

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 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. Four candidates who receive the highest number of votes cast will serve three-year terms.

The Nominating Committee filed its nominations for the 2017 Election with Marzena Wierzbowska, Secretary of the Board, on February 5, 2017. As provided by the bylaws, the Nominating Committee was appointed by the Chairperson of the Board of Directors and was comprised of Franciszek R. Piwowarczyk (Chairperson), Dorota Andraka, Malgorzata Czajkowska, Dariusz Pawluczuk and Tomasz Szybowski.

The nominees are as follows (in alphabetical order):

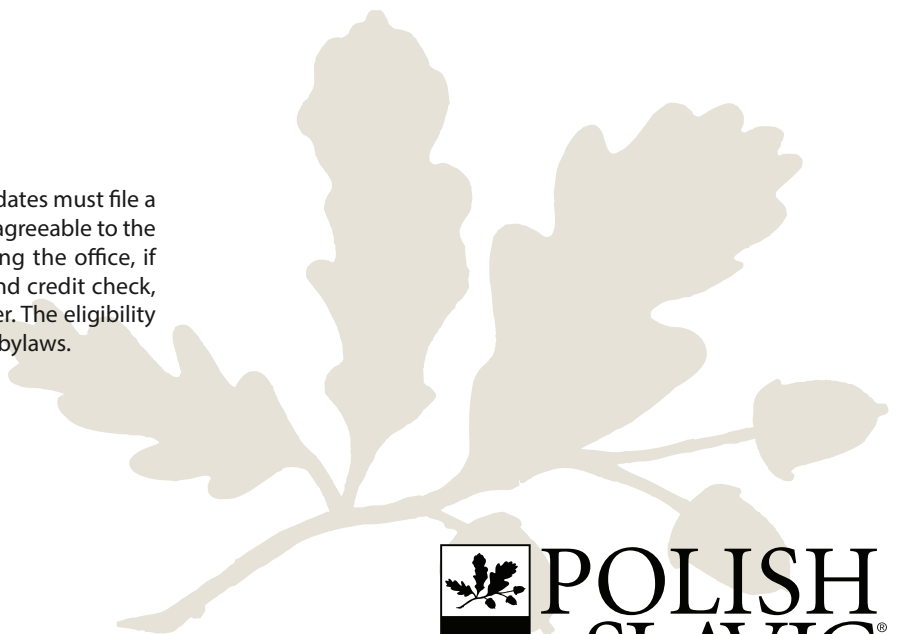
Ryszard Bak
Halina Bielowicz
Barbara Chrostowski
Kacper Grabinski
Malgorzata Gradzki
Karol Kurzatkowski
Karol Kwiatkowski
Severyn Rebisz, Esq.
Robert Truszkowski
Marzena Wierzbowska
Leszek Wojtkowski

Any member wishing to be added to the list of candidates must file a petition. A prospective candidate, in addition to being agreeable to the placing of his or her name on the ballot and accepting the office, if elected, must be willing to submit to a background and credit check, and be bondable by the Credit Union's insurance carrier. The eligibility requirements for candidates are outlined in the PSFCU bylaws.

In addition, all prospective candidates must register with the PSFCU in order to obtain the original petition forms. Only original petition forms may be used and copies will not be accepted. Petition packages can be obtained at the PSFCU offices located at 100 McGuinness Blvd., Brooklyn, NY, PSFCU Operations Center, 9 Law Drive, Fairfield, NJ, or 4147 North Harlem Ave., Norridge, IL. In case of any questions regarding the petition, please contact the Compliance Department at 973.808.3240 ext. 6119. Completed petitions, along with the required documentation, must be filed with the PSFCU no later than 7 p. m. on Thursday, March 23, 2017 at the PSFCU offices located at 100 McGuinness Blvd., Brooklyn, NY, 9 Law Drive, Fairfield, NJ, or 4147 North Harlem Ave., Norridge, IL. The PSFCU Bylaws require that the petition be signed by a minimum of 500 members. If the record of a petition signatory is incomplete or incorrect, that member will not be included in the signature count.

A list of all candidates will be posted in the branch offices of PSFCU by no later than April 2, 2017.

Ballots will be mailed by no later than April 7, 2017 to all members eligible to vote in the 2017 Election. Each member will only have one vote, regardless of the number of accounts owned. The 2017 Election will be conducted by paper ballot with optional electronic voting available to those PSFCU members who are registered online banking users. Detailed voting instructions will be enclosed with the ballot. The deadline to receive the completed ballots by PSFCU's election company is 11:59 p. m. EST on May 2, 2017.



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., company manufacturing French provincial furniture reproduction (1992-1997).

EDUCATION:

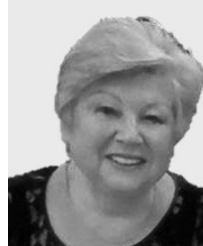
B.S. in Computer Information Systems in Public Administration, John Jay College (2009); Obtained Diploma Certificate of Vocational College in Radio and TV Engineering, Poland (1990).

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 the Chairman; 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 at Officer at Po-

lamer, Inc. (1982-1988).

EDUCATION:

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

AFFILIATIONS:

Member of Chicago-Warsaw Committee, Sister Cities International (since 1994); Member of Legion of Young Polish Woman (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 Norwest 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).

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 Soccer Team Manager.

KACPER GRABINSKI

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:

Heroes, RPSA and ZogSports Basketball Leagues (since 2005).

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

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).

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 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 Polish & Slavic Center; past Secretary of Multilingual Legal Advocates Society of St. John's Law School.*

* 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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KAROL KWIATKOWSKI

PSFCU Member since 1996



EMPLOYMENT:

Licensed Real Estate Agent, at Douglas Elliman (since 2016); Licensed Real Estate Agent 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; Real Estate Board of New York Member.

SEVERYN REBISZ, ESQ.

PSFCU Member since 2004



EMPLOYMENT:

Principal Attorney and Founder of Rebisz Law Firm, PLLC; 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 Association; Admitted to New Jersey State Bar Association; Admitted to Queens County Bar Association; Member of National Trial Lawyers, Top 40 Under 40.

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.

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:

Agricultural equipment export/import (since 2012); Real Estate investor and developer (since 2012)*; Assistant Chief Engineer at Union Club of New York (1998-2011).

EDUCATION:

Agricultural Technical High School graduation diploma, Poland (1989); Certificate in Agricultural Economics, Higher School of Agrobusiness, Poland (1990)*; Agriculture Educational Courses, Provincial Advisory Center for Agriculture, Poland*.

AFFILIATIONS:

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

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