

MONTHLY NEWSLETTER OF THE POLISH & SLAVIC FEDERAL CREDIT UNION

Dear Members,

December is a special month in which we celebrate Christmas - the most beautiful holiday of the entire year. This is a time of many special meetings amongst family and friends, acquaintances, and co-workers. In this time, we also have special thoughts about people to whom fate has been less kind.



This year marks the fifth time that the Polish & Slavic Federal Credit Union is teaming up with the Children's Smile Foundation to collect funds for children's hospices in Poland and for underprivileged Polish-American children in the United States. For this year's fundraiser, we have chosen children's hospices in Gdansk and Wroclaw, as well as a children's hospice in Olsztyn recommended by Polish First Lady Agata Konhauser-Duda. I am convinced that as always, our members will demonstrate tremendous generosity and financially support these extremely important and necessary institutions. I thank you in advance for your generosity.

I would also like to thank the employees and volunteers who took part in the 12th edition of the PSFCU employees drive to collect and send Christmas presents for children in Polish orphanages. This year, we supported children's homes in Lomza and Brodnica. Just before Christmas, the children in those facilities will receive attractive gifts funded by the PSFCU employees and volunteers.

This passing year was a special one for all Polish people, both in Poland and those scattered all over the world. We are celebrating the centennial of Poland's regaining independence after 123 years of partition. Our Credit Union actively supported many events to celebrate this wonderful anniversary. We are proud to have sponsored a video presentation displayed on the main screen in Times Square in New York, dedicated to the 100th Anniversary of Poland's Restoration to Independence. Thanks to our initiative, tens of thousands

of New York residents and tourists from around the world learned about this important anniversary for Poles.

On behalf of the Board of Directors, the Supervisory Committee, and our employees, we would like to wish all PSFCU members and the entire Polish community a healthy, peaceful and joyful Christmas and every success in the New Year of 2019!

Krzysztof Matyszczuk
Chairman of the PSFCU Board of Directors

PSFCU for the Centennial of Polish Independence



Polish flag over New York City's Times Square

The Polish & Slavic Federal Credit Union was proud to take active part in celebrating the 100th anniversary of Poland's restoration to independence.

On the occasion of the centennial on Sunday, November 11, the white and red flag

flew over the most prestigious location in New York City. The animated Polish flag with the English caption "100th Anniversary of Poland's Restoration to Independence" was displayed repeatedly on the NASDAQ

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PSFCU In Numbers

information as of October 31, 2018

Assets

\$1,930,303,111

Loans

\$1,102,774,694

Net Worth

\$193,809,323

Number of Members

96,648



Polish & Slavic Federal Credit Union wishes its Members, Friends, and the entire Polish community a peaceful and joyful Christmas and financial success in the New Year 2019.

Let's Help Sick Children

It has already become a custom that during the holiday season, our Credit Union is organizing the Children's Holiday Smile fundraising campaign. Until December 31, every PSFCU Member can make a donation that will be used to help seriously ill children in Poland and to treat Polish-American children in the United States.

As part of the fifth edition of the Children's Holiday Smile, we are collecting funds for four institutions helping children who are seriously, often terminally ill. We have set up special accounts into which donations can be deposited:

- Caritas of the Archdiocese of Warmia in Olsztyn (PSFCU Account No.: 1369287): recommended by Polish First Lady Agata Kornhauser-Duda.

- The Wroclaw Hospice for Children Foundation in Wroclaw (Account No.: 1369293).

- The Rev. Eugeniusz Dutkiewicz SAC Memorial Hospice in Gdansk (Account No.: 1369290).

- The Children's Smile Foundation of New York (Account No.: 1369281): for the treatment of Polish-American children.

To make a donation, please fill in the coupon available at PSFCU branches or online at www.NaszaUnia.com and leave it with a teller at any PSFCU branch. Donations can also be made via funds transfers between accounts using PSFCU Online Banking or Mobile Banking application. The fundraiser



is being held until December 31, 2018.

This year marks the fifth edition of the joint campaign of the Polish & Slavic Federal Credit Union and New York's Children's Smile Foundation. Since the Children's Holiday Smile started in 2014, the Polish community in New York, New Jersey and the Chicago area has raised \$500,000 for children's hospices in Poland and underprivileged children in the United States. The PSFCU does not charge any fees for collecting the funds, so all of the collected

money will be deposited into the designated institution accounts.



The PSFCU for the Centennial of Independence (cont)

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building located in New York's Times Square, known by many as the "Crossroads of the World".

The thirty-second spot was displayed more than three times per hour throughout Sunday, November 11, 2018, with the highest frequency between 10 a.m. and 10 p.m. The spot on New York's Times Square was one of the many initiatives taken by the Polish & Slavic Federal Credit Union to celebrate the 100th anniversary of Poland's regaining its independence. Our Credit Union sponsored many observances, including Holy Masses and solemn Polish flag-raising, concerts, exhibitions, ceremonial rallies, assemblies, and youth competitions held in the New York and Chicago metropolitan areas, as well as in Pennsylvania, New Jersey and Connecticut.

PSFCU branches also hosted events to commemorate the anniversary that is so important to all Poles. The event was celebrated in November by employees

wearing T-shirts with the characteristic logo: the number 100 in white and red. The Ridgewood NY branch featured a special anniversary exhibition prepared by Branch Manager Agnieszka Dudus.

"The 100th anniversary of Poland regaining its independence is an important event for the entire Polish-American community, which values a free and independent Poland. It is also a good opportunity to remember our lasting bonds to Poland, as well as the Polish community's contribution to the process of Poland's regaining independence in 1918. Without the actions of Ignacy Jan Paderewski, who took the Polish postulates to the United States President Woodrow Wilson, without the active political and financial support of the Polish-American community, and without the over 20,000 volunteers to the Blue Army, the road to Polish independence would have been much longer, to say the very least," said PSFCU Chief Executive Officer Bogdan Chmielewski.

Scholarships For High School Seniors

This is the last opportunity for next year's high school graduates to apply for a scholarship. Recruitment for the scholarship program organized by the Polish & Slavic Federal Credit Union in cooperation with the New York Credit Union Association lasts only until January 4, 2019.

The Scholarship Program is for college-bound high school seniors, who can receive up to \$1,500 to cover the expenses of two- or four-year programs at accredited institutions of higher education. To participate in the program, you should:

1. Go to the nearest branch of the Polish & Slavic Federal Credit Union and get the application package. You can also download it at: www.NaszaUnia.com.

2. Fill out the scholarship application and append a transcript with your grade point average (GPA) for grades 9 through 11, a transcript of your SAT/PSAT/ACT scores, and a copy of the required essay. All documents must be filled out and completed.

3. Submit the completed package at the nearest PSFCU branch no later than January 4, 2019.

Only members of our Credit Union, who are high school seniors at the time of application are eligible for a scholarship, if they are starting a two- or four-year program

at an accredited higher education institution for the first time in the Fall of 2019.

The Christmas holiday season is almost upon us, so there's really not much time left: all completed applications must be delivered by the deadline of January 4, 2019. For more information, please contact the PSFCU Marketing Department at 973-808-3240 ext. 6133 or send an e-mail to: scholarships@psfcu.net.



A Credit Card for the 100th Anniversary of Poland Regaining Its Independence

Although the celebration of the 100th anniversary of Poland regaining its independence is behind us, it's nice to keep a memento in... your wallet. The Polish & Slavic Federal Credit Union is still offering the PSFCU VISA® Elite credit card to eligible members of our Credit Union.

We have created a limited special edition Elite credit card to commemorate the 100th anniversary of Poland regaining its independence. The graphic depicts the crowned head of the Polish eagle, symbol of reborn Poland, and the number "100" in white and red above the caption "Years of Polish Independence".

It's not just a beautiful keepsake, it's also an extremely attractive credit card, financially speaking. And the terms we're

offering are generally appealing:

- 0% preliminary interest rate for the first nine months.¹⁾
- 1.99% preliminary interest rate and no fees for balance transfers for the first 12 months.¹⁾
- no annual fee or foreign transaction fees.
- you can earn 1.25 loyalty program points for each dollar spent.

Don't miss this opportunity and apply for our new PSFCU VISA® Elite credit card today. Indulge in the benefits this exclusive card offers while maintaining financial stability and commemorating the 100th anniversary of Poland's restoration to independence.*

1) After the expiration of the preliminary interest period, standard variable interest rate will apply, currently as low as 13.99%.

Celebrate the 100th Anniversary of Poland's Restoration to Independence

Limited anniversary edition
PSFCU VISA® Elite Credit Card

...apply today!



*All loans are subject to credit approval and verification. The rate and APR you receive will be based on your credit history and other factors. PSFCU reserves the right to verify all documents submitted by the applicant. Products and rates are subject to change without notice. PSFCU loans are not available in all states. Membership restrictions apply. Other restrictions apply.



News from PSFCU

Every November, PSFCU volunteers and employees take part in the “Become a Santa Claus” charity campaign by privately funding presents for children in Polish orphanages. Before this Christmas, 21 children from the Orphanage in Lomza and 28 children at the Children’s Home in Brodnica will receive gifts of clothing and toys. Since the campaign’s inception in 2006, PSFCU employees and volunteers have collected gifts for 675 children at orphanages in Chociul, Cieszyn, Debica, Golanka Dolna, Jawor, Katy Wroclawskie, Krasne, Stalowa Wola, Tuchola, Walbrzych, Bielsk Podlaski, Zambrow, Lomza and Lviv (Ukraine). Pictured below: HR Department employees pack Christmas presents.



The PSFCU at School Initiations

October and November is initiation time for first-graders at Polish Supplementary Schools. Most of these ceremonies in the New York and Chicago metropolitan areas are attended by representatives of our Credit Union. The newly-initiated Polish Supplementary School students receive small gifts and monetary prizes from the PSFCU. Pictured above: first-grade initiation ceremony at the Jan Kochanowski Polish Supplementary School in Norridge, Illinois. Of course there was no shortage of gifts from our Credit Union, handed out by PSFCU Midwest Regional Manager Robert

Radkowski and PSFCU Norridge Branch Manager Katarzyna Kwaterkiewicz.

Our Credit Union also supports Polish-American athletics and recreation. The traditional annual “Children’s Smile 5K Run,” organized by New York’s Children’s Smile Foundation, was held on Sunday, October 21 at Forest Park in Queens. The Polish & Slavic Federal Credit Union was the main sponsor of the event. PSFCU was represented by Malgorzata Czajkowska, Second Vice-Chairperson of the PSFCU Board of Directors, along with Maspeth Branch Manager Malgorzata Leniartek, who presented the prizes to the winners.

Winter will not feel so cold...

...with hot promotional
auto loan rate
as low as

1.99% APR*



*APR = Annual Percentage Rate. Promotion is valid from 11/01/2018 until 01/31/2019. Offer for PSFCU members only. All loans are subject to credit approval and verification. The rate and APR you receive will be based on your credit history and other factors. PSFCU loans are not available in all states. Promotional rate of 1.99% APR applies to new car loans with the term of up to 3 years. Promotional rate of as low as 2.50% APR applies to used car loans with the term of up to 3 years. Registration of automatic loan payment from a PSFCU checking account to which the loan is issued is required to obtain the promotional rate. Without automatic payment from a PSFCU checking account, the rate will be 0.25% higher. Monthly payment of a 3-year loan at 1.99% is \$28.64 for every \$1,000 borrowed. Other rates and terms of new and used car loans apply. Credit limit is \$100,000 for new cars and \$60,000 for used cars. Products and rates are subject to change without notice. Additional information is available in the Members Services Center at 1.855.PSFCU.4U (1.855.773.2848) or at www.psfcu.com.

