To honor Poland’s 100th anniversary of regaining its independence, the Polish & Slavic Federal Credit Union is proud to have been a part of organizing a gala event held to celebrate the centennial at the Mayflower Hotel in Washington, DC. In addition to the over 300 invited guests, we were honored to host Minister of the Chancellery of the President of Poland Mr. Adam Kwiatkowski, Polish Ambassador to the United States Professor Piotr Wilczeck, former Coalition Commander in Iraq and Afghanistan General David Petraeus and his wife, White House Director of Strategic Communications Ms. Mercedes Schlapp, and many other distinguished guests.

For the 100th anniversary of Poland’s restoration to independence, PSFCU has issued a special limited edition of the VISA® Elite credit card, the design of which commemorates the anniversary. Existing VISA® Elite holders can request card replacement at our branches and Member Service Center. For those of you who do not yet have our VISA® Elite card, I encourage you to apply for one.

As always, I invite you to visit our branches and make use of our services, as well as to actively participate in events in celebration of the 100th anniversary of Polish independence.

Bogdan Chmielewski
PSFCU President/CEO
as well as conditions for soldiers would be quite sensible.” General Petraeus went on to elaborate that the current rotational presence of U.S. troops in Poland is de facto a permanent presence, insinuating that there is a possibility of establishing a permanent American base in Poland.

The gala was a great success thanks to the Polish & Slavic Federal Credit Union, the Polish Supplementary School Council of America, the Jozef Pilsudski Institute of America, the Kosciuszko Foundation—all leading ethnic organizations from New York—as well as Chicago’s Copernicus Foundation. Rita Cosby, a renowned TV-reporter, held the honors of hosting the event, making it an even more special evening given that her father, Ryszard Kossobudzki, was a soldier of the Home Army as well as a participant of the Warsaw Uprising. Furthermore, Adam Kwiatkowski (Minister of the Office of Polish President Andrzej Duda) and Prof. Piotr Wilczek (Polish Ambassador in Washington) delivered speeches during the celebration. Other guests included pianists Jerzy Stryjniak and Nicolas Kaponyas, the Szafranski Sisters trio from Chicago, and New York’s Polish-American Folk Dance Company, who out on wonderful performances throughout the evening.

White House Director of Strategic Communications Mercedes Schlapp also attended the gala on behalf of the U.S. Administration stating that “President Trump loves Poland and values the Poles’ attachment to freedom.” Ms. Schlapp is a descendant of an immigrant Cuban family who escaped Fidel Castro’s dictatorship by fleeing to America. She emphasized that she’s always been fascinated by the “anti-communism of the Poles” as well as the teachings of John Paul II, “a saint who is very close to [her].” Corey Lewandowski, former campaign manager during Donald Trump’s presidential campaign and Bret Baier, a FOX news anchor and author of the daily evening “Special Report” news program, also attended the gala. Mr. Baier, being of German and Irish origin, has reported on Poland nearly throughout his entire career and said that “President Trump’s speech in Warsaw is one of the most significant speeches the President has ever made.” Mr. Baier, being the highly esteemed journalist that he is, eloquently stated that Poland has a “very important role” to play in its region of the world and that “[He] can promise you that we will continue to report on Poland as we have been doing in my program.”

As every year, the contingent of the Polish & Slavic Federal Credit Union took part in the Pulaski Day Parade in New York. Nearly 250 employees, volunteers and their families marched down Fifth Avenue in Manhattan waving white and red flags on the first Sunday of October. One of the two PSFCU floats presented to the crowds featured the Szafranski Sisters vocal trio from Chicago, singing patriotic songs relating to the 100th anniversary of Poland’s regaining of independence.

“It is the only such opportunity in a year, when we can show off our beatiful white and red colors on Fifth Avenue, the most prestigious street in New York City,” said Chairman of the PSFCU Board of Directors, Mr. Krzysztof Matyszczyk.

Our Credit Union representatives were also present on October 14 at Philadelphia’s Pulaski Day Parade, which marched through the streets of downtown Philadelphia for the 82nd time.
Scholarships For High School Seniors

Polish & Slavic Federal Credit Union once again is participating in the New York Credit Union Association’s scholarship program, which is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded up to $1,500 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by completing three simple steps:

1. Stop in at any Polish & Slavic Federal Credit Union Branch to request a scholarship application form, or visit our website: www.psfcu.com to download an electronic application;
2. Complete the application form and required essay and obtain the required documents:
   • a high school transcript documenting your GPA for grades 9-11
   • an SAT/PSAT/ACT transcript; and
   • a typed essay response.
   If any portion is incomplete or not included, the application will not be considered;
3. Return the completed application and supportive materials to any PSFCU Branch no later than January 4, 2019.

There is no fee for submitting an application, but applicants must be:

• members of Polish & Slavic Federal Credit Union;
• college-bound high school seniors at the time of application; and
• attending either a two- or four-year accredited educational institution for the first time in the fall of 2019.

In early spring, applications will be judged against other submissions. Winners will be announced in May 2019. For more information about this scholarship program, contact PSFCU Marketing Department by calling 973-808-3240 ext. 6133 or emailing scholarships@psfcu.net.

Welcome Pennsylvania!

After 10 years of offering mortgage loans, Polish & Slavic Federal Credit Union opens its first branch in the great state of Pennsylvania on October 2, 2018. The newest, 19th PSFCU branch is located in Stroudsburg (334 North 9th Street, Stroudsburg, PA 18360, phone: 570-202-3754). The branch building is currently being renovated, but the large Polish-American community in the area can already take advantage of the services offered by the PSFCU. PSFCU Mobile Branch is parked outside the building, conducting transactions and offering financial products just as at any other PSFCU branch.

PSFCU Stroudsburg Branch (334 North 9th Street, Stroudsburg, PA 18360) is open: Tuesday-Friday (12:00 noon - 7:00 PM), Saturday 9:00 AM - 3:00 PM. The branch is closed on Sundays and Mondays.

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, 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.
We cordially invite you to take part in the annual charitable campaign, the Children’s Holiday Smile. The purpose of the event, being held for the fifth time jointly with New York’s Children’s Smile Foundation, is to raise funds for three selected children’s hospices in Poland, as well as to help underprivileged children in the United States.

The Children’s Smile Foundation will open four separate accounts at PSFCU, to which donors will be able to deposit money. Three hospices for children from Poland (including one recommended by the First Lady of the Republic of Poland, Agata Kornhauser-Duda) and the Children’s Smile Foundation in New York, which will allocate all collected funds for the costs of treatment of children from Polish families in the United States, will take part in our fundraising campaign. We will announce the list of institutions in the near future.

To make a donation, please complete the coupon available at PSFCU branches or at www.NaszaUnia.com and submit it to a teller at any of our Credit Union branches. Donations can also be made as transfers between accounts using Online Banking or the PSFCU Mobile Banking application. The fundraising campaign begins the Friday after Thanksgiving, this November 23, and will last until December 29.

This is the fifth edition of the joint fundraiser of the Polish & Slavic Federal Credit Union and New York’s Children’s Smile Foundation. Since the campaign’s inception in 2014, The Polish-American community from New York, New Jersey and metropolitan Chicago has raised half a million dollars for children’s hospices in Poland and needy sick children in the United States. To date the Children’s Holiday Smile drive has provided support to children’s hospices in Rzeszow, Bielsk, Krakow, Lodz, Tychy, Lublin, Warsaw and Vilnius. The PSFCU does not charge any fees for the fundraiser and 100% of the funds collected will be transferred to the hospices for children.

Help us celebrate the 100th anniversary of Poland’s regaining its independence with the new PSFCU VISA® Elite credit card. Eligible members of our Credit Union will receive specially designed cards with a stylized image of a crowned eagle.

Starting November 1, eligible members of our Credit Union will be able to apply for a PSFCU VISA® Elite credit card. The special limited graphic version was created to commemorate the 100th anniversary of Poland’s regaining its independence.

We are featuring attractive terms:
- 0% preliminary interest rate for the first nine months;
- 1.99% preliminary interest rate and no fees for balance transfers for the first 12 months;
- no annual fee or foreign transaction charges;
- opportunity to earn 1.25 loyalty program points for each dollar spent.

Think about the new PSFCU VISA® Elite credit card today. Give your wallet an attractive credit card commemorating the celebration of the 100th anniversary of Poland’s restoration to independence.