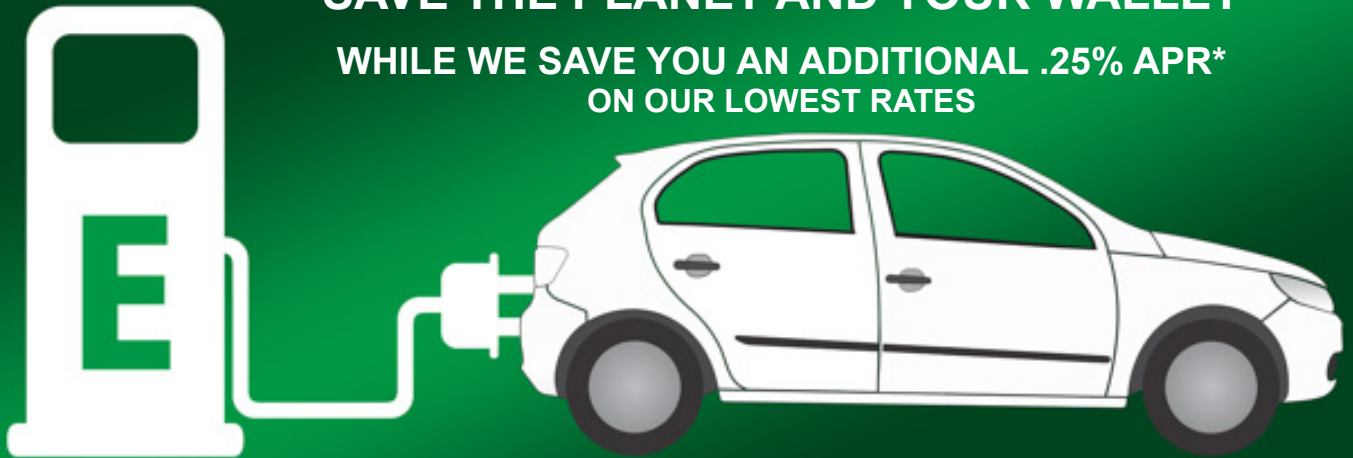




**SAVE THE PLANET AND YOUR WALLET**  
**WHILE WE SAVE YOU AN ADDITIONAL .25% APR\***  
**ON OUR LOWEST RATES**



Dear POLAM Members,

A MESSAGE FROM THE CHAIRMAN OF THE BOARD  
OF DIRECTORS - MARIUSZ KICINSKI



This has been a very busy year for our Credit Union so far. In May 2022, we hosted our annual Strategic Planning Session outlining POLAM's long term operational and financial goals, to se-

cure POLAM's continuous and sustained growth in these challenging economic conditions. In August, we held our Annual Meeting at our Larchmont office. POLAM members had a chance to listen to reports, ask questions and elect new Board of directors. In addition, some members were recognized for their exceptional contribution to POLAM's success. In particular, Barbara Martinoff for her 50 years of outstanding service as well RJ Przebinda from Gold Leaf Group for his extensive pro bono help in negotiating and structuring a beneficial long term tenant agreement. Let me assure you that the Board is working very hard to make POLAM the Polish-American financial institution you can be proud of.

## **HYBRID AND ELECTRIC CAR FINANCING**

Save the planet and your wallet while we save you an additional .25% APR\* on our already low member rates for electric or hybrid vehicle loans. Are you ready for a new or new-to-you vehicle and considering electric or hybrid options? With so many new models hitting the road these days, it's a great time to consider this eco-friendly option! For a limited time, take advantage of this special promotion. For more information call us at (800) 404-5137

## **Beware of Hidden Wire Transfer Fees**

Wire transfers allow for an easy, quicker and safer way to move large amounts of money from an account at one credit union or financial institution to an account elsewhere, with a fee. It can be either an international or a domestic (within the US) wire. POLAM FCU discloses our wire fees in our fee disclosure and on our wire forms but there may be other fees that you may not be aware of. "Hidden fees" may creep up on your wire transfer causing you or your recipient to receive less than what was sent. The sending institution has no control over what another institution may charge for receiving the wire. These are called correspondence fees and are charged by intermediary or receiving banks as your wire makes its way to its final destination. Unfortunately, these fees cannot be predicted because fees vary depending on the destination of your wire and the banks that are providing this service. POLAM FCU cannot guesstimate how much another institution may charge so, as a best practice, it is a good idea to have your recipient check with their receiving bank regarding what fees may be charged for being the receiving institution.



### 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  
(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  
P.O. Box 55

419 N. Larchmont Blvd.  
Los Angeles, CA 90004

supervisory-committee@polam.org

#### Holiday Closings

October 10 - Indigenous People's Day  
November 11 - Veteran's Day  
November 24 & 25 - Thanksgiving



## POLAM CREDIT CARD RATES

AS LOW AS

**7.98 %**  
APR\*



**DON'T LET PAYING HIGH INTEREST RATE CREDIT CARD RUIN YOUR MEMORIES. CONSOLIDATE YOUR HIGHER INTEREST RATE DEBT WITH POLAM!**

\*APR=Annual Percentage Rate. The APR is the credit union's current preferred rate as of Sept 1, 2022 with a 700 Fico score or above. Alternative rates, terms and conditions may apply depending on applicant's credit qualifications. No Annual Fee. The rate is variable and may change. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Not all applicants will qualify. Call us at (800) 404-5137 for current rates, terms and conditions.

## Help, I've been scammed! Can Zelle refund my money?

Because Zelle is intended to be used between people who know each other, and the money goes directly from one bank account to another, there is very little to no protection if you fall victim to a Zelle scam.

### The difference between fraud protection and a scam?

If someone gets access to your account without your involvement, that is considered fraud. But if someone tricks you into sending them money, that is a scam and you are unlikely to get your money back. While PayPal offers significant protection from fraudulent transactions, Zelle does not. That's why only use Zelle to send money to people you know. Think of it as handing someone cash. You are unlikely to get it back.

### How do I avoid Zelle scams?

The following are methods criminals may use to trick you, so pay attention to these red flags:

- A sense of urgency
- Requests for sensitive information
- Unsolicited email or text
- Accepting only one type of payment

### What should I do if I've fallen for a Zelle scam?

If you've been the victim of fraud or a scam, you should report it immediately online to the FBI Internet Crime Complaint Center or call the FBI's toll-free fraud hotline at 833- FRAUD-11. If you are enrolled in Zelle through your bank, you'll also need to contact the bank, but if you're enrolled with the Zelle app, you can contact Zelle directly by calling 844-428-8542.

*"When I talked to her over the phone, she even said I'd have to sign a form, they have a website with different photos of the puppy, I talked to the breeder myself!" says an angry Zelle user, after falling prey to a common puppy Zelle scam.*

## We've expedited your statements!

We are listening and continue to improve our services based on your needs, as a valued member. That's why our statement processing got a major upgrade, last quarter. Now your traditional paper statements should be delivered even sooner. And as you might've noticed, with a new look. Still not fast enough? Log into your online banking and sign up for eStatements. It's free, it's easy, good for the planet and faster than snail mail. Call us or go to www.polam.org for more info.