



**LIVE  
ON THE GO.  
BANK  
ON THE GO.**



## MOBILE BANKING AT POLAM FCU IS AS MOBILE AS YOU ARE.

With your POLAM banking app you can check your balance history, transfer funds between accounts, pay bills, and even make deposits up to \$2500 per item/\$5000 per business day\*



1. **Download the App from your App Store or Google Play by searching for POLAM FCU (LOS ANGELES)**
2. **Use your existing Online Banking Username and Password. You must already be enrolled in Online Banking prior to accessing the App. Go to [www.polam.org](http://www.polam.org) to enroll.**

\*For more details and assistance along the way, contact us at (800) 404 - 5137

## DEAR POLAM MEMBERS,

I would like to personally thank everyone that has made the last 8 months so welcoming for me. It is wonderful to be a part of a Polish community that is truly like a family. 2022 started with federal examiners (auditors) reviewing our financials, and I am proud to declare that we are pronounced a financially safe and sound credit union. In a large part, it is because of YOU, our loyal members, who continue to both save and borrow with us and refer friends and family to POLAM, as well as the dedicated staff that keeps up with the ever changing world of compliance and technology. My hope is, with the recently implemented new Mobile Application, our large ATM and shared branching network, our members will find it especially convenient to handle their POLAM transactions with ease. We appreciate you and we value your membership. Let me assure you that all of us on the POLAM team are here to assist with any questions and requests you may have. Happy 53rd anniversary POLAM FCU!

-JENNIFER AUDETTE, CEO

## DRODZY CZŁONKOWIE POLAMU,

Pierwsze kroki w nowej pracy są zawsze wyzwaniem niemal dla każdego nowego pracownika. Podobnie było w moim przypadku. Dlatego pragnę osobiście podziękować tym wszystkim, którzy mnie wsparli w pierwszych miesiącach mojej pracy w POLAMie. Miło mi pracować z Wami i dziękuję raz jeszcze za Wasze zaufanie. Rok 2022 rozpoczął się federalnym audytem naszej działalności. Z dumą pragnę Was poinformować, że audyt potwierdził, iż POLAM jest finansowo bezpieczny i zdrowy. Siłą POLAMu jesteście WY nasi członkowie, którzy korzystacie, z naszych usług i polecacie naszą instytucję swoim najbliższym jak i dalszym znajomym. Prężność POLAMU jest również zasługą naszych oddanych pracowników, którzy na co dzień, zmagają się z wyzwaniami technologicznymi i coraz to nowymi przepisami regulacyjnymi. Mam nadzieję, że wdrożona niedawno aplikacja mobilna, sieć dostępnych bankomatów (ATM) i oddziałów, pozwoli naszym członkom na wygodne dokonywanie czynności finansowych. Bardzo cenimy sobie Was - naszych członków. Zapewniam Was, że wszyscy w teamie-POLAM są gotowi pomagać Wam i naszej społeczności oraz odpowiadać na Wasze pytania i potrzeby. I na koniec życzę wszystkim radosnej 53-iej rocznicy założenia POLAMu.

-JENNIFER AUDETTE, CEO

## COULD THERE BE ABANDONED MONEY WAITING FOR YOU?

California's Unclaimed Property Law requires banks, insurance companies, corporations, and certain other entities to report and submit their customers' property to the State Controller's Office when there has been no activity for a period of time (generally three years). Common types of unclaimed property are bank accounts, stocks, bonds, uncashed checks, insurance benefits, wages, and safe deposit box contents. Property does not include Real Estate. Controller Betty Yee safeguards this lost or forgotten property as long as it takes to reunite it with the rightful owners; there is no deadline for claiming it once it is transferred over to the State Controller's Office. It is easy to find out if the Controller is protecting property in your name. Go to <https://sco.ca.gov/> and follow the Unclaimed Property link.



### 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 - 6 pm  
Saturday 9 am - 1 pm



### 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 10 am - 6 pm  
Saturday 10 am - 3 pm

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.

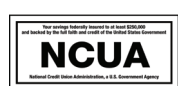
Please direct any suggestions or concerns regarding your accounts to:

POLAM Supervisory Committee  
P.O. Box 55  
419 N. Larchmont Blvd.  
Los Angeles, CA 90004

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

#### Holiday Closings

Good Friday Fri, April 15 Open 9am-Noon  
Easter Saturday Sat, April 16  
Memorial Day Mon, May 30  
Juneteenth Mon, June 20



## DRODZY PRZYJACIELE, DEAR FRIENDS,

Mam wielką przyjemność zapewnić Was, iż POLAM znajduje się pod stabilnym, zdolnym i ambitnym zarządem i przywództwem, potwierdzonym przez ostatnie audyty federalne, wewnętrzne i cyber-bezpieczeństwa. Wasza Rada Nadzorcza kształtuje przyszłość POLAMu - pracujemy wytrwale nad wypracowaniem strategii, która zapewni POLAMowi wzrost i pomyślność. Nadchodząca Sesja Planowania Strategicznego umożliwi nam sformułowanie i przyjęcie założeń finansowych i marketingowych na najbliższą przyszłość i w długim terminie. Jesteśmy świadomi wahań rynkowych i niepewności wynikającej z rosyjskiej agresji na Ukrainie. Będziemy reagować stosownie do sytuacji. Bądźcie pewni, drodzy członkowie POLAMu, że od 53 lat jesteście w dobrych rękach. I oby na dłużej!

It is my great pleasure to reassure everyone that POLAM is under a stable, capable and ambitious management team and stewardship confirmed by recent federal, internal and cybersecurity audit. Your Board of Directors is in charge of shaping POLAM's future. We, on the Board, are working diligently to produce strategies to keep POLAM prosperous and growing. The soon-to-come Strategic Planning Session will enable us to set the financial and marketing goals for POLAM's immediate future and long-term goals. We are also aware of the market volatility and uncertainty resulting from the ongoing Russian aggression against Ukraine and will react to it accordingly. Rest assured, POLAM members, you have been in good hands for 53 years, and counting!

-Mariusz Kicinski  
Chairman of the Board/Prezes Rady Nadzorczej

## Feel right at Home

with a mortgage from POLAM



There's still time to lock in a rate and relax into your mortgage with POLAM. Our rates are low with a personalized service that will make you feel like you are already home. And with only 10% down for first time home buyers, you can take the stress out of your mortgage shopping. Call us at (800) 404-5137.

## HOW WE ARE PROTECTING YOU FROM P2P SCAMS

Person-to-Person (P2P) services like Zelle, Venmo, or PayPal are a convenient way to transfer money to friends, family and individuals without having to carry cash or write checks. Sadly, it has also become a convenient way for fraudsters to steal your money. The truth about many of these cash apps is that once the money is sent, it's an "authorized transaction," and there is no legal way to retrieve the funds.

Zelle unfortunately, is one of the higher risk apps and has been especially the target due to the speed in which the transfers are made (minutes versus hours or days). One of the latest fraud tactics is to target members of credit unions offering Zelle by using a sophisticated scam to defeat 2-step authentication. Fraudsters posing as a credit union's fraud department will first send a text followed by a phone call alerting the member that a fraudulent transaction has occurred and to confirm the member's identity they will send them a code that the member must provide to the fraudster. In reality, the fraudster just initiated the forgot password feature. When a member gives out that code, the fraudster is able to gain access to the account by resetting the passwords and sending the member's funds out, fast.

Faster fund transfer, does not always mean more secure. Rest assured, we take utmost care to keep your funds secure and your information private, and therefore we are making the decision to not implement Zelle as part of our mobile banking app at this time. Keep in mind that we will never ask you to provide a code in response to a text message or a phone call. If we initiate a call, we will not ask you for personal information such as account numbers, usernames, passwords or any passcodes. We encourage you to come in or call us at (800) 404-5137 and establish new "out of the wallet" passwords. Remember to only send money to people you know, and most importantly, keep your account active and your information up to date, in case we need to reach you regarding your account.

## GO GREEN WITH E-STATEMENTS

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](http://www.polam.org) for more info.

