

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear Members,

On Saturday July 25, the new branch of the Polish & Slavic Federal Credit Union in Schaumburg, Illinois, began operating. This is now our sixteenth Credit Union branch and the fourth located in Illinois.



The interior of the branch was designed to meet modern standards, which we will observe when opening future branches and renovating existing facilities. We are very interested in your feedback and comments on the new branch design. Our Credit Union's presence in Illinois for over five years is a great success for us. That is evidenced by the district's financial performance. As of the end of June 2015, 13,086 members used our services in the three Illinois branches, entrusting us with \$122,800,000 in savings and taking out loans totaling \$131,300,000. I am convinced that the new Schaumburg branch will continue our Credit Union's success in the Chicago area.

Our Credit Union reaches out to the Polish community nationwide. I would like to remind you that for over a year we have been offering mortgage loans on homes in the sunny state of Florida. Our representatives in Palm Coast and Tampa areas are accepting mortgage applications statewide. Also, current Credit Union members who are planning to purchase a house in Florida or want to refinance their property in that state may apply at any PSFCU branch in

New York, New Jersey and Illinois or online at www.psfcu.com.

To meet the needs of the large numbers of Poles living in northern New Jersey, we have signed a lease to rent premises on Patterson Avenue (Shop Rite Plaza) in Wallington, NJ. Another PSFCU branch will go into operation there and the facility is scheduled to open at the end of the first quarter of next year.

As you can see, the Polish & Slavic Federal Credit Union is booming both

geographically and in terms of membership. At the end of June 2015 we already numbered 83,770. These are very important achievements, made possible only thanks to your unwavering trust and loyalty.

I wish you all a relaxing summer and also invite you to use our services regularly.

Sincerely,

Krzysztof Matyszczyk

Chairman of PSFCU Board of Directors



PSFCU tent at a community picnic in Yorkville, IL

Our Credit Union at Picnics and Festivals

The vacation season is traditionally the time of Polish ethnic festivals and picnics. The Polish & Slavic Federal Credit Union strives to be present wherever the Polish community is having fun.

Our Credit Union is more than a bank, which is especially evident in the summer. That's when you can meet PSFCU employees at weekend picnics and festivals, where they spin the wheel of fortune at our Credit Union tables or tents, handing out gadgets and entertaining the children while encouraging parents to take advantage of our wide array of services and products. You can encounter the white, red and blue colors of our Credit Union in New York and New Jersey towns, as well as in Chicago, Philadelphia, by the shore of Lake Michigan or in sunny Florida. In June alone, PSFCU employees

participated in 46 events organized by our Credit Union or other Polish organizations, schools or churches, and in July there will be several more events. Below we present just a brief overview of the summertime activities of the Polish & Slavic Federal Credit Union.

Summer Fun at the Polish Festival

Hundreds of people visited the seventh annual Polish Festival organized by St. Stanislaus Kostka Parish in Staten Island, New York. The PSFCU was one of the main sponsors of the event, a report on which was broadcast on NY 1 television. "It's a great day for Poles, Polish culture and food," said Parish Rector Jacek Wozny, the main organizer of the event, on the New York television program.

...continued on page 3

PSFCU In Numbers

information as of June 30, 2015

Assets

\$1,633,410,395

Loans

\$897,757,455

Net Worth

\$156,075,628

Number of Members

83,770

Buy Once, Gain Twice!

Can you earn twice, using your credit card only once? With a PSFCU VISA® credit card you can. In the latest Polish & Slavic Federal Credit Union promotion, the purchase of goods and services for home construction or renovation using your PSFCU VISA® credit card means double ScoreCard® loyalty points.

This summer you can really earn big. Whether you're a contractor or a private person and want to renovate or improve your home, it pays to pay with your PSFCU VISA® credit card. Until 30 September, 2015, you'll earn double ScoreCard® loyalty points when buying goods or services for home construction, renovation or furnishings using your PSFCU VISA® credit card. The promotion applies to:

- building materials and services
- landscaping tools and products
- home furnishings
- and much more.

The promotion applies to most products bought in home improvement and gardening stores, ranging from roofing, wall and flooring materials to plumbing and electrical systems. You can also buy home or garden furniture. The exception is home appliances (washing machines, refrigerators, stoves and dishwashers, etc.), which are not eligible for the promotion.

How does the ScoreCard® loyalty program work?

The program offers loyalty points for qualifying PSFCU VISA® credit card transactions. The points can then be redeemed for many rewards, such as merchandise, airline tickets, hotel reservations, travel packages, and other attractive items or services. Point balances are always available at www.scorecardrewards.com or you may call Award Headquarters at (800) 854-0790 to verify your balance.

You will earn Points based on your qualifying net purchases (purchases minus returns and/or other related credits). You will earn points as long as your account is in good standing. On your first visit to the site www.scorecardrewards.com, you will need to set up your profile with a username and password. Once you create your profile you will log in with your username and password. You may browse the rewards site by clicking on the "Browse Catalog" link from the log in page.

This summer, if you want to renovate your home or buy building or landscaping materials, pay with your PSFCU VISA® credit card. If you don't have a PSFCU VISA® credit card yet, or you'd like to upgrade to a Platinum or Business card, apply for one today.

** All loans are subject to credit approval and verification.*

PSFCU VISA® Credit Cards With EMV Chip

Our Credit Union members can now order a PSFCU VISA® credit card with an EMV chip. The card means more security and comfort of use, particularly when traveling abroad.

Credit cards with an electronic EMV circuit (an acronym for Europay, MasterCard, VISA), colloquially called chip cards, are safer than magnetic strip cards. The EMV chip enables the coding and decoding of sent information, as well as the generation and verification of electronic signatures. The cardholder's PIN code is stored in the card's EMV chip, which allows for its verification even if the terminal loses connection with the financial network.

The EMV standard has already been widely adopted overseas, particularly in Europe, and magnetic strip cards may no longer be accepted in numerous destinations. Therefore, we recommend to those of you planning a vacation abroad to replace your old VISA® credit card with a new EMV chip card at any PSFCU branch or by calling 1.855.PSFCU.4U.

Apply for a PSFCU VISA® credit card with an EMV chip today and enjoy security and comfort of use, particularly when traveling to Poland or other European countries. We would also like to remind you that after you receive your new card, you will need to update any automatic payments you have registered using the PSFCU VISA® credit card.



DOUBLE YOUR GAIN

Now you can earn double
ScoreCard® Rewards Points on
home improvement purchases

Promotion is valid from July 21, 2015 until September 30, 2015 and applies to the Gold, Platinum and Business VISA® Credit Cards. Rewards points are offered within the framework of the ScoreCard® program. For additional information related to the ScoreCard® rewards program, please log on to www.scorecardrewards.com.

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
PSFCU is an Equal Opportunity Lender

...Picnics and Festivals

...continued from page 1

Our Credit Union was also present at the Great Family Picnic in Yorkville, Illinois, organized by Polish Radio FM in Chicago. The wheel of fortune met with great success there, where you could win Credit Union gadgets. Our Credit Union booth was also present at the twenty-first Polish Culture Festival in Maspeth, as well as at parish picnics, from St. Hedwig Church in Trenton or St. Casimir Church in Newark, New Jersey, to St. Frances De Chantal Parish in Brooklyn and the Sanctuary of Our Lady of Czestochowa in Merrillville, Indiana, where we enjoyed ourselves at the Polish Highlanders Picnic.

Many Polish highlander events have been organized in and around Wallington and Clifton, New Jersey, where many of the mountaineers live. But this year a new event made its debut on the last Sunday of June, the Podhale Fair in Passaic, New Jersey. The PSFCU Branch in Clifton was a strategic sponsor of the event and branch employees worked hard during the Sunday fair at our Credit Union's stand.

Kids' Camps with PSFCU

Our Credit Union is also mindful of children. We were a sponsor of the thirteenth edition of the "Vacation with God", which was attended by 130 children from schools in New York, New Jersey and Connecticut. As every year, the camp was organized to

perfection by Father Waldemar Latkowski, Pastor of St. John Paul II Parish in Perth Amboy, New Jersey. "I encourage anyone who faces the same dilemma every year where to send their child for a worthwhile vacation. It's a special time for the entire family. It met my expectations and brought back memories of those wonderful camps in Poland," wrote Dorota Lewandowska, who was at the camp for the first time along with her daughter.

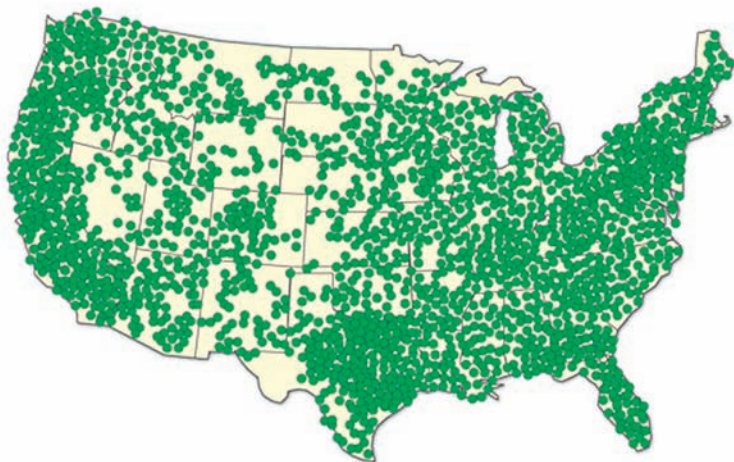
This year, the Podhale Scouting Camp was held for the 49th time. "Hey, Warriors! Hey! We lay in wait!" This outcry and the

blare of the horn greeted scouts from the Polish Scouting Organization every new day at camp at the American Czestochowa in Doylestown, next to the Pauline Fathers sanctuary. This year the camp was transformed into a Piast castle and the children learned about the beginnings of Polish statehood under the Piast Dynasty up until the Baptism of Poland in 966. The PSFCU supported the two-week outing of the cubs and scouts from New York's Podhale Troop. We are proud to have been able to help Polish-American children on their educational trip to the historical roots of Poland.



PSFCU staff at a community picnic in Trenton, NJ

**IF YOU HAVE AN ACCOUNT AT PSFCU, YOU HAVE ACCESS TO
OVER 43,000 SURCHARGE-FREE
STAR^{sf}® AND ALLPOINT® NETWORK ATMs THROUGHOUT THE US.**



IT IS MORE THAN WHAT IS OFFERED BY COMMERCIAL BANKS!

Transaction fee may be collected at ATMs not owned by PSFCU or Allpoint® and STAR^{sf}® networks. Surcharge-free access to cash may not be possible at all ATMs owned by the Allpoint® and STAR^{sf}® networks. Other restrictions may 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

New PSFCU Branch in Schaumburg

Polish & Slavic Federal Credit Union has opened its sixteenth branch. The new facility in Schaumburg, Illinois, is also the fourth branch of the PSFCU in metropolitan Chicago.

The youngest PSFCU branch is located at 1112 South Roselle Road, Schaumburg, IL 60193 and is open Monday – Friday 9:00 am – 7:00 pm and Saturday 9:00 am – 3:00 pm. It offers the full range of our Credit Union's products and services (deposits, loans, window for business customers, free ATM) in Polish. The branch serves the large Polish American community residing in the region of Schaumburg, Hoffman Estates and Elgin. The Person In Charge is Robert Radkowski VP/Head of Midwest District, who also oversees all of PSFCU operations in Illinois.

The PSFCU has been operating in Illinois since 2010, when two branches in the Chicago area were opened, in Mt. Prospect and Norridge. A year later they were joined by a third branch in Bridgeview, in the southern part of the metropolis, a neighborhood inhabited mainly by Polish highlanders. A presence of over five years in Illinois is a great success for our Credit Union. According to data from late June 2015, in that time the PSFCU has acquired 13,086 members and \$122,800,000 in deposits, and extended loans totaling \$ 131,300,000.



New PSFCU branch in Schaumburg



Interior of the PSFCU branch in Schaumburg

The new Schaumburg branch was opened to meet the demand for the Polish financial institution's services in Chicago and environs. It also shows how right the PSFCU management was when it decided that we had to expand the Credit Union's operations outside New York and New Jersey. In keeping with our mission, the Credit Union strives to locate wherever there are Polish population centers in the United States, and through its operations it intends to contribute to strengthening the financial standing and prestige of the Polish American community.

PSFCU branch in Schaumburg:

1112 South Roselle Road
Schaumburg, IL 60193

tel. 847-895-5972

Business hours (all times CST):

Monday – Friday: 9 am - 7pm

Saturday: 9 am - 3 pm



AT PSFCU, YOU EARN AS YOU PAY

Every time you pay with a
PSFCU Debit Card and
sign the receipt, you will
automatically earn 5 cents!

Checking account is required to obtain a PSFCU VISA® debit card. Daily limit of \$3,000 for individual debit card transactions and \$4,000 for business debit card transactions with signature applies. Other restrictions may also apply. Offer valid from July 1 through September 30, 2015.

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 • U.S. Government Agency
PSFCU is an Equal Opportunity Lender.