

# NEWSLETTER

Spring 2026

## From the CEO



POLAM Members,

As your credit union, we are committed to keeping you informed about the services and resources available to you. We have several important updates to share this month.

If you are looking for access to funds, please think twice before refinancing your existing mortgage. Refinancing could mean giving up the low interest rate you worked hard to secure. Instead, consider a **Home Equity Line of Credit (HELOC)** through POLAM FCU—available **up to \$500,000**. A HELOC allows you to access the equity in your home while keeping your first mortgage and its rate completely intact. It's a smart way to get the funds you need without sacrificing what you already have.

**Financial fraud**, especially check fraud, is increasing across the country, and no one is immune. We urge every member to take the following precautions:

- **Review your account statements every month** and verify that every transaction is accurate.
- **Confirm that all checks clear for the exact amount written and to the person you wrote the check out to.**
- **Report suspicious activity immediately.** Please be aware that dispute windows are limited. The sooner you report an issue, the better your chances of a successful resolution.

*Early detection is your best defense. If something looks wrong, contact us right away.*

You always have **convenient options to manage your account**:

- **Shared Branching:** Visit any Shared Branching location to complete most transactions just as you would at POLAM. Find a location near you at [sharedbranching.org](https://sharedbranching.org).
- **Mobile App:** Bank securely from your phone, anytime.
- **Online Banking & Bill Payment:** Manage your accounts and pay bills from any device.
- **Orange County Office:** Our Orange County branch is open and ready to serve you in person.

We look forward to seeing you at our **Annual Membership Meeting on Tuesday, May 12, 2026**. Details and how to RSVP are on page 2.

Thank you for your continued membership and trust in POLAM FCU. As always, we are here to serve you.

Warmly,

*Jennifer Audette, President/CEO*



## Holiday Closings

Good Friday: **Friday, April 3, 2026**

Memorial Day: **Monday, May 25, 2026**

Juneteenth: **Friday, June 19, 2026**

Independence Day: **Observed Friday, July 3, 2026**

**Los Angeles Branch**  
589 N. Larchmont Blvd.  
Los Angeles, CA 90004  
(323) 463-5137  
(800) 404-5127 (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

**24-Hour Teller Phone**  
(800) 508-9676

**Debit Card Activation/Questions**  
(800) 992-3808

**Visa Credit Card Questions**  
(855) 961-1602

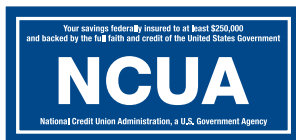
**CO-OP Branch & ATM Locator**  
co-opsharedbranch.org  
(888) 748-3266

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:** POLAM Supervisory Committee 2720 Neilson Way #5703 Santa Monica, CA 90409



Federally insured by NCUA



Effective March 3, 2026, excess deposit insurance provided by ASI will no longer be available. Your savings continue to be protected by federal insurance through the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000 per member for IRA accounts and separately up to \$250,000 for non-IRA accounts. See polam.org for more details.

# Join us for the Annual Meeting

## New Meeting Location!

**Our Lady of the Bright Mount Polish Church**  
3424 West Adams Blvd.  
Los Angeles, CA 90018

**RSVP:**  
**323-463-5137**



### New Location & RSVP Required

POLAM Federal Credit Union's Annual Membership Meeting will be held on May 12, 2026, at a **new location**, and we encourage all members to RSVP as soon as possible.

The meeting will begin promptly at 2:00 PM, and members are should plan to arrive early to check in and socialize. Light refreshments will be served.

RSVP's are important as members who RSVP in advance are guaranteed a packet, which helps us ensure we have enough ballots and materials prepared for everyone attending.

**To RSVP, please call 323-463-5137.**

### Nominations

Nominations may be made by submission of a petition (available by contacting POLAM FCU at 800-404-5137 or email at 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 (Friday, April 4, 2026, 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 POLAM 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 does not qualify. No extensions may be granted if forms are incomplete or invalidated once the deadline has passed. \*\*The primary member on the account is the only voting member. One vote per membership. If you would like to vote, please ensure that you have an account under your name as the primary member in time for the election. Organizations may appoint a delegate via corporate resolution stating who has been elected to vote on behalf of the organization.*

### Protect Yourself from Check Fraud

Check fraud continues to rise nationwide, and members should remain alert when writing or mailing checks. Fraudsters often steal checks from mailboxes or alter checks after they have been written. These criminals may change the payee name or dollar amount, or use the account information to create counterfeit checks.

#### Tips to Reduce Risk

- Use secure mail options
- Write checks carefully
- Monitor your accounts

If you notice unauthorized transactions or suspect fraud, contact POLAM immediately so we can help protect your account.

### Report Suspicious Activity Immediately



### Earn More with Share Certificates

#### Start saving at POLAM FCU:

- Saving for future expenses
- Building long-term savings
- Earn higher returns

