

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, May 19, 2013 at 2:00 PM at the Cracovia Manor, 196 Main Avenue, Wallington, NJ 07057. At this meeting, the results of our annual election will be reported to the membership. Due to the expiration of the terms of three directors, three seats on the Board of Directors will become available. Three candidates who receive the highest number of votes cast will serve three-year terms.

THE FOLLOWING CANDIDATES WERE NOMINATED TO THE BOARD OF DIRECTORS IN THE ELECTIONS OF 2013 (IN ALPHABETICAL ORDER):

Ryszard F. Bak
Agata D. Bieda-Krutysz
Andrzej Burghardt
John Czop
Zofia Gola
Krzysztof Matyszczuk
Pawel Pachacz
Zygmunt Staszewski
Malgorzata Wadolowski
Marek Wysocki

The deadline to receive completed ballots by the Election Company is 11:59 p.m. EST, on May 14, 2013.

The 2013 Elections are being conducted by paper ballot and electronic voting available to those PSFCU Members who are registered online banking users. Detailed voting instructions are listed below.

VOTING BY MAIL:

- ❶ Sign the Validation Certificate. Your ballot cannot be counted if you do not sign your name in the box provided.
- ❷ Cast your vote using the ballot. Mark your choice(s) by placing an or in the appropriate box(es). Do not write your name or otherwise identify yourself on the ballot.
- ❸ Detach the Validation Certificate from the ballot.
- ❹ Fold ballot in half and seal it by tape or glue. Do not staple.
- ❺ Insert the Validation Certificate and the sealed ballot in the enclosed pre-paid return envelope.
- ❻ Mail in the envelope.

ELECTRONIC VOTING:

Go to the PSFCU home page www.psfcu.com. Log-in to your ballot through your internet banking account on the left hand side of the PSFCU home page.

