Dear Members,

As the Chairman of the PSFCU Board of Directors Scholarship Committee, I am happy to inform you about the results of the 2021 Scholarship Program. Because of the COVID-19 pandemic, we had to again cancel the official awards ceremony and the scholarship winners collected their awards personally at the PSFCU branches. This situation did not prevent this year's twenty first edition of the program from being a huge success.

This year, we rewarded 421 young members of our Credit Union for a total amount of $500,000. The scholarships were distributed among 136 college students and 285 high school seniors. Nine of the awarded high school seniors were selected to receive additional scholarships from the New York Credit Union Association. Five college students were awarded the highest scholarship of $5,000 and the remaining college students got scholarships in the amount of $2,000 and $1,000.

Similarly to the previous years, majority of the recipients came from the state of Illinois (Chicago and the surrounding area) - 156 students. The remaining recipients come from other states with PSFCU branches: New Jersey (124 students), New York (119 students) and Pennsylvania (13 students). We are also happy that the scholarship winners include PSFCU Members who live in the states where PSFCU does not have branches: Connecticut (4 recipients), as well as one recipient each from the following states: New Hampshire, Florida, Alabama, Arizona and Washington, DC.

Because of the COVID-19 pandemic, we again had to cancel the third traditional part of the 2021 PSFCU Scholarship Program: the 10-day study trip to Poland for ten PSFCU Members as a part of the Presidential Internship Program under the patronage of the President of the Republic of Poland, Andrzej Duda. We hope to be able to continue this program next year.

This year's scholarship program was conducted in an electronic format. The fact that hundreds of applications, including essays and multiple attachments, were processed without any problems, proves that PSFCU is an efficient institution that functions well in the digital world.

I would like to thank everyone involved in the Scholarship Program: my colleagues from the Scholarship Committee - Directors Małgorzata Czajkowska and Małgorzata Gradzka, professors who graded the applications, as well as PSFCU employees for their time and professionalism, so valuable in the difficult times of the COVID-19 pandemic. While congratulating the recipients, I hope that they will become the new leaders of the Polish-American community, and will possibly hold important positions at the Polish & Slavic Federal Credit Union. We hope that the awarded students will remain with our institution for a long time.

The PSFCU Scholarship Program was established in 2001 and since then, including this year's twenty first edition, we have awarded 5,100 students for a total amount of $6,000,000. This is the most important annual PSFCU program and an amazing investment in the future of our Credit Union and also the entire Polish-American community. This is also the program that, as a second Vice Chairman of the Board of Directors, I am proud of the most.

The Scholarship Program would not be possible without the commitment and trust of the PSFCU members. I am grateful for this every day. I would also like to take this opportunity to wish you all a healthy and happy summer.

Sincerely,

Bogdan Ogorek
Second Vice Chairman, PSFCU Board of Directors/Chairman, PSFCU BOD Scholarship Committee

PSFCU scholarship recipient receives his award at the PSFCU branch in Copiague, NY
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If you plan a vacation, do it only with a PSFCU VISA® credit card. Our Credit Union offers a wide range of credit cards that guarantee you security and peace of mind during your vacation.

Applying for a PSFCU VISA® credit card has never been easier. All you need to do is visit www.psfcu.com, select the „PSFCU Credit Cards” tab and then choose the appropriate card.

If you want an attractive loyalty points program and cash rewards, the Elite VISA® Signature card is the natural choice. Using this card during your vacation travels, you will earn 1.25 loyalty points for every dollar spent on purchase transactions. If you spend $1,500 during the first three months, you will receive additional 5,000 rewards points ($50 value). What is more important, when using the PSFCU VISA® Elite credit card, you will not be charged fees for foreign transactions.

When choosing an Elite VISA® Signature card, we offer an initial interest rate of 0% APR* for 9 months on purchase transactions. After this period, a standard variable interest rate will apply, currently in the amount of 11.99% APR.

If you are looking for a low interest rate and rewards points program, the PSFCU VISA® Advantage card is a good choice. The initial interest rate for 6 months on purchase transactions is 1.99% APR, after which the standard variable rate will apply, currently as low as 5.99% APR.

The Premier card, on the other hand, offers an initial interest rate of 1.99% APR for 9 months on purchase transactions, after which the standard variable rate will apply, currently from 9.99% APR. As an additional advantage, this card offers an attractive rewards points program that can be exchanged for attractive products or travel services.

Don’t wait, apply for a PSFCU VISA® credit card of your choice today. Start taking advantage of the possibilities offered by PSFCU modern, contactless credit cards today!

“APR = Annual Percentage Rate. All loans are subject to credit approval and verification. PSFCU reserves the right to verify all documents submitted by the applicant. The interest rate may change quarterly and is based on the Prime Rate published in The Wall Street Journal, to which a margin is added. Products and rates are subject to change without notice. Products are not available in all states. PSFCU membership required. Other restrictions may apply.

Glory to A Hero

For the fifth time, our Credit Union was the main sponsor of the run in honor of the late staff sergeant Michael Ollis, who at the age of 24 died in Afghanistan in 2013 saving a Polish soldier, lieutenant Karol Cierpica. The event, called „SSG Michael Ollis 5K Run,” was attended by several hundred runners and hikers who covered the 5 km route in the New York borough of Staten Island, where SSG Ollis was born and grew up. Guests of honor at the event included Adrian Kubicki, Consul General of the Republic of Poland in New York.

Consul General Adrian Kubicki and PSFCU Staten Island branch employees with the parents of SSG Michael Ollis

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Update Your Contact Information - You Can Win an iPad

Promotional period begins July 1, 2021 and ends September 15, 2021. Promotion is available to members in good standing who update their contact phone and email address on their PSFCU account during promotional period. Prizes may be subject to IRS reporting. Additional restrictions may apply. Refer to promotion terms and conditions available on PSFCU website for details.

This summer, take special care of your financial security. Update your contact information to better protect your Polish & Slavic Federal Credit Union accounts. All PSFCU Members who update their contact telephone numbers and email addresses by September 15th will be entered into a drawing for one of four iPads.

Polish & Slavic Federal Credit Union is a modern financial institution offering its members a full range of financial services and products, also in electronic form. In order to better adapt our offer to your needs, we try to constant-
ly update the database of mobile phone numbers and email addresses of PSFCU members. By keeping your contact details up-to-date, our Credit Union can better protect you from any sort of fraudulent activity.

That is why you will be asked to verify your mobile phone number and e-mail address each time you visit the branch or when contacting our Members Services Center by phone. The information obtained in this way will also be used to better adapt the PSFCU offer to your needs.

All PSFCU members who update their data by September 15, 2021 will take part in the drawing of attractive prizes: four iPads. Please visit our branches or contact the Member Services Center toll-free at 1.855.PSFCU.4U (1.855.773.2848). Update your contact information today!

Deposit a Check Using Your Smartphone And Win!

Win by using the PSFCU Mobile Banking app this summer. Deposit a check using your smartphone and take a chance to double your deposit up to the amount of $500.

How to deposit a check using a smartphone? If you already have the latest Mobile Banking app, the procedure is really simple. After logging in to your Mobile Banking, select the Mobile Deposit function, select the checking account to which you want to deposit it, enter the deposit amount and photograph the front and back of the check. After pressing the Submit button, the deposit is completed and you will receive a confirmation at the registered email address. After depositing your check, you will be entered into a weekly drawing of three double deposits in the amount of up to $500.

The promotion will run throughout the summer and will end on September 4, 2021. It is available to PSFCU Mobile Banking users who make a qualifying check deposit using the Mobile Banking app. Every week, we will select the names of three winners from among the eligible PSFCU members. The winner who deposits a check in the amount of up to $500 will be eligible for a prize equal to the amount of the deposited check. The winner who deposits a check in the amount between $500.01 and $4,000 (daily deposit limit) will be eligible for the prize of $500. Prizes may be subject to IRS reporting. Additional restrictions may apply. Detailed information is available in the Double Your Mobile Deposit Promotion Official Rules available at www.psfcu.com.

If you have not used Mobile Banking before, download the latest version of the application today. Owners of a smartphone operating on the iOS or Android platform can download a free application in the online store offered by the phone manufacturer. If you have any questions, please contact the Member Services Center at 1.855.PSFCU.4U.

Deposit your check using the PSFCU Mobile Banking app and give yourself a chance to win up to $500. Each week until September 4, we will draw the names of three promotion winners.

Double Your Deposit!

Make a check deposit using the PSFCU Mobile Banking application and get the chance to double your deposited amount up to $500 in our weekly drawing!
After months of living overshadowed by the restrictions caused by the COVID-19 pandemic, the United States is coming back to normal life. The Polish-American community is also returning to a more normal social life, travel and events.

Polish & Slavic Federal Credit Union is always happy to support Polish Supplementary Schools, for which this has been the second consecutive year of working in the shadow of the pandemic. Thanks to the great efforts of both parents and teachers, several dozen Polish educational institutions successfully completed the difficult 2020/21 school year. In the difficult time of the pandemic, our Credit Union supported Polish schools with increased donations, so that in June most of them were already able to hold their normal school year ending ceremonies.

# PSFCU In Our Community

**For children**

In June, we especially remembered the youngest members of our Credit Union. According to the Polish tradition, in all branches, children could count on surprises and attractions related to the International Children's Day. Games and fun activities, face painting, sweets and small gifts - our Credit Union always remembers about our youngest.

Additionally, a special promotion for children lasted until June 15; under the terms of the promotion, if parents, grandparents or guardians opened a new minor account, they received additional $50. Thanks to the two-month promotion, the group of the youngest members of our Credit Union increased by 1,441 persons.

**PSFCU members on the road**

Nothing makes a holiday trip easier than having a good credit card with an attractive interest rate. PSFCU members know that whether it is a trip to Poland or another European country, to the African savannah or to beaches of Mexico or the Caribbean: they can really feel secure with PSFCU VISA® credit and debit cards.

This is evidenced by the photos that PSFCU receives from all over the world. PSFCU members supported the Polish national soccer team during the EURO2020 tournament. They were present at the stadium in Seville, Spain, where Poland drew 1-1 against the Spanish team after a goal by Robert Lewandowski.

PSFCU members have also reached Gibraltar. July 4th marked the 78th anniversary of the airplane crash, in which Commander in Chief of the Polish Armed Forces in the West, lt. gen. Wladyslaw Sikorski, his daughter Zofia Lesniowska and his staff members were killed. Members of the PSFCU commemorated the victims of the catastrophe.

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**DON’T GO ON VACATION WITHOUT IT!**

**Update your contact phone number and email address to protect your PSFCU account**

Promotional period begins July 1, 2021 and ends September 15, 2021. Promotion available to members in good standing who update their contact phone and email address on their existing PSFCU account during promotional period. Prizes may be subject to IRS reporting. Additional restrictions may apply. Refer to promotion terms and conditions available on PSFCU website for details.