



Happy New Year! Szczęśliwego Nowego Roku

A MESSAGE FROM OUR CEO, Jennifer Audette

As 2024 is upon us, it is time to think about our financial health and the financial health of our member-owners. Recognized annually in January, "Financial Wellness Month" reminds us to think about and pay attention to our financial well-being. The timing is perfect because the holiday season tends to increase spending, New Year's resolutions are staring back at us, tax season preparation is upon us and now is the time to budget and plan for the future. POLAM FCU has a certified financial planner available to you, as a benefit of your membership at no charge. You can call and schedule an appointment at 323-463-5137. We also have a page on our website with many available options located at: <https://polam.org/forms-help/member-education-center/>.

There is so much more to your membership than just a savings account. We are a legacy and a boutique financial institution that cares about you, your family and your community. By belonging to, and utilizing POLAM FCU for your financial needs, you do more than just have a bank account; you are supporting a not-for-profit financial cooperative that lends to people you know. We pride ourselves on our no/low fees and, as the news reports about all the "junk-fees" that are currently being discussed in legislature, POLAM FCU is already years ahead with zero concerns because our fee schedule has been, and remains, one of the lowest in the industry. So, I feel your New Years resolution should be to learn about and utilize YOUR Credit Union, POLAM FCU, and take advantage of all we have to offer-I guarantee we have more than you realize.

With gratitude,
Jennifer Audette, President/CEO



BOARD OF DIRECTOR NOMINATIONS

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

Danuta (Donna) Zuchowski— currently on the POLAM Board of Directors is submitting her application to run for re-election to the Board. Danuta is retired but has spent her working career in the field of Human Resources. She worked for a number of companies as Dir. of Human Resources, including Premier Healthcare Services, Randall Foods and Baskin Robbins. Her experience in Human Resources has allowed her to work closely with the finance departments of the various companies she has worked for. She comes from a family that devoted itself to voluntary service to the Polish Community. Following in these traditions Danuta has been actively involved in Krakusy, the Helena Modjeska Art and Culture Club as Board member and treasurer and for a number of years with POLAM FCU.

Mariusz Kicinski— Education: Business

Degree from the Warsaw School of Economics and California State University LA, multiple international symposiums and internships

Occupation: Successful Information Technology consultant in business applications for large and smaller US and foreign manufacturing, air space and service companies to include Fidelity National Financial, IBM, Adidas, National Media, Spectrum Brands, Fairchild Fasteners, IGT Gaming Technology and many others. POLAM Board Member since 1994, with 18 of those years as Chairman of the Board.

Andrzej (Andy) Dobrzynski— I have been a member of POLAM FCU since 1970 and Board Member since 2003, ensuring POLAM is, and remains, a strong financial institution. I have brought many new members, friends of Poland, to join POLAM,

including many employees of the management and billing service that I have owned for 33 years. Dziękuję, thank you.

Theresa Dudzick— born and raised in Los Angeles. She holds a BA in Philosophy and French with a minor in International Business and additionally has completed certificates in Fundraising & Institutional Development and Entertainment Studies. She currently works as a business consultant in the real estate and entertainment industries. Theresa has been on the boards of various Polish-American organizations in Southern California for many years: POLAM FCU Supervisory Committee (4 years), Polish University Club of Los Angeles (26 years), Polish American Congress of Southern California (14 years), Polish Retirement Foundation (5 years), Friends of John Paul II Foundation of Southern California (6 years)

ABOUT POLAM FCU'S 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 once logged into your online banking.



A copy will be mailed to you upon request by calling us at (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 Number

Office Hours
Monday - Thursday 9 am - 4 pm



Orange County Branch

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

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

24-Hour Teller Phone
(800) 508-9676

CO-OP Branch Locator
www.co-opsharedbranch.org
(888) 748-3266

CO-OP ATM Locator
(888) 748-3266
www.co-opatm.org

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.

Please direct any suggestions or concerns regarding your accounts to:

POLAM Supervisory Committee
supervisory-committee@polam.org

Holiday Closings

New Year's Day January 1, 2024
Martin Luther King, Jr. January 15, 2024
Presidents' Day February 19, 2024

Join us for our Annual Meeting!



12:30-3:00 pm

Business Meeting & Board of Directors Elections followed by light refreshments.

Los Angeles Branch
589 N. Larchmont Blvd.
Los Angeles, CA 90004

Kindly **RSVP by May 6, 2024** to (323) 463-5137 if you plan to join us for refreshments after the meeting.

Please note:

Nominations for vacancies may be made by petition signed by 1% of the members with a minimum of 20 signatures.

Each nominee by petition must submit a statement of qualifications and biographical data with the petition and a signed certificate stating that they are agreeable to nomination and will serve if elected to office. The deadline to receive nominations by petition is April 8, 2024. Contact our office for forms and for more information. 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.

This event is exclusively for POLAM FCU members. If you are a joint member and would like to attend, call us to learn more about voting and attendance.

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