

NEWSLETTER

January 2026

From the CEO



Add Your Name to the POLAM FCU Legacy!

Rooted in Community. Growing Together.

At POLAM Federal Credit Union, generations have trusted us to help build their future. Some members come from long family lines of savers; others are planting their very first financial roots. Either way — you belong here.

We're more than checking accounts and loans. We're here to help you achieve life's milestones:

- A first car
- A first home
- A child's education
- A peaceful retirement
- A family business that supports the community

Choosing a credit union means choosing people first — a cooperative where your success strengthens your neighbors, and theirs strengthens you. It's a legacy of loyalty, trust, responsibility, and building something that lasts.

Your story is now part of ours. The choices you make today help shape the future for the generations that follow. You're not just building wealth — you're building a legacy.

PRIVACY POLICY

This Credit Union recognizes its responsibility to protect the privacy of our members' nonpublic 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 policy 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.

*Your past.
Your future.
Your community.
Your legacy.
Your credit union.
Join our family tree.*

*Together, we
grow stronger.*

*-Jennifer
Audette, CEO*

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

www.polam.org

24-Hour Teller Phone

(800) 508-9676

Debit Card Activation/Questions

(888) 992-3808

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

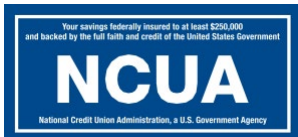
Toll Free (833) 337-6075

To report a lost or stolen Credit Card

Toll Free (833) 541-0777

To contact the POLAM
Supervisory Committee,
please write to:

2720 Neilson Way #5703
Santa Monica, CA 90409



Federally insured by NCUA

THE ANNUAL MEMBERSHIP MEETING

Save the date! **Tuesday, May 12th from 2:00-5:00PM** *Save the date!*

in the Los Angeles Branch Office

Watch our website for updated information.

The nominating committee is pleased to announce the names of the candidates who have been nominated for 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 several 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 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 20 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 numerous new members, friends of Poland, to join POLAM, including many employees of the management and billing service that I have owned for 33 years. Dziekuje, 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 (28 years), Polish American Congress of Southern California (16 years), Polish Retirement Foundation (7 years), Friends of John Paul II Foundation of Southern California (8 years).

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, not joint, account holders/members of POLAM FCU, at least 40 days before the annual meeting (March 16, 2026 at 5:00pm PST). 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. **POLAM FCU 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.*

Martin Luther King Jr. Day
January 19

Presidents' Day
February 16



