

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 7, 2017 at 2:00 PM** at the Polish Cultural Foundation, 177 Broadway, Clark, NJ 07066. At this meeting, the results of our annual election will be reported to the membership. Due to the expiration of the terms of four directors, four seats on the Board of Directors will become available. The four candidates who receive the highest number of votes cast will serve three-year terms.

The following candidates were nominated for the Board of Directors in the Election of 2017 (listed in alphabetical order):

**Ryszard Bak
Halina Bielowicz
Barbara Chrostowski
Kacper Grabinski, CPA
Malgorzata Gradzki
Beata Klar-Jakubowski
Leon Kokoszka
Karol Kurzatkowski
Karol Kwiatkowski
Severyn Rebisz, Esq.
Danuta Sieminski
Robert Truszkowski
Marzena Wierzbowska
Leszek Wojtkowski**

The deadline to receive completed ballots by the election company is 11:59 pm EDT, on May 2, 2017.

The 2017 Elections will be conducted by paper ballot with optional electronic voting, available to those PSFCU Members who are registered Online Banking users.

Detailed voting instructions are listed below:

VOTING BY MAIL:

- 1 Sign the Validation Certificate. 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 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 ballot in half and seal it using tape or glue. Do not staple.
- 5 Insert the Validation Certificate and the sealed ballot in the enclosed pre-paid return envelope.
- 6 Mail in the envelope.

ELECTRONIC VOTING:

To access your ballot log into your Online Banking at www.psfcu.com or into your Mobile Banking application on your smart phone.



BIOGRAPHY NOTES

RYSZARD BAK

PSFCU Member since 2011



EMPLOYMENT:

Civil Service employee for New York City Housing Authority (since 1997); Manager at Auf-ray Co., a manufacturer of French provincial furniture reproductions (1992-1997).

EDUCATION:

B.S. in Computer Information Systems in Public Administration, John Jay College (2009); Obtained Diploma Certificate of Vocational College in Radio and TV Engineering, Poland (1976).

AFFILIATIONS:

Member of PSFCU Board of Directors (since 2014), currently serving as the Treasurer; American Engineering Association "POLONIA Technica", Member (since 1998), currently serving as Board Member, previously Chairman for 10 years; Bay Club, Member of the Board of Managers (2006-2012), currently serving as the Vice-President; Polish National Home, Vice-President (2006-2011).

HALINA BIELOWICZ

PSFCU Member since 2015



EMPLOYMENT:

President of H.L.B. Accounting and Income Tax Preparation (1988-1991 and since 1999); Assistant Director of Department of Financial Institutions, State of Illinois (1991-1999); Chief Financial Officer at Po-

lamer, Inc. (1982-1988).

EDUCATION:

Bachelor of Arts in Business Administration, University of Illinois, Chicago, IL (1970).

AFFILIATIONS:

Member of Chicago-Warsaw Committee, Sister Cities International (since 1994); Member of Legion of Young Polish Women (since 1992); Treasurer (2012-2015); Debutante White and Red Ball Chair (2004 and 2013); President of Polish Woman's Alliance of America, Group 43; Member of Northwest Board of Metropolitan Family Services, Social Services Agency (since 2005); Chairperson of Polish-American Woman's Action Committee; Member of University of Illinois Alumni Association (since 1970); Member of Copernicus Foundation Board of Directors (1999-2005).

BARBARA CHROSTOWSKI

PSFCU Member since 1992



EMPLOYMENT:

General Manager at Phoenix Construction (since 1998); Owner and Manager of Sports Bar Polonia (2000-2016).

EDUCATION:

Business management courses, Baruch College, NY*; Notary Public License (2008).

AFFILIATIONS:

Polonia NY Soccer Club, active Member (since 1998); currently the manager of a soccer team.

KACPER GRABINSKI, CPA

PSFCU Member since 2009



EMPLOYMENT:

Auditor at multinational financial institution in New York (since 2012); Bookkeeper/Administrative Assistant at Jepol Construction (2012-2013); Bookkeeper at A&W Tax Service (2011-2012)*.

EDUCATION:

MBA in Professional Accounting, Graduate School of Business Administration, Fordham University (2013); Bachelor of Science in Public Accounting, Gabelli School of Business, Fordham University (2012).

AFFILIATIONS:

Member of the American Institute of CPAs (AICPA); Member of the Kosciuszko Foundation; Member of the Polish Supplementary School Council of America.

MALGORZATA GRADZKI

PSFCU Member since 1986



EMPLOYMENT:

Legal Service Coordinator for Catholic Charities, Diocese of Rockville Centre (since 1997); Accredited by US Department of Justice, Board of Immigration Appeals; Principal of St. Ladislaus Polish School of Long Island Inc., NY (since 1986); Adult Education Coordinator - Farmingdale HS (1995-2008).

EDUCATION:

Economist, College of Economics, Wroclaw, Poland (1983); Completed professional certificate in immigration law at Catholic Legal Immigration Network, Inc., Washington, DC (2000).

AFFILIATIONS:

Chairperson of PSFCU Board of Directors (since 2016), 2nd Vice Chairperson, Secretary, Treasurer, and Board Member (2011-2016); Comprehensive LOTE (Language Other Than English) examination in Polish Coordinator - Polish Supplementary School Council of America (since 2014); Polish Language Coordinator, Commission of Education, Polish American Congress (1995-2014); Vice-President of Polish American Congress, Long Island Division (2010-2015); Director of Polish National Club of Hempstead (1995-2015); Member of American-Polish Council of Long Island (2000-2013).

BEATA KLAR-JAKUBOWSKI

PSFCU Member since 1999



EMPLOYMENT:

Director of Managed Care Contracts at Concepts of Independence (since 2016); Program Director at Amber Health LLC (2016); Compliance Officer/Director of Daily Operations and Fiscal Comptroller at PSC Community Services, Inc. (2010-2015); Internal Auditor at Concepts of Independence Inc., (2008-2010); Program Director at Senior Center at Polish & Slavic Center (2003-2007).

EDUCATION:

Bachelor of Arts in Accounting, Queens College (2008); Associate degree in Business Administration, LaGuardia Community College (1998).

AFFILIATIONS:

Member and Treasurer of Children's Smile Foundation Board of Directors; Member of PSFCU Board of Directors (2011-2014);

* This information could not be verified. Even though the information could not be verified, PSFCU does not represent it as inaccurate, only that it could not be independently corroborated by the publication mailing date.

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LEON KOKOSZKA

PSFCU Member since 1998



EMPLOYMENT:

Manager at Office of Capital Projects and Planning of Fordham University in New York (since 2006); Project Manager at Mega Contracting & Development in NYC (1999 to 2006).

EDUCATION:

Bachelor of Science in Facilities Management, State University of New York (1998); Associate Degree in Computer Engineering from Queensborough Community College (1996); Certified Energy Manager C.E.M. (2015).

AFFILIATIONS:

Member of PSFCU Board of Directors (2011-2014), Treasurer (2011-2012); Member of Pulaski Association of Business and Professional Men, Inc. in New York; Member of Kosciuszko Foundation; Member of Association of Energy Engineers (AEE) (since 2015).

KAROL KURZATKOWSKI

PSFCU Member since 2002



EMPLOYMENT:

Associate General Counsel at international insurance company, New York (since 2016); Tax Senior at Deloitte LLP, New York (2013-2016); Intern at Office of General Counsel at New York Community Bancorp,

Inc (2011-2013); Extern at Internal Revenue Service (2012).

EDUCATION:

Juris Doctor, St. John's University School of Law (2013); Bachelor of Arts, NYU College of Arts and Science, Major in Economics (2010).

AFFILIATIONS:

Admitted to New York State Bar; Member of the American Bar Association, Young Lawyers Division and Tax Section, Insurance Companies and Transfer Pricing Committee; Member of Polish & Slavic Center; past Secretary of Multilingual Legal Advocates Society of St. John's Law School.

KAROL KWIATKOWSKI

PSFCU Member since 1996



EMPLOYMENT:

Licensed Real Estate broker at Douglas Elliman (since 2016); Licensed Real Estate broker at Misrahi Realty (2016); Owner and Operator of Goodfellas Restaurant, NYC (2010-2016).

EDUCATION:

Bachelor of Business Administration, Business Managerial Program, Baruch College, NY (2010); License in Real Estate (2010).

AFFILIATIONS:

Member of Polish Supplementary School Council of America; Member of Real Estate Board of New York.

SEVERYN REBISZ, ESQ.

PSFCU Member since 2004



EMPLOYMENT:

Principal Attorney and Founder of Rebisz Law Firm, PLLC (since 2016); Law Clerk/Associate Attorney at Marzec Law Firm, LLC (2013-2015); Legal Intern at Fordham Criminal Defense Clinic (Fall 2011); Legal

Intern at Rockland County Public Defender's Office (Summer 2011)*; Legal Intern at Appeals Bureau of Rockland County District Attorney's Office (Summer 2010)*.

EDUCATION:

Juris Doctor, Fordham University School of Law, NY (2011); Bachelor of Arts in Criminal Justice, University of Richmond, VA (2007).

AFFILIATIONS:

Admitted to New York State Bar; Admitted to New Jersey State Bar; Member of Queens County Bar Association; Member of National Trial Lawyers, Top 40 Under 40.

DANUTA SIEMINSKI

PSFCU Member since 1988



EMPLOYMENT:

Retired since 2016; Vice President, NYC Market Retail, Kearny Bank (2014-2016); President/CEO, Atlas Bank (2007-2014); Vice President of Operations, POLAM FCU (2006-2007); Vice President of Operations, Independence

Community Bank (2005); Polish & Slavic FCU (1985-2004); CEO (2002-2004), SVP/COO (1995-2002).

EDUCATION:

MBA in Management, Fairleigh Dickinson University, Teaneck, NJ (1997); School of Banking Certificate, American Institute of Banking, New York, NY (1990); MA in History & Teaching, University of Silesia, Poland (1977); Strategic Planning, CEO Institute - CUES, Stanford University, San Francisco, CA (2000); Real Estate Salesperson Certificate (2015).

AFFILIATIONS:

President of Maria Sklodowska-Curie Professional Women's Association; Member of: United Poles in America, Polish Cultural Foundation, Polish & Slavic Center, Polish American Heritage League, Pulaski Parade Committee, Credit Union Women's Council Leadership.

ROBERT TRUSZKOWSKI

PSFCU Member since 2004



EMPLOYMENT:

Controller at a Fortune Global 100 corporation (since 2016); Finance Operations Lead, Financial Controlling Operations (2014-2016); Manager, Financial Planning and Analysis, Marriott International (2011-

2014); Financial Analyst, Financial Planning and Analysis, Lockheed Martin (2008-2011).

EDUCATION:

Master of Business Administration, Finance Concentration, University of Notre Dame (2008); Bachelor of Science in Business Finance and in Marketing, New York University, Stern School of Business (2006).

AFFILIATIONS:

Member of Polish & Slavic Center; Member of Notre Dame Club of Northern New Jersey; Member of Kosciuszko Foundation.

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MARZENA WIERZBOWSKA

PSFCU Member since 2000



EMPLOYMENT:

Self-employed stock market investor (since 2009); Program Director of Social and Legal Services at the Polish Cultural Foundation (2009); Social worker at the Polish and Slavic Center (2007-2009); Program

Director of the Community Action Program at PSC and Program Coordinator of ESL (free of charge English classes).

EDUCATION:

B.A. in Psychology, New York University (2005); Completed Executive Education Program at Columbia University Graduate School of Business (2012); Political Science and Journalism, Warsaw, Poland (1999).*

AFFILIATIONS:

Secretary of the PSFCU Board of Directors (since 2016); Chairperson of the PSFCU Board of Directors (2011-2013); Member of the PSFCU Board of Directors (2007-2013 and since 2014).

LESZEK WOJTKOWSKI

PSFCU Member since 1995



EMPLOYMENT:

Real estate investor (since 2012); Agricultural equipment exporter to Poland (since 2012); Assistant Chief Engineer at Union Club of New York (1998-2011).

EDUCATION:

Agricultural Technical School graduation diploma, Poland (1989); Certificate in Agricultural Economics, Higher School of Agrobusiness, Poland (1990); Agriculture educational courses, Advisory Center for Agriculture, Poland.

AFFILIATIONS:

Volunteer at Maria Konopnicka Polish Supplementary School (since 2012); Parish Committee Member of St. Stanislaus Kostka Church (since 2012).

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