and it is indeed a time to see the fruits of our labor. **IF ELECTED TO THE PSFCU BOARD, SHE WILL FOCUS ON THE FOLLOWING:** ■ Assure higher savings interest rates and dividend distribution, ■ Pledge effectiveness and competitiveness, ■ Increase donations for Polish schools, organizations and senior clubs, ■ Sponsor a day-care center and sports clubs for children. If given the honor to serve the PSFCU, she will make sure that the loyalty and hard work of all its members are rewarded and appreciated. Thank you very much!



 **MAREK TOMASZEWSKI** *PSFCU Member since 1997.*

---

**EMPLOYMENT:** Publisher and editor-in-chief of the Polish daily newspaper "Polski Dzień". He is its founder and one of its main investors. **PREVIOUS EMPLOYMENT:** During 1997-2006 he was a journalist for the Polish Press Agency, "Kurier Plus" and "Nowy Dziennik". Previously, he worked as a librarian for the New York Public Library. He came to the United States in January of 1984. **EDUCATION:** Graduated in 1983 from the Jagiellonian University in Cracow with a bachelor's degree in Political Science; Received his master's degree in Library and Information Science from Queens College in 1992. **RELEVANT BOARD EXPERIENCE:** In 2001 Marek Tomaszewski founded Forum Polonia, a Polish-American association of nine Polonia social, media and political organizations and became it's first chairman. **IF ELECTED TO THE PSFCU BOARD, HE WILL FOCUS ON THE FOLLOWING:** ■ making sure that all members get dividends, ■ increasing the interest received on deposits, ■ work to help members of the Polish illegal community achieve legalized status in the US, because much of the Credit Union's development can be attributed to their efforts.



 **MAŁGORZATA WĄDOŁOWSKI** *PSFCU Member since 1987.*

---

**EMPLOYMENT:** Eighteen year experience in the Polish & Slavic Federal Credit Union operations and financial services. She possesses extensive knowledge of credit union policy and procedures, as well as an understanding of members' and employees' needs. **EDUCATION:** Bachelors in Business Psychology, Queens College graduated with Honors Cum Laude. Associate of Science in Business Administration majoring in Accounting and Finance, Queensborough College. Completed CUNA Educational Achievement, Training and Development Institute, and American Management Association comprehensive programs in training, education and professional management. Currently enrolled in Human Resources Management program at Baruch College, NY. **RELEVANT BOARD EXPERIENCE:** PSFCU Secretary of BOD since 2005 and Chairwoman of PSFCU Scholarship Committee since 2006, member of Polish Student Organization for many years. **PERSONAL STATEMENT:** Małgorzata is confident that her education and remarkable experience at the credit union, her commitment and dedication to the institution, unblemished record, high level of integrity and moral values make her an excellent candidate for the position on the Board of Directors. **IF ELECTED TO THE PSFCU BOARD, SHE WILL FOCUS ON THE FOLLOWING:** ■ continue to promote employees from within credit union, ■ encourage Polish-American youth to join the PSFCU, ■ expand the scholarship program, ■ offer internships, sponsor Polish Supplementary Schools, ■ provide higher dividends on savings, and new assistance programs through PSFCU sponsor organizations.



 **IZABELA WÓJCICKI** *PSFCU Member since 2004.*

---

**CURRENT EMPLOYMENT:** She has owned Kabanos Polish Deli, Inc., a family-started and operated business, since 2004. She is responsible for finances, bookkeeping, personnel management and other issues involved in successfully running and expanding a small business. Freelance writer for Nowy Dziennik. **PRIOR EMPLOYMENT:** Founder and owner of Your Agency, serving non-English speaking Polish customers; Serology Laboratory Technician at Aventis Pasteur; for 6 years she managed WW Constuction. **EDUCATION:** MBA in Finance and Accounting, Regis University; BA in Biology, Merrimack College; currently enrolled in a post-graduate Certificate in Teaching Polish as a Second Language, UMCS, Lublin, Poland. **RELEVANT BOARD EXPERIENCE:** Member of Polish Friends of Copiague; Member of Polnet, an association of Polish businesses on Long Island. **PERSONAL STATEMENT:** She has 10 years of experience in managing small companies, including all of their financial aspects. **IF ELECTED TO THE PSFCU BOARD, SHE WILL FOCUS ON THE FOLLOWING:** ■ Expanding PSFCU outside the states of New York and New Jersey, ■ Developing a marketing program targeting businesses on Long Island, ■ Bringing awareness of the importance of PSFCU as a Credit Union for Polonia despite the recently proposed change of Credit Union Charter.