



DREAMING OF...

Ask About POLAM
FCU's Summer
Express Loan



Get Your Summer Express Loan!

Whether you're dreaming of a bathroom renovation, an update to your outdoor space or solar panels to lower your energy costs, a home equity loan from POLAM FCU can make your summer dreams possible. Get started with Summer Express Loan!

- 3.49% APR*
- \$75,000 loan amount
- \$500 in closing credit*

Please contact us with any questions at (800) 404-5137.

Your payments may be tax deductible. Be sure to ask your tax advisor how this loan may affect your taxes. POLAM FCU is an Equal Housing Lender.

*APR = Annual Percentage Rate. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to POLAM FCU policies and procedures. Rates are subject to change without prior notice. 70% loan to value or less, for loan amounts up to \$75,000. 6 year maximum term. Restrictions apply. See Credit Union for full details. Single Family Residence Only. Not all applicants will qualify. No prepayment penalty. Lender closing costs: POLAM FCU will credit \$500 in closing costs. Closing costs exceeding \$500 are the responsibility of the borrower.

3.49%
APR*

A Message from The CEO:

We've been getting a lot of questions about interest rates lately. At POLAM FCU, we have several different savings options available to you. Please call us if you have any questions about the teaser rates that you may see advertised at other financial institutions. Are they federally insured? Are they tied to an ever-changing market rate that may lose or diminish your hard-earned funds? We see many members wowed by a high interest rate offering. We would like to help you compare. Pay attention to the asterisks after the interest rate. Is it the APR or the APY? What is the term and what are the other qualifications? We had one member who insisted that she found an unbelievable rate. When we helped her compare, yes, the rate looked great on the surface but with all the other requirements, it was actually a safer and better deal to keep her funds at her member-owned Credit Union. Here at POLAM, we value you and your membership and want to help you make the best financial decisions for you and your family. Remember, sometimes if it sounds too good to be true, it just may be. — *Jennifer Audette*

Continue the legacy...

...of membership with POLAM FCU! Open accounts for your family so they can benefit through all the stages of their life. Eligibility at POLAM is open to family members of existing members, friends and family of Polish-Americans in Southern California or you can become a supporting member of the Polish American Congress with a \$20 membership. <https://www.pacsocal.org/join-us-donate> The Polish American Congress of Southern California encourages you to consider an annual membership. Visit their website to learn more.



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

4th of July July 4, 2022
Labor Day September 5, 2022
Columbus Day October 10, 2022

Join us for the 2022 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 August 11, 2022** to (323) 463-5137 if you plan to join us for refreshments after the meeting.

The nominating committee is pleased to announce the following candidates have been nominated to the open positions:

- Andrew B. Dobrzynski
- Mariusz Kicinski
- Michelle Koterba
- Danuta (Donna) Zuchowski

The deadline to receive nominations by petition was July 11, 2022, as previously announced in the Annual Meeting invitation. Contact our office for more information at (323) 463- 5137.

Check Out POLAM's Grad Program!



\$100 Graduate Award with Free of Service Fee Student Checking

Graduation season is not over at POLAM, and back by popular demand, we continue the POLAM Graduate Award Program by offering \$100 award deposits* to graduates of high schools, community colleges and universities. This is a special promotion available to families and friends of new and existing POLAM Members with an account. A graduating member may also get the bonus if a new account such as a Student IRA, Savings Certificate, Loan or Checking account is added.

But that's not all, our Student Checking accounts are free of the \$5 monthly service fee.** That's an additional annual savings worth \$60. We do this to acknowledge the students' achievement and introduce graduates to the benefits of being a member of our credit union. At the same time, this is an opportunity for your grad to see why their financially savvy parents bank with a credit union as opposed to the big bank. Don't wait to show your grads a smarter way to bank. For more info call (800) 404-5137.

*To qualify, a student must present a copy of their current year graduation diploma at account opening and POLAM will make the initial deposit of \$100 by the 15th of next month following the account opening. The \$100 Award must remain in the account for a year and the account must remain in good standing. **Limited time offer only. Expires October 31, 2022.**

**POLAM will also waive monthly checking account service fees for up to 4 years for full time students, proof of enrollment required. Not valid with any other offer. POLAM members who close an account within 180 days of the promotion start date will not be eligible for a promotional offer. A Joint Savings Account Owner age 18 or older is required for Members under 18. For a checking account and debit card all parties on the account must be 16 or older. The incentive will be a taxable dividend on the appropriate 1099 IRS Form that will be sent to you in January the following year. Payment of taxes on incentive will be the responsibility of the recipient. Offer is non-transferrable and subject to change. All loans are subject to approval. Other restrictions may apply. For more information call (800) 404-5137.

