



***St. Stanislaus - St. Casimir's
Polish Parishes
Credit Union
Limited***



Annual Report 2024



ST. STANISLAUS - ST. CASIMIR'S POLISH PARISHES CREDIT UNION LIMITED

1945-2024

Founded in August 1945, St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited has been serving the Polish community in the Province of Ontario to this day. Today, it takes pride in being the largest Parish-based Credit Union in the world. It provides a full range of financial services in the form of mortgages, personal, commercial and agricultural loans, lines of credit, investment products, electronic services via the Internet, Mobile, Telephone, ATMs, THE EXCHANGE® Network and Interac Direct. The Credit Union also owns and operates the Polish Studio TV program aired weekly, on Saturday, on City TV.

The Credit Union is a 100% member-owned and member-run organization with the members receiving all the benefits from its operations.





ST. STANISLAUS - ST. CASIMIR'S POLISH PARISHES CREDIT UNION LIMITED

Board of Directors 2024



ELIZABETH MORGAN
CHAIR



MICHAL KASPRZAK
VICE CHAIR



MARK TABOROWSKI
CORPORATE
SECRETARY



**ANDRZEJ
DUTKIEWICZ**
DIRECTOR



HENRYK GADOMSKI
DIRECTOR



**LUDWIK
KLIMKOWSKI**
DIRECTOR



**MICHAEL NORBERT
NIEZNALSKI**
DIRECTOR



ANTONI PAKULSKI
DIRECTOR

Audit Committee 2024

ANTONI PAKULSKI, CHAIR

LUDWIK KLIMKOWSKI, MEMBER

MICHAEL NORBERT NIEZNALSKI, MEMBER

ELIZABETH MORGAN
Chair, Board of Directors



ANDRZEJ PITEK
Chief Executive Officer



REPORT FROM THE CHAIR OF THE BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER - 2024

Dear Members,

As in previous years, our Credit Union continues to make every effort to remain the financial institution of first choice. We prioritize the interests of our Members and focus on improving financial products, services, and technology, ensuring that we remain competitive. Additionally, our strong community engagement contributes significantly to the growth and development of our institution.

Despite the increasing regulatory requirements imposed on all Credit Unions, we are proud to inform our Members that we are one of the best-operating Credit Unions in the province of Ontario. As a result, we are also one of the safest institutions in the sector, which allows us to maintain the lowest insurance rates.

We are all aware that the current economic situation has negatively impacted daily life. High interest rates pose challenges not only for real estate purchases but also for young generations striving for financial independence. We have observed an increase in daily living expenses among our Members. However, despite these difficulties, our Members continue to manage their finances effectively, and our Credit Union remains committed to assisting them in overcoming everyday challenges by offering lower mortgage loan rates, improved service fees, and enhanced technological solutions.

Financial Performance

This year, we have successfully met all the financial benchmarks set by the Financial Services Regulatory Authority (FSRA). Notably:

- Our risk-weighted capital ratio stands at **14.63%**, well above the required 3% minimum.
- Our **Comprehensive Income** for the year amounts to **\$1.851 million**.

Community Engagement and Sponsorships

Throughout the year, we have not only focused on increasing the popularity of our Credit Union but also on strengthening our ties with the community. Over the past year, we have sponsored numerous Polish community initiatives and events, including:

- Polish Day in Mississauga
- Polish Festival on Roncesvalles in Toronto
- Youth Mission Trip to Madagascar (from St. Maximillian Kolbe Parish in Mississauga)
- "Bee with the Credit Union" Festival
- Annual pilgrimage to Midland
- Folklore Festival
- Scholarships for students
- Polish Table Tennis Tournament for the Credit Union Cup
- Many other cultural and social activities

Commitment to Excellence

The Board of Directors and Management remain committed to continuous collaboration to maintain and exceed current standards. We extend our deepest gratitude to everyone who has contributed to the growth and success of our Credit Union, including the Board of Directors, Management, and our dedicated staff, whose hard work and dedication have been instrumental in our achievements.

Finally, we sincerely thank our Members for their unwavering support and trust in our Credit Union. We appreciate your continued use of our financial services over the past year and look forward to serving you in the future.

With respect and appreciation,



ELIZABETH MORGAN
Chair, Board of Directors



ANDRZEJ PITEK, M.ED.
Chief Executive Officer

2024 COMMUNITY ENGAGEMENT REPORT

At St. Stanislaus – St. Casimir's Polish Parishes Credit Union, our dedication to our community transcends financial services. We believe in building a vibrant, supportive, and engaged community that reflects our rich heritage and values. In 2024, we continued our tradition of active community participation, supporting events and initiatives that resonate with our mission to empower and uplift the Polish Catholic Community within Ontario. This report highlights the diversity and impact of our community engagement efforts over the past year.

COMMUNITY EVENTS AND INITIATIVES

The Credit Union Scholarship Awards Ceremony

In our ongoing effort to support education, we awarded scholarships to university students, recognizing academic excellence and community involvement among the youth.

6th Polish Credit Union Folklore Festival

The sixth annual festival showcased the rich tapestry of Polish culture, featuring performances from dance groups across the province, fostering cultural pride and unity.

Pope John Paul II Day in Canada

In April, we celebrate John Paul II Day in Canada. Pope John Paul II was one of the most influential popes of the twentieth century. He was more visible on the global stage than his predecessors and altered the culture, not only of the Church but of the entire globe. We want to remember his significant contributions to communities all over the world, such as bringing down the Iron Curtain, establishing World Youth Day, reuniting countless people with the Church, and traveling to many places to promote the word of God.

27th Annual Polish Closed Table Tennis Tournament for the Credit Union Cup

Fostering community through sports, the Table Tennis Tournament united our members in friendly competition, emphasizing health, wellness, and camaraderie.

15th Annual Father Michael Smith Golf Tournament hosted by Copernicus Lodge

The Annual Golf Tournament Fundraiser organized by the Copernicus Lodge Foundation is an outstanding opportunity to enjoy a day of golf while also helping the residents and community of Copernicus Lodge in Toronto. The revenues from this fundraiser are used to improve the lives of senior residents, funding essential programs, and improving care services.

Support for the Annual Walking Pilgrimage

We proudly supported the pilgrims on their spiritual journey to the Midland Martyrs' Shrine, providing a hot meal to the participants.

Bee Day: Bee with the Credit Union

In alignment with our environmental initiatives, Bee Day was a celebration of sustainability and education on the importance of bees to our ecosystem, reflecting our broader commitment to environmental stewardship.

32nd Annual Maximilian Kolbe Foundation Golf Tournament

Organized by the John Paul II Cultural Center in Mississauga, this event supported our ongoing commitment to cultural and spiritual initiatives within our community.

Polish Day in Mississauga and Polish Festival on Roncesvalles

These cultural festivals celebrated our Polish heritage, bringing together thousands of attendees for a day filled with music, art, and traditional cuisine.

Support for the Polish Scouting Association and Polish Schools

Our continuous support for these organizations underlines our commitment to nurturing the cultural and educational growth of Polish youth in Ontario.

As we reflect on the past year, we are filled with gratitude for the opportunity to contribute to these meaningful events and initiatives. Our active participation in community life is a cornerstone of our identity as St. Stanislaus – St. Casimir's Polish Parishes Credit Union. We thank our members, employees, and partners for their support and commitment making a positive impact. Together, we look forward to continuing to serve and uplift our community in the years to come.



ELIZABETH MORGAN
Chair, Board of Directors



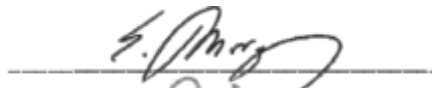

ANDRZEJ PITEK, M.ED.
Chief Executive Officer

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited
Statement of financial position

As at December 31, 2024
(CDN dollars in thousands)

	2024 \$	2023 \$
Assets		
Cash and cash equivalents	40,314	37,129
Investments	52,985	52,906
Loans to members	425,615	449,577
Property and equipment	12,407	11,567
Right-of-use assets	864	635
Other intangible assets	2,818	399
Other assets	507	681
Defined benefit pension asset	1,930	—
Current income tax receivable	120	293
	537,560	553,187
Liabilities		
Deposits from members	500,792	516,932
Lease liability	904	660
Other liabilities	781	2,389
Deferred income tax liability	825	507
	503,302	520,488
Members’ equity		
Membership shares	3,145	3,437
Retained earnings	31,113	29,262
	34,258	32,699
	537,560	553,187

On behalf of the Board

 Director
 Director

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

Statement of income

Year ended December 31, 2024

(CDN dollars in thousands)

	2024 \$	2023 \$
Interest income	15,089	13,190
Investment income	3,765	4,000
	18,854	17,190
Interest expense	9,759	9,056
Other interest expense	48	27
	9,807	9,083
Net interest income	9,047	8,107
(Recovery of) provision for impaired loans	(147)	(177)
Net interest margin	9,194	8,284
Other operating income	1,365	1,479
Total operating income	10,559	9,763
Salaries and benefits	5,326	4,402
Operations	1,419	1,217
General and administrative	1,082	863
Occupancy	718	637
Deposit insurance premium	401	412
Depreciation and amortization	738	518
Depreciation of right-of-use assets	195	145
Marketing	187	175
Other	254	298
Total operating expenses	10,320	8,667
Income before income taxes	239	1,096
Income tax expense (recovery)	(49)	196
Net income	288	900

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited**Statement of comprehensive income**

Year ended December 31, 2024

(CDN dollars in thousands)

	2024	2023
	\$	\$
Net income	288	900
Other comprehensive income (loss), net of income taxes		
Items that will not be reclassified subsequently		
to net income	1,563	(42)
Comprehensive income	1,851	858

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited**Statement of changes in members’ equity**

Year ended December 31, 2024

(CDN dollars in thousands)

	Member shares \$	Retained earnings \$	Total \$
As at December 31, 2022	3,528	28,443	31,971
Net income	—	900	900
Other comprehensive income (loss), net of tax	—	(42)	(42)
Dividends paid on membership shares	—	(39)	(39)
Issued membership shares	38	—	38
Redeemed membership shares	(129)	—	(129)
As at December 31, 2023	3,437	29,262	32,699
Net income	—	288	288
Other comprehensive income, net of tax	—	1,563	1,563
Issued membership shares	24	—	24
Redeemed membership shares	(316)	—	(316)
As at December 31, 2024	3,145	31,113	34,258

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Capital adequacy

The Credit Union and Caisses Populaires Act, 2020 (CUCPA 2020) require credit unions to maintain a leverage ratio of at least 3% and a total capital ratio of at least 8%. The FSRA Rules require additional ratios, outlined in the table below. The Credit Union is in compliance with its policies and the Act regarding regulatory capital as at December 31 as outlined in the following table.

	2024	2023
	\$	\$
Tier 1 capital		
Retained earnings	28,147	27,867
Membership shares	3,145	3,437
AOCI, defined benefit pension plan	2,958	1,395
Less: Defined benefit pension asset	(1,930)	-
Less: Software exceeding 1% of Tier 1 capital	(2,476)	(72)
Total Tier 1 capital	29,844	32,627
Tier 2 capital		
Collective loan provision (Stage 1 and Stage 2 ECL)	640	791
Total Tier 2 capital	640	791
Total Regulatory Capital	30,484	33,418

	Regulatory minimum	2024 %	2023 %
CUCPA 2020, Regulations and Rules			
Tier 1 capital ratio	6.50	15.51	16.18
Retained earnings to risk weighted capital ratio	3.00	14.63	13.82
Capital conservation buffer ratio	2.50	7.84	8.57
Total capital ratio	8.00	15.84	16.57
Total supervisory capital ratio	10.50	15.84	16.57
Leverage ratio	3.00	5.71	6.03

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Liquidity risk

The Act requires credit unions to maintain eligible assets for adequate liquidity. Assets held by the Credit Union for such purposes are outlined in the table below.

	2024	2023
	\$	\$
Cash and cash equivalents	40,314	37,129
Investments		
Bonds	52,684	52,639
Total assets held for liquidity	92,998	89,768

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Loans to members

	2024 \$	2023 \$
Personal	776	605
Mortgages	394,443	417,855
Commercial	30,528	31,478
	425,747	449,938
Add: accrued interest receivable	534	451
Less: allowance for impaired loans (Note 7)	(666)	(812)
Net loans to members	425,615	449,577

Included within commercial loans is \$12,949 (2023 - \$11,289) of Agricultural loans.

The loan classifications set out above are as defined in the Regulations to the Act.

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Allowance for impaired loans

	Year ended 2024			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Personal				
Credit Grading				
Standard monitoring	764	—	12	776
Under 30 days past due	—	—	—	—
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	764	—	12	776
Loss allowance	(5)	—	(21)	(26)
Carrying amount	759	—	(9)	750
Loans to members				
Mortgages				
Credit Grading				
Standard monitoring	386,078	—	1,477	387,555
Under 30 days past due	4,674	—	802	5,476
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	802	802
Default	—	—	610	610
Total gross carrying amount	390,752	—	3,691	394,443
Loss allowance	(517)	—	—	(517)
Carrying amount	390,235	—	3,691	393,926
Loans to members				
Commercial				
Credit Grading				
Standard monitoring	30,524	—	4	30,528
Under 30 days past due	—	—	—	—
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	30,524	—	4	30,528
Loss allowance	(119)	—	(4)	(123)
Carrying amount	30,405	—	—	30,405

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Allowance for impaired loans (continued)

	Year ended 2023			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Personal				
Credit Grading				
Standard monitoring	586	—	6	592
Under 30 days past due	13	—	—	13
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	599	—	6	605
Loss allowance	(6)	—	(20)	(26)
Carrying amount	593	—	(14)	579
	Year ended 2023			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Mortgages				
Credit Grading				
Standard monitoring	410,507	—	1,214	411,721
Under 30 days past due	5,606	—	—	5,606
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	528	528
Total gross carrying amount	416,113	—	1,742	417,855
Loss allowance	(717)	—	—	(717)
Carrying amount	415,396	—	1,742	417,138
	Year ended 2023			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Commercial				
Credit Grading				
Standard monitoring	29,128	—	—	29,128
Under 30 days past due	2,350	—	—	2,350
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	31,478	—	—	31,478
Loss allowance	(68)	—	(1)	(69)
Carrying amount	31,410	—	(1)	31,409

The contractual amount outstanding on financial assets that were written off during the reporting period and are still subject to enforcement activity is \$nil at December 31, 2024 (2023 - \$nil).

St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited

December 31, 2024
(CDN dollars in thousands)

Investments

The following table provides information on the investments held by the Credit Union.

Debt securities

	2024 \$	2023 \$
Bonds	52,684	52,639
Accrued interest on investments	153	110
	52,837	52,749

Equity instruments

	2024 \$	2023 \$
Fair value through profit and loss		
Central 1 Class A shares	146	155
Investment in co-operative shares	2	2
	148	157

	2024 \$	2023 \$
Debt securities	52,837	52,749
Equity instruments	148	157
	52,985	52,906
Market value	53,518	53,021

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited Scholarship Awards Ceremony

January 21, 2024



The twelve winners of the 2023 Credit Union Scholarship Program were invited to the 6th Polish Credit Union Folklore Festival in Mississauga on January 21, 2024, to accept their awards. The scholarships were awarded to: Agata Bembenek, Jakub Bembenek, Matthew Grecki, Monica Grzywa, Karolina Janik, Kathryn Mondel, Michael Ossowski, Charles Rachwal, Alexander Rodzinka, Nicole Slodowy, Zofia Zambrowicz, and Philip Zawistowski. The awards were presented by members of the Board of Directors and senior management. Students were congratulated by Rev. Janusz Blazejak OMI, who had been invited to the event.

6th Polish Credit Union Folklore Festival

January 21, 2024

The 6th Polish Credit Union Folklore Festival took place on Sunday, January 21, 2024 at the John Paul II Polish Cultural Centre in Mississauga.

The program featured six Polish dancing and singing groups from the province of Ontario:

- CRACOVIA Polish Folk Dance Ensemble from London,
- LECHOWIA Polish-Canadian Folk Dance Company from Mississauga,
- RADOŚĆ-JOY Vocal Dance Group from Mississauga,
- ŹRÓDŁO Polish Folk Song and Dance Ensemble from Brampton,
- BIAŁY ORZEŁ-WHITE EAGLE Polish Song and Dance Ensemble from Toronto,
- TATRY Song and Dance Ensemble from Windsor.

The festival was opened by Andrzej Pitek, CEO of the Credit Union; Henryk Gadomski, Director of the Credit Union, and Rev. Janusz Blazejak OMI, Pastor of St. Casimir's Parish in Toronto and President of the Conference of Polish Priests in Canada. The festival was led by Director Henryk Gadomski. The dance groups' fascinating and varied repertoire featured Polish dances such as Mazur, Krakowiak, and Oberek, as well as dances from the Polish regions of Zywiec, Opoczno, Przewor, Podhale, Silesia, Sieradz, and also French Canadian dances. Traditionally, the managers and artistic directors of the folklore groups were invited to the stage, and received official diplomas of participation and financial subsidies funded by St. Stanislaus – St. Casimir's Polish Parishes Credit Union.









Pope John Paul II Day

April 4, 2024



Pope John Paul II Day is celebrated every year in Canada on April 2nd. The Parliament of Canada in 2014 passed a bill which received Royal Assent on December 16, 2014 recognizing Pope John Paul II as a champion of human dignity and freedom.

After Easter, on April 4, 2024, our Credit Union Board of Directors, Senior Management, and employees met in front of the John Paul II statue at 220 Roncesvalles Ave in Toronto to honour the memory of the Holy Father. The prayer was led by Rev. Janusz Blazejak OMI, Pastor of St. Casimir Parish in Toronto.



27th Annual Polish Closed Table Tennis Tournament Credit Union Cup

April 28, 2024



On April 28, 2024 the 27th Annual Polish Closed Table Tennis Tournament - Polish Credit Union Cup, was held at the John Paul II Polish Cultural Centre in Mississauga. Our Credit Union sponsored the Cup and this sporting event. The competition was opened by Ireneusz Kasperowicz, President of the Centrum Table Tennis Club, and Andrzej Walczak, the former President. Tomasz Cudzych, Vice President of our Credit Union, wishes all participants good luck in the Credit Union Cup competition. The Credit Union Cup attracted 43 competitors.

Rohan Lewis won the Cup. Piotr Dziekowicz took second place. Krystian Radzikowski won the Youth Category, Jarosław Radzinski won the Amateurs Category, Brian Allen won the Under 800 Category, Czesław Krzyzak won the Veterans Category, Igor Popadiuk won the OPEN Category and Mathew Bonder and Taiwo Shobande won the Doubles Category.

Mississauga Polish Day

June 8, 2024



Mississauga Polish Day is the city's annual Polish cultural celebration, which recognizes the Polish-Canadian contribution to Canada's diverse cultural mosaic. On June 8, 2024, our Credit Union participated in the 9th Mississauga Polish Day as a Gold Sponsor. The 2024 Polish Day was another resounding success, with plenty of Polish music, concerts, art displays, a range of children's recreational activities, and delectable Polish cuisine.

15th Annual Father Michael Smith - The Copernicus Lodge, Golf Tournament

July 13, 2024



St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited was proud to sponsor the 15th Annual Father Michael Smith Golf Tournament. It took place on July 13, 2024, at the Granite Ridge Golf Club. We are grateful to Copernicus Lodge for organizing a fantastic golf day and raising funds for such a worthy cause.

Walking Pilgrimage to Martyrs' Shrine in Midland

August 9, 2024



42nd Annual Walking Pilgrimage

Toronto to Martyrs' Shrine Midland

"Lord, Teach us to Pray," Lk 11: 1

Pope Francis, in preparation for the Jubilee Year in 2025, has invited the whole Church to use this year as time of preparation. To assist us with this, he has chosen the theme "Lord Teach Us To Pray (Lk: 11-1)". Through our reflecting on the various forms of prayer, we hope to grow closer and closer to understanding our great call to continue to grow in relationship with Jesus. We look to Jesus' model and witness of what it means to pray. The Walking Pilgrimage is a great example of where we learn how to pray. Your support is another example of prayer, prayer in action. In your sharing with us we see the fruits of prayer and are inspired to grow in our own prayer lives. We thank you for your support and showing us a living, prayer in action. May you continue to be blessed and held in God's care.

We give thanks to God Always for all of you, constantly mentioning you in our prayers (1Thessl-2)

„Panie, naucz nas się modlić,”
Lk 11: 1



The Annual Walking Pilgrimage to the Martyrs' Shrine in Midland, Ontario, has been a tradition for Polish Canadians for 42 years. The pilgrimage lasts seven days and ends with a solemn Holy Mass on the Blessed Virgin Mary's Assumption Sunday. Every year since 2011, our Credit Union has sponsored a field kitchen for pilgrims. The employees prepare the meals with great enthusiasm. The entire group is led by Andrzej Pitek, CEO of our Credit Union, a great leader and initiator of this project.

3rd Bee with the Credit Union Festival

August 25, 2024



The 3rd 'Bee with the Credit Union' Festival was held by our Credit Union on August 25, 2024, at the John Paul II Polish Cultural Centre in Mississauga. This event, which focused on bee ecology and conservation, featured beekeeping demonstrations, honey and bread testing, and kid-friendly games and competitions where participants could win a unique yellow T-shirt featuring the event's logo along with numerous additional prizes. The educational initiatives aimed to raise awareness and knowledge of the interaction between humans and pollinators, including bees, wasps, butterflies, beetles, and other insects. Adults who participated in the visual presentation gained knowledge about bee diseases, and most importantly, how to avoid them in the hive.





32nd Annual Maximilian Kolbe Foundation - The John Paul II Polish Cultural Centre, Golf Tournament

September 7, 2024



On September 7, 2024, our Credit Union participated in the charity golf tournament organized by the Maximilian Kolbe Foundation for the John Paul II Polish Cultural Centre in Mississauga. The tournament was held at Milton's Granite Ridge Golf Club. As an event Sponsor, our Credit Union covered the cost of the golf cart rentals.

The Roncesvalles Polish Festival

September 14-15, 2024



We came together to celebrate the unique Polish heritage of Toronto's Roncesvalles Village on September 14 and 15, 2024. Our Credit Union is one of the Founding Sponsors of the Polish Festival on Roncesvalles. The Festival celebrated its 17th year in 2024. Thousands of guests attended the two-day event, which showcased some of the top Polish musicians and dance groups from across the Greater Toronto Area. Activities along Roncesvalles Avenue included four stages of live music and dance, cultural displays, Polish and international foods, crafts vendors, extended restaurant patios, beverage gardens, buskers, and kid's rides.



ST. STANISLAUS - ST. CASIMIR'S POLISH PARISHES CREDIT UNION LIMITED

FINANCIAL SERVICES

- + Mortgages
- + High-ratio Mortgages
- + Personal Loans
- + Agricultural Loans
- + Business Loans
- + Lines of Credit:
 - Overdraft • Personal
 - Home Equity • Student LOC
- + Membership Share Accounts
- + Personal Chequing Accounts
- + Business Chequing Accounts
- + Joint Accounts
- + Trust Accounts
- + Organizational Accounts
- + Child-Youth-Student Accounts
- + 'Silver' Saving Accounts
- + T-Bill Accounts
- + Term Deposit Certificates (CAD, USD)
- + GICs
- + TFSA
- + RRSP
- + RRIF
- + RESPs
- + Index-linked Term Deposits
- + Investment Services: Mutual Funds, Money Market Funds, RESP, RRSP and more
- + SWIFT payments & transfers
- + Western Union money transfers
- + Currency exchange (USD, CAD)
- + Bill payments
- + CRA Payments
- + THE EXCHANGE® Network
- + ATM Card for Personal and Business Accounts
- + Point of Sale
- + MasterCard
- + Online Financial Services
- + Mobile Financial Services
- + Interac® e-Transfers
- + Cheque Deposits via smartphones
- + Financial Services by Telephone
- + Safety Deposit Boxes

Polish Studio TV

220 Roncesvalles Avenue
Toronto, ON M6R 2L7
Tel. 416.583.5155
www.polishstudio.ca • www.polcu.tv

The Polish Studio TV program has been owned and operated by St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited since 1992. The program is produced in Polish language. It airs weekly, every Saturday from the CityTV station in Toronto.



ST. STANISLAUS - ST. CASIMIR'S
POLISH PARISHES CREDIT UNION LIMITED

220 Roncesvalles Avenue
TORONTO, ON M6R 2L7
Tel. 416.537.2181

3055 Lake Shore Blvd West
TORONTO, ON M8V 1K6
Tel. 416.503.9463

3615 Dixie Rd, Unit 1A-2
MISSISSAUGA, ON L4Y 4H4
Tel. 905.629.0365

3145 Dundas St West, Unit 5
MISSISSAUGA, ON L5L 5V8
Tel. 905.828.7333

377 Main St East
MILTON, ON L9T 1P7
Tel. 905.272.1260

47 1st Avenue S
CHESLEY, ON N0G 1L0
Tel. (519) 363.7351

Toll Free: 1-855-POLCU-CA
76528-22

WWW.POLCU.CA

