

NEWSLETTER

Winter 2024

From the CEO



Dear POLAM FCU Members,

Szczęśliwego Nowego Roku! On behalf of all the POLAM employees and the volunteer Board and Supervisory Committee members, we wish you a wonderful and prosperous 2025.

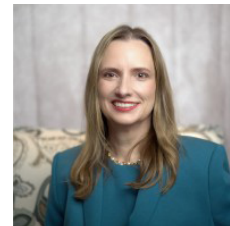
We have some very exciting things in store for POLAM this year and we will begin with our new debit card. Please watch your mail for your new debit card by early to mid-January because we will be replacing all current cards with the new, upgraded features and design.

If you have not received your new debit card by the end of January, please contact POLAM at 800-404-5137. There will be an activation phone number on a sticker on the card for you to call and activate your card and choose a personal identification number (PIN). Your current card will no longer work after the February conversion date.

Your new POLAM debit card will offer the latest chip technology, including support for contactless or "tap" transactions. Contactless means you will not need to insert your card into the point-of-sale terminal, saving you time at the register. Every chip and contactless transaction includes a unique code, helping to protect against fraud and keep your information safe. Contactless transactions work when they are within 1-2 inches from the terminal.

With gratitude,

-Jennifer Audette, CEO



Check Fraud is on the Rise

Yes, you read that correctly. What can account holders do to protect themselves from check fraud?

- Safeguard personal information: Avoid sharing sensitive information like bank account and routing numbers unless absolutely necessary.
- Monitor accounts regularly: Keep a close eye on account statements and report any unauthorized transactions immediately. This is very easy in the world of mobile apps.
- Use secure methods of mailing checks: When mailing checks, consider using secure mailing options, such as certified mail, and avoid leaving checks in unsecured mailboxes.
- Be cautious with unsolicited checks: Always verify the legitimacy of checks received from unfamiliar sources, especially those that seem too good to be true.
- Educate yourself on common scams: Be aware of fraud schemes involving overpayment, sweepstakes, or job offers, where fraudsters send fake checks and ask for money in return.

Your New Debit Card Supports Contactless Transactions

Faster & Secure Transactions

- Save time every time you tap.
- No need to insert your card in the terminal and wait...
- Every contactless transaction has a unique code, helping to keep your information safe.



How To Used Your Contactless Card

1. Look for the contactless payment terminal.
2. Tap your card to the front of the POS terminal.
3. Wait for a beep or a green light.
4. Follow any instructions on the screen.

Los Angeles Branch

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



Office Hours

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

Orange County Branch

1700 N. Tustin St., Suite C
Orange, CA 92865
(800) 404-5137



Office Hours

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

24-Hour Teller Phone

(800) 508-9676

Debit Card Activation/Questions

(888) 241-2440

Visa Credit Card Questions

(855) 961-1602

CO-OP Branch & ATM Locator

co-opsharedbranch.org
(888) 748-3266

email: polam@polam.org

To report a lost or stolen Debit Card

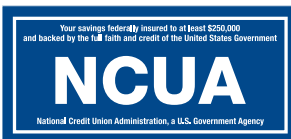
Toll Free (888) 241-2510 in the US
Collect (909) 941-1398 outside the US

To report a lost or stolen Credit Card

Toll Free (800) 808-7230 in the US
Collect (727) 570-4881 outside the US

To contact the POLAM Supervisory Committee please write to:

POLAM Supervisory Committee
2720 Nelson Way #5703
Santa Monica, CA 90409



Federally insured by NCUA

Martin Luther King

Jr. Day January 20

Presidents' Day February 17

THE ANNUAL MEMBERSHIP MEETING

Save the date! **Wednesday, May 14th from 2:00-5:00PM.** Watch our website for updated information.

The nominating committee is pleased to announce the names of the candidates who have been nominated for the three, 2-year positions available on the Board of Directors.

Darek Swiatkowski is currently serving on POLAM's BOD. He is the co-owner of the Polka Deli in Orange County and has been serving the Polish community for over 30 years in various capacities. He is the Program Director of the PAPA Club, involved in the Polish American Congress and PNA.

Andrew Kozlowski retired from 38-year career with Northrop Grumman as aerospace Engineering Manager leading multi-million-dollar programs including F/A 18 fighter program for Poland. President LA Polish Center since 2005; working for good of Polonia since 1976. Volunteer/Member of numerous PolAm organizations. POLAM member since 1976. 2023 Polonia Award -outstanding dedication to the Polish Community.

Bogna Ladowicz-Szupinska is looking forward to continuing to help 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 (available by contacting POLAM FCU at 800-404-5137 or polam@polam.org) with a minimum of 20 valid* signatures from primary account holders/members of POLAM FCU, at least 40 days before the annual meeting (April 4, 2025, AT 5:00PM). Nominees must file the nomination by petition with an employee of the credit union. To be validated, Nominees must include a signed certificate with the nomination petition stating that they are agreeable to the nomination and will serve if elected to office. Please note that the credit union will not conduct the election by mail-in-ballot, according to our bylaws, and there will be no nominations allowed from the floor. **For more detailed information or to obtain the necessary forms, please contact us at 800-404-5137.**

**We may not disclose the validity of membership due to confidentiality, so it is recommended that you turn your forms in early or obtain extra signatures in the event that a signature doesn't qualify.*

PRIVACY POLICY

This Credit Union recognizes its responsibility to protect the privacy of our members' nonpublic personal information. We are committed to providing financial products and services that enable our members to meet their financial needs and goals while at the same time protecting the members' nonpublic personal information.

It is the intent of this Credit Union to comply with all applicable laws and regulations governing the privacy of nonpublic personal information.

POLAM Federal Credit Union will disclose its privacy policies as required by law, using the model privacy form in the Appendix to Regulation P.

An initial privacy notice will be provided to consumer members at the time a member relationship is established. If there is a change in the model privacy form or the Credit Union changes its privacy practices, a revised privacy notice will be provided to members in a conspicuous form they may keep.

A privacy notice will be provided to all members, annually, if opt-out rights are triggered by the Credit Union's information sharing practices under the Gramm-Leach-Bliley Act, Regulation P, or the Fair Credit Reporting Act (FCRA), Section 615.

