



# Our Credit Union

No. 12 | Vol. 1 | Year 2014

December 2014

## MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear Members,

Please allow me to first express my thanks to all of you who took advantage of our promotions in October – the Polish Heritage Month. Approximately 1,600 PSFCU members opened promotional five-year CDs or applied for a mortgage loan. As a result, just in October, our deposits increased by over \$15 million. I would like to thank you for your trust and I am glad that our products are so well received by our members. I encourage you to keep reviewing our current and future promotions.



December is a special month, during which we meet with friends and family, and also more than ever wish to help people in need. In this spirit, together with the Children's Smile Foundation, we decided to organize a drive aimed at assisting children who are sick or in need, both in the US and in hospices for children in Poland. You will find more details in our newsletter, at PSFCU branches and in Polish-American media. I am certain of the generosity of our members and I know that this drive will become a huge success. Its success will be measured not only with the amount of money collected but also with the smiles brought to the faces of sick and needy children.

Our Credit Union is more than a bank. This initiative, as well as our everyday operations prove that we are not only a strong financial institution, but also an inseparable part and a leader of the Polish community in the US. During this year only, our donation budget has exceeded \$420 thousand, not counting our marketing expenses, promoting and supporting



WE WISH ALL OF YOU A VERY  
**MERRY CHRISTMAS**  
AND FINANCIAL SUCCESS  
IN THE NEW YEAR!



numerous social, cultural and media events in the Polish community. This is one of the ways we are building the strength of the Polish ethnic group in the US.

Finally, I would like to wish all of you a healthy,

joyful and peaceful Christmas and a lot of success in realizing all your plans and goals for the New Year 2015.

*Bogdan Chmielewski*  
President / CEO

## Make a Sick Child Smile This Christmas

A smiling child, especially a healthy child, is every parent's greatest fulfillment. Unfortunately, often there are small children who smile in spite of sickness and suffering evident on their faces. We can help change that.

The Polish & Slavic Federal Credit Union and the Children's Smile Foundation invite you to join the "Children's Holiday Smile" fund-raising campaign. The purpose of the campaign is to raise funds to help needy children in the United States and Poland. The Children's Smile Foundation, which is well-known in the Polish community, has opened four accounts at the Polish & Slavic Federal Credit Union: three for hospices for children in Poland (Białystok, Kraków and Rzeszów), and one for needy children in the United States. You can donate funds to one or more of these accounts.

For those of you who wish to help, just fill out a special form at any branch and make your donation by January 10, 2015. Donations can also be made via funds transfer using PSFCU Online Banking, or using your tablet or smartphone (using PSFCU Mobile Banking). Our Credit Union will keep you informed of the amount of funds donated. We will be grateful for any amount, even the smallest, proverbial "widow's pence". We hope that with your help, we will once again demonstrate that the member community of the Polish & Slavic Federal Credit Union is not only doing very well financially, but is also capable of sharing its success with other people who are in need.

*Children's Smile Foundation is not affiliated with the Polish & Slavic Federal Credit Union.*

### PSFCU In Numbers

information as of October 31, 2014

Assets

**\$1,603,189,663**

Issued Credits

**\$873,756,664**

Net Worth

**\$153,739,961**

Number of Members

**81,426**

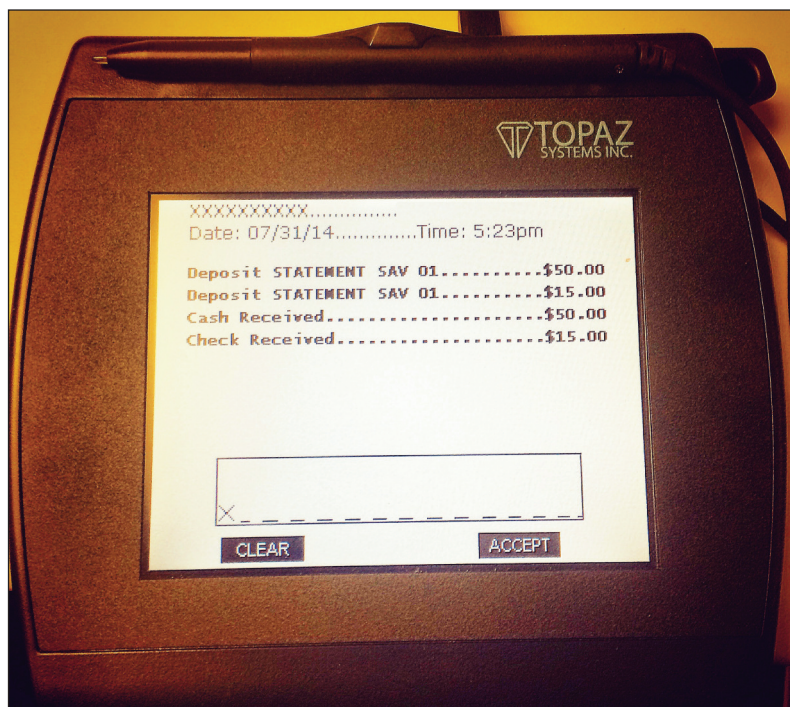


Congresswoman Carolyn Maloney during a meeting with Polish-Americans at the PSFCU headquarters. Pictured from left: Director Zygmunt Staszewski, Ms. Maloney, Director Ryszard Bąk, Chairman of the Board of Directors Krzysztof Matyszczyk, Secretary of the Board of Directors Iwona Podolak, and President/CEO Bogdan Chmielewski.



## New Thermal Printers At PSFCU Branches

When performing a transaction at the teller window, you may now swipe your PSFCU ATM, Debit or Credit card at the card swipe reader to access your account. You also have the option of continuing to use transaction slips, if you prefer. After the teller performs your transaction, a transaction summary will appear on the signature pad located in front of you at the teller window. Please verify the account and amounts of the transaction before signing. If you do notice a discrepancy, please decline and ask the teller to perform the transaction one more time. You have the option of getting a paper copy of the receipt at the teller window or have the receipt emailed to your email address that the PSFCU has on file. If you have not provided us with an email address yet, but would like to receive email receipts, please update your account today with your email information.



When performing a transaction please verify the transaction on the signature pad and sign for it. Verify the transaction by reviewing the amounts and the account numbers.

**POLISH & SLAVIC**  
FEDERAL CREDIT UNION

POLISH & SLAVIC FCU  
9 Law Drive  
PO BOX 10425  
Fairfield NJ 07004  
Inquiries Call: 973-808-3240

Acct: XXXXXXXXXX  
Eff: 07/31/14  
Tlr: 0196

XXXXXXXXXX  
Date: 07/31/14  
5:23pm

Deposit to STATEMENT SAVINGS 01  
Amount: 50.00  
Seq: #537684

Deposit to STATEMENT SAVINGS 01  
Amount: 15.00  
Seq: #537685

Check hold to be released 08/01/14  
15.00

Cash Received 50.00  
Check Received 15.00

ID Source:  
☐ Drv Lic  
☐ SigCard  
☐ Known  
☐ Other

*Anna Nowak*

Authorized by

In November and December, take advantage of our Buy, Sign, Win promotion. Sign for your credit and debit card transactions instead of using your PIN and win one of 61 prizes! No purchase necessary to participate. Complete regulations available at www.psfcu.com. Membership and other restrictions apply.

The teller will provide you with a transaction receipt showing deposit amounts.

## USE YOUR CARD AND WIN

Take advantage of attractive PSFCU promotion!



### 1. SHOP

paying for your purchases with a PSFCU debit or credit card



### 2. SIGN

your receipt instead of entering your PIN code



### 3. WIN

55" Samsung TV or one of sixty additional prizes

Promotion is valid from November 1 until December 31, 2014. No purchase is necessary to take part in the drawing or to win a prize. Winners are responsible for paying all applicable taxes. Complete drawing regulations are available at www.psfcu.com. Membership restrictions apply. Other restrictions may also apply.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency  
P&SFCU is an Equal Opportunity Lender.

