



## CURE YOUR HOLIDAY SPENDING HANGOVER

## CREDIT CARD RATES

As low as

**7.98 %**  
APR\*

**CONSOLIDATE YOUR DEBT WITH POLAM. GET YOUR BEST RATE AND START THE NEW YEAR  
BY SAVING MONEY ON INTEREST RATES. FOR MORE INFO CALL US AT (800) 404 - 5137**

APR = Annual Percentage Rate. Alternative rates, terms and conditions may apply depending on applicant's credit qualifications. Rates and terms subject to change without notice. All loans subject to credit approval. No additional discounts may be applied to these rates. For more info call (800) 404-5137

## HAPPY NEW YEAR! SZCZĘŚLIWEGO NOWEGO ROKU!

A MESSAGE FROM CEO, JENNIFER AUDETTE



As I reflect back on 2022, I am amazed at how quickly it flew by and all that we accomplished. We have focused a lot on "POLAM Loyalty". I want to thank each of you for your continued dedication to your member-owned credit union. Without your loyalty and continued support, POLAM FCU would not be here to serve the community. We haven't seen economic, turbulent times such as this in approximately 40 years. Member service, savings rates and loan rates remain a top priority for us. My gratitude is endless for those of you who have ridden the wave with us and understand that, for a financial institution of our size, we have trimmed every possible expense and continue to offer higher than peer average share certificate rates as well as kept our fees extremely low/nonexistent. Your loyalty is priceless to us, and I can assure you that you remain at the forefront of every decision we make as a Credit Union. I cannot end 2022 without my eternal appreciation for an amazing team who represents POLAM FCU on a daily basis and the endless volunteer hours our dedicated Board of Directors and Supervisory Committee devote to keeping POLAM a strong, stable financial institution that you can be proud to be a part of. Szczęśliwego Nowego Roku!

## THE ANNUAL MEMBERSHIP MEETING

**TO BE HELD ON MAY 13TH, 2023 - FOR MORE DETAILS VISIT [WWW.POLAM.ORG](http://WWW.POLAM.ORG) OR CALL (800) 404-5137**

The nominating committee would like to announce the names of the candidates who have been nominated to the three 2-year positions available on the Board of Directors:

**Andrew Kozlowski** - currently serving on the POLAM Board of Directors with 40 yrs experience in leading multi-million dollar projects. Long time leader and member of numerous Polish American organizations.

**Darek Swiatkowski** - Co-owner of the Polka Deli in Orange County. He has been serving the Polish community for over 30 years: currently on the board of Pope John Paul II in Yorba Linda, Program Director of PAPA Club, involved in Polish American Congress and PNA.

**Bogna Ladowicz-Szupinska** - looking forward to helping grow POLAM in assets, strength, and membership. Bogna is a principal of her own architectural firm specializing in institutional projects like Pre-Schools, K-12, and City Halls.

Nominations may be made by submission of a petition with signatures from 1% of the credit union membership (20 signatures). At least 40 days before the annual meeting (April 3, 2023), nominees must file the nomination by petition with the secretary of the credit union. To be effective, nominees must include a signed certificate with the nomination petition stating that they are agreeable to nomination and will serve if elected to office. Please note that the credit union will not conduct the election by ballot and there will be no nominations from the floor when the number of nominees equals the number of open positions. For more information on obtaining petition forms and application call (800) 404-5137.



### Los Angeles Branch

589 N. Larchmont Blvd.  
Los Angeles, CA 90004  
(323) 463-5137  
(800) 404-5137 toll-free  
(323) 460-4518 fax

#### Office Hours

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



### Orange County Branch

1700 N. Tustin St., Suite C  
Orange, CA 92865  
(714) 998-1016  
(714) 998-1057 fax

#### Office Hours

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

We also conduct business at the Polish churches in Yorba Linda and Los Angeles every 2nd Sunday of the month.

#### 24-Hour Teller Phone

(800) 508-9676

#### CO-OP Branch Locator

[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)  
(888) 748-3266

#### CO-OP ATM Locator

(888) 748-3266  
[www.co-opatm.org](http://www.co-opatm.org)

e-mail: [polam@polam.org](mailto:polam@polam.org)  
website: [www.polam.org](http://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.

Please direct any suggestions or concerns regarding your accounts to:

POLAM Supervisory Committee

2720 Neilson Way # 5703

Santa Monica, CA 90409

[supervisory-committee@polam.org](mailto:supervisory-committee@polam.org)

**POLAM FCU Routing # 322078927**

### Holiday Closings

January 16  
February 20

Martin Luther King, Jr.  
Presidents' Day



### ONE YEAR SAVINGS CERTIFICATE RATE

# 2.95%

APY\*

## OPEN A HIGH YIELD KID'S SAVINGS CERTIFICATE WITH ONLY \$300

The holidays are over, but it's not too late to treat your little ones to a gift of POLAM membership. Help them become a member by opening a savings account with as little as \$5 and teach them the value of saving money. Open a savings certificate for your child to earn even higher dividend rates, paid monthly. Enjoy the gift of earning dividends all year long!

**For more rates visit [www.polam.org](http://www.polam.org) or call us at (800) 404-5137**

## NEW YEAR RESOLUTION:

### GET YOUR LOWER LOAN RATES AND HIGHER DEPOSIT RATES

If you have not made a transaction or contact with us in over a year your account is considered dormant. After 3 years, it becomes subject to the California escheatment law. That means, if we are unable to establish contact with you, your funds will be sent to the State of California. Avoid the headache of reclaiming your funds when you keep your accounts active by doing one of the following:

#### • Make a deposit or withdrawal

Any amount will reactivate your account. Visit a branch, mail a check payable to yourself or visit a shared branch near you. Go to [www.polam.org](http://www.polam.org) for locations. If your account is already dormant, you need to call us before making a transaction at a shared branch.

#### • Open a checking account

Use your VISA debit card anytime and anywhere.

#### • Apply for a loan

Are you thinking about a new car? Need a personal loan to help with holiday debt? Consider a Home Equity Line of Credit and use it anyway you'd like!

#### • Update your information

Have you moved recently, changed your phone number or email address? The new year is also a good time to add a beneficiary or a joint owner.



**IS YOUR ACCOUNT ASLEEP?**

*Photo courtesy of POLAM Accountant Ania, proud human of this sweet cat.*

## ABOUT POLAM FCU PRIVACY POLICY

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at [www.polam.org](http://www.polam.org) once logged into your online banking. A copy will be mailed to you upon request by calling us at (800) 404-5137.

\*APY = Annual Percentage Yield is based on the assumption that dividends remain on deposit for the entire dividend period. Dividends are paid monthly and at maturity. Early withdrawal penalties may apply. Fees and penalties may reduce principal. Rates and yields listed above are subject to change without notice.