



## DEAR POLAM MEMBERS,

The word of the month: PRAKTYCZNY. Why have I focused on this word? Because POLAM focuses on being praktyczny, or convenient and making banking services more practical, on a daily basis. Each month, we tend to have a couple of members that unfortunately make the decision to close their account and the most common reason I find is: convenience. I want to address this because we strive very hard to make banking with us easy, regardless of where you live.

One of my favorite reviews (thank you Peter J.H.), wrote "There is no bank like POLAM FCU. I've been a member for 25 years and despite moving many times during this quarter of a century, I never considered closing my account with POLAM and opening one in a town or state I came to live in. At POLAM, all transactions are personal, and all interactions are human. To me, POLAM is the bank like the one in the movie with Jimmy Stewart, "It's A Wonderful Life". I could not recommend it more and I encourage everyone to not only become a member, but to become a friend. "

This review left me glowing for several reasons:

1. One of my favorite movies of all time IS "It's A Wonderful Life" and I have had many debates with people who think it's a Christmas movie when I see it as a biography of what a Credit Union is and each time I watch it (yes, every year at the holidays), I can imagine Jimmy Stewart's emotions as he was driving out of town for his honeymoon and stopped and saved the savings and loan. That's the type of people that Credit Union "People" tend to be. That's why our philosophy as a cooperative is "People Helping People".
2. Peter feels so welcome and passionate about POLAM that he wrote this review for us. THIS is what we come to work for each day. THIS is what we want every member to feel.

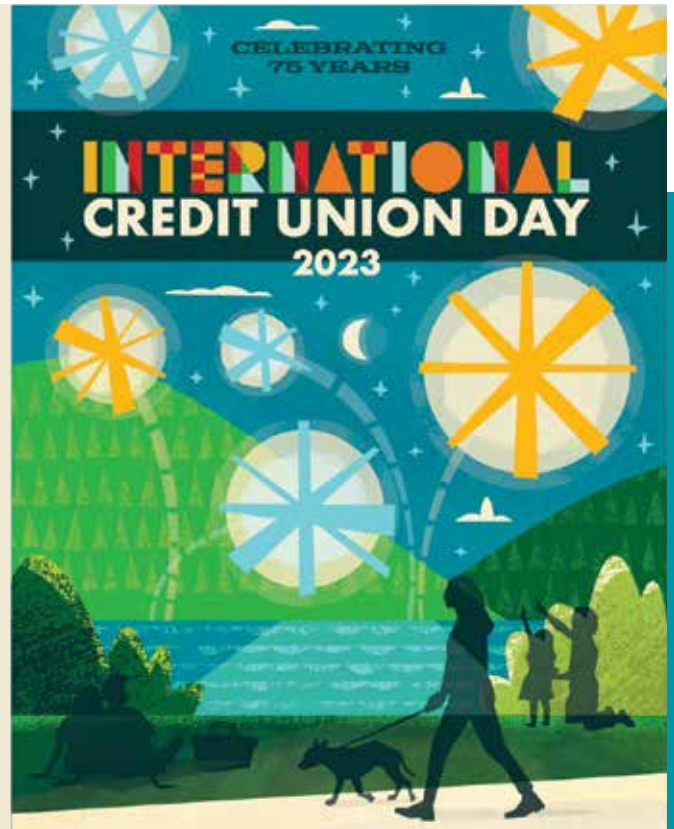
So, when you think of POLAM, think of convenience, in addition to our other benefits:

- Over 70,000 Surcharge free ATMs (I googled ATMs at two of the largest banks and one has 15,000 ATMs and the other has 16,000) POLAM HAS SEVENTY THOUSAND!
- We have free online mobile deposit capability - if you have a larger than normal check to deposit, call us, and we may be able to increase your deposit limit!
- We have over 5,700 shared branching locations (using those same two banks, one has an estimated 6,200 locations and the other has about 4,700). POLAM is JUST as convenient as these two major banks.

There is no comparison to POLAM's fees and attentive member service. Every business transaction reflects personal values. POLAM appreciates everyone near and far, local, and non-local that values their POLAM membership and the work we do to benefit our members.



Dziękuję,  
Jennifer Audette  
President/CEO



## MIĘDZYNARODOWY DZIEŃ UNII KREDYTOWYCH 2023

On October 19, 2023, POLAM FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. To celebrate, POLAM FCU will be hosting a series of open houses in the month of October, welcoming our members and friends to a table of international delight. Stop by for a special treat, enter a contest to win a prize, or simply indulge in Polish cuisine, while chatting with our dedicated team. And if you don't already speak Polish, you might learn a word or two.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. POLAM FCU is honored to be a part of this proud tradition.

We invite both members and nonmembers to visit our branches and celebrate this day. We will share member stories and event highlights on social media using #ICUDay.

Follow us on Facebook for more information!



### Los Angeles Branch

589 N. Larchmont Blvd.  
 Los Angeles, CA 90004  
 Tel: (323) 463-5137  
 Toll Free: (800) 404-5137  
 Fax: (323) 460-4518  
 Email: polam@polam.org

#### Office Hours

Monday - Thursday 9 am - 4 pm  
 Friday 9 am - 6 pm



### Orange County Branch

1700 N. Tustin St., Suite C  
 Orange, CA 92865  
 Tel: (800) 404-5137  
 Fax: (714) 998-1057  
 Email: polam@polam.org

#### Office Hours

Monday - Thursday 10 am - 5 pm  
 Friday 10am - 6pm  
 Saturday 10am - 3pm

#### 24-Hour Teller Phone

(800) 508-9676

#### Debit Card Activation and Questions

(888) 241-2440

#### Visa Credit Card Questions

(855) 961-1602

#### CO-OP Branch & ATM Locator

www.co-opsharedbranch.org  
 888-748-3266

e-mail: polam@polam.org  
 website: www.polam.org

#### To report a lost or stolen Debit Card

Toll Free (888) 241-2510 in the U.S.  
 Collect (909) 941-1398 outside the U.S.

#### To report a lost or stolen Credit Card

Toll Free (800) 808-7230 in the U.S.  
 Collect (727) 570-4881 outside the U.S.

To contact the POLAM Supervisory Committee please write to:

POLAM Supervisory Committee  
 2720 Neilson Way # 5703  
 Santa Monica, CA 90409

email: supervisory-committee@polam.org

#### POLAM FCU Routing # 322078927

#### Holiday Closings

Indigenous Peoples' Day October 9  
 Veterans' Day November 10 & 11th  
 Thanksgiving November 23 & 24  
 Christmas Day December 25  
 New Year's Day Jan 1, 2024



## IMPORTANT: NOTICE OF CHANGE IN THE MEMBER CONDUCT & EXPULSION POLICY:

Effective 8-16-23

We may terminate your membership in POLAM FCU in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause. Cause is defined as follows: (A) a substantial or repeated violation of POLAM FCU membership agreement with [us]; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to [us], including in connection with our employees conducting business on behalf of us. Before the board votes on an expulsion, [we] must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. [We] must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with [us] up to date, and to open and read notices from [us]. Unless [we] determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union. [We] will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions. For additional information on expulsion and a copy of our expulsion policy, see [Article XIV of our Bylaws]. You may contact us at (800) 404-5137 for more information.

## PROTECT YOUR AUTO PURCHASE with Auto Advantage Gap Insurance

Gap insurance is an optional auto insurance coverage that applies if your car is stolen or deemed a total loss. When your loan amount is more than what your vehicle is worth, gap insurance coverage pays the difference.

Learn more about the new Auto Advantage program by calling us at (800) 404-5137

