

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 20, 2012 at 2:00 PM at the Polish National Home, 261 Driggs Ave., Brooklyn, NY 11222. 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 Nominating Committee filed its nominations for the 2012 Election with Malgorzata Gradzki, Secretary of the Board, on February 20, 2012. The Nominating Committee was appointed by Marzena Wierzbowska, Chairperson, and was comprised of Beata Klar-Jakubowski (Chair), Maria Bielski, Antoni Domino, Barbara Wawioroko and Greg Wisniewski.

The nominees are as follows (in alphabetical order):

Elzbieta Baumgartner
Hubert J. Cioromski
Malgorzata Czajkowska
John Czop
Adam Grochecki
Jozef Guzik
Bozena Kajewska-Pielarz
Franciszek Piwowarczyk
Iwona Podolak

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, 9 Law Drive, Fairfield, NJ, or 4147 North Harlem Ave., Norridge, IL. In case of any questions regarding the petition, please contact 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, April 5, 2012 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 15, 2012.

Ballots will be mailed by no later than April 20, 2012 to all members eligible to vote in the 2012 Election. Each member will only have one vote, regardless of the number of accounts owned. The 2012 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 15, 2012.

BIOGRAPHY NOTES

ELZBIETA BAUMGARTNER

Member since 2003

Employment: Since 1989 she is the author and publisher of self-help guidebooks for Polish immigrants in the United States. Wrote and published over thirty Polish-language books and one English language book devoted to all aspects of immigrants' life; writes for major Polish-American newspapers in the USA and speaks on the radio reaching Polish communities in New York, Illinois, Connecticut, Texas and Pennsylvania. The Poradnik Sukces website owned and edited by her contains over a thousand texts devoted to personal finance and consumer information. From 1986 to 1989 she was employed at Deutsche Bank as a programmer-analyst, where she became acquainted with the American financial system.

Education: Politechnika Podlaska in Bialystok, degree in Mechanical Engineering; BS in Computer Science, CUNY Baccalaureate Program; MS in Computer Science, CUNY.

Community Involvement: Elected to the PSFCU Board in 2003; then re-elected in 2006 and in 2009; has served on the PSFCU Board in many capacities: as a member, Second Vice Chairperson, Secretary, and most recently as First Vice Chairperson.

HUBERT J. CIOROMSKI

Member since 2010

Employment: Owner and President of a family owned and operated real estate company Troy Realty Ltd serving the Chicago area for over 35 years; licensed Real Estate Broker since 1982; developer specializing in retail and condominium conversions.

Education: BA in Business Administration and Marketing (1982), Carthage College, Wisconsin; Continuing Education in Real Estate License Law.

Community Involvement: President of Copernicus Foundation since 2010; board member of Plaza Bank since 2004; board member of Polish American Congress (1998-2004); member of Polish National Alliance; member of Polish Roman Catholic Union of America; served on several board appointed committees including loan, compliance, appraisal committees at various community banks; advisory Board member at Archer Bank, Metropolitan Bank, Bank of Oswego and North Community Bank; board member of Resurrection Hospital Foundation since 2010.

MALGORZATA CZAJKOWSKA

Member since 1990

Employment: Educational Assistant and tutor at High School for Language and Diplomacy since 2010; previously employed as Educational Assistant at Manhattan International High School; Polish language teacher at Polish Supplementary School in Hempstead, Long Island; special education teacher at P.S. 76.

Education: MS in Special Education, City College of New York (2004); post graduate studies in Teaching Polish as a Foreign Language, University of Marie Curie-Sklodowska, Lublin, Poland (2009); Master in Russian Studies, University of Gdansk, Poland (1989).

Community Involvement: Participant and organizer of Polish Regents Exams; member of Polish Supplementary School Council of America Inc.

JOHN CZOP

Member since 2008

Employment: Freelance journalist for the Post Eagle; East Coast columnist for the News of Polonia; political activist since 1997.

Education: Master of Philosophy, Columbia History Department (1976); Columbia University.

Community Involvement: Named Outstanding Citizen of the year 2010 by the New Jersey Division of the Polish American Congress; member of the Polish American Congress, the Kosciuszko Foundation and the Jozef Pilsudski Institute of America; served on the Publicity Committee of the Polish American Heritage League which organizes the Polish Heritage Festival in Holmdel, NJ.

ADAM GROCHECKI

Member since 2004

Employment: Employed by Santander/Sovereign Bank; responsible for managing portfolio of retail and business banking clients, audit and compliance of the branch and developing customer relationships by offering solutions to meet clients' personal and business needs including credit, merchant services, and depository services; previously employed by Independence Bank; held position of Senior Professor and Director of Polish Heritage Center at the University of Life Sciences in Lublin, where he managed international student exchange programs and recruited and supervised new teachers.

Education: BA in Finance, Zicklin School of Business, Baruch College; Master's and Engineer's degrees in Science, University of Life Sciences, Lublin, Poland.

Community Involvement: PSFCU Director; elected to the PSFCU Board in 2009; has served as Second Vice Chairman and Secretary; former Vice President of the Board of Directors of PSC; President of the Board of Directors of the Polish Heritage Center, University of Lublin.

JOZEF GUZIK

Member since 1986

Employment: Presently employed as a Specialist by Worldwide Stryker Orthopedics Company (1991-Present); previously director of Economic Administration Department at Krosno Public Schools, where he was responsible for budgeting, employees' payroll, renovations, investments and development of schools.

Education: Civil engineer, has taken additional courses in Economics, Budget Administration and Management at Politechnika Rzeszowska, Rzeszów, Poland.

Community Involvement: Member of PSC; active participant in the PSFCU annual meetings since 1987; member of the Polish American Congress, North Jersey Division; member of the Polish Patriotic Discussion Club in NY; member of Supervisory Committee of Cracovia Manor in Wallington NJ; founding member of Polish-Slavic Heritage Organization in North Jersey; Secretary of Katyn Forest Massacre Memorial Committee, Inc., Jersey City.

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BOZENA KAJEWSKA-PIELARZ

Member since 1985

Employment: Retired in 2005; previously employed by American Building Management; teacher at the H. Sienkiewicz Polish Supplementary School in Brooklyn for 8 years; principal of the K. Pulaski Polish Supplementary School in Brooklyn for 13 years; co-owner of EdArt Video, Inc.

Education: Graduate of School of Law and Administration, University of Wroclaw; graduate of National College for Foreign Languages, Warsaw.

Community Involvement: PSFCU Director from 2006 to 2009; founding member of the American-Polish Council of New York State; board Secretary of the Disabled Children's Foundation, Mielnica, Poland.

FRANCISZEK PIWOWARCZYK

Member since 2000

Employment: Police Detective for Irvington Township Police Department since 2004; business owner of RPMS Auto Services Inc. since 1998; previously Deputy County Sheriff at Essex County Sheriff's Office.

Education: Essex County Police Academy, Cedar Grove, NJ (2004); obtained multiple certifications including Accident Investigations, Defensive Driving, Emergency Vehicle Operations, First Responder and other.

Community Involvement: Member of St. Casimir's R.C. Church in Newark, NJ, where he serves on the finance committee; member of Polish American Congress; member of Fraternal Order of Police (FOP) and Police Benevolent Association (PBA).

IWONA PODOLAK

Member since 2003

Employment: Businesswoman and President of Polskie Biuro, an agency serving the New Jersey area since 1998; Director of Polish People's Home, Cracovia Manor in New Jersey; previously was an accountant at Wawel Bank and Konikowski Insurance Agency Inc.

Education: BS in Accounting and Finance, Mercy College, New York; graduated with honors.

Community Involvement: Active sponsor and volunteer in variable charitable actions for children with cancer and disabilities and for "Dar Serca"; coordinator of charitable event The Great Orchestra of Christmas Charity in USA; involved in helping elderly and low income people; supporter of Joseph's School of Dance.