



Annual Report

2025



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

80TH
ANNIVERSARY

1945 - 2025

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, and 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, which airs weekly, on Saturday, on City TV.

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



THE GOVERNOR GENERAL • LA GOUVERNEURE GÉNÉRALE



**Message from the Governor General
80th Anniversary of St. Stanislaus–St. Casimir’s Polish Parishes
Credit Union Limited**

I am pleased to extend my warmest congratulations on the 80th anniversary of St. Stanislaus–St. Casimir’s Polish Parishes Credit Union Limited.

Since its founding in 1945, this credit union has grown from humble beginnings to become the largest parish-based financial institution in the world. It is a vital part of the Polish-Canadian community in Ontario—creating jobs, helping members maintain their economic security, and supporting cultural life through scholarships and community events. Canada is stronger thanks to institutions like yours.

Congratulations on 80 years of service, success and community!

Mary Simon

Her Excellency the Right Honourable
MARY SIMON,
Governor General
and Commander-in-Chief of Canada





August 2025

My Dear Brothers and Sisters,

May Jesus and Mary be in your souls.

I write to you on the joyous occasion of the 80th anniversary of the St. Stanislaus – St. Casimir's Polish Parishes Credit Union.

The Archdiocese of Toronto is one of the most diverse and dynamic dioceses in the world. We are truly blessed with strong and faithful ethnic communities who bring their own cultural traditions and heritages to our parish and indeed Catholic life. It is encouraging to know that your Credit Union, which was originally established by the Oblate Fathers – Fr. Stanley Puchniak, O.M.I and Fr. Michael Smith, O.M.I., has been able to contribute significantly to the community by offering high-quality financial services to their members for such a long period of time, and still going strong.

I would like to congregate the members and the board of directors on this anniversary and I offer you my best wishes for another 80 successful years ahead.

May the Lord bless you and your families in abundance, may our Blessed Mother protect you, and may St. Stanislaus and St. Casimir intercede for you profoundly.

Sincerely yours in Jesus with Mary,

A handwritten signature in blue ink that reads '+ Frank Cardinal Leo'.

Frank Cardinal Leo
Metropolitan Archbishop of Toronto



Office of the Provincial

OBLATE FATHERS OF ASSUMPTION PROVINCE

71 Indian Trail, Toronto, Ontario, Canada M6R 2A1



St. Stanislaus - St. Casimir's Polish Parishes Credit Union Ltd.
220 Roncesvalles Avenue
Toronto, ON
M6R 2L7

80th Anniversary of St. Stanislaus - St. Casimir's Polish Parishes Credit Union Ltd.

Dear Members of the Board, Management, Staff, and Faithful Members of St. Stanislaus - St. Casimir's Polish Parishes Credit Union,

On behalf of the Missionary Oblates of Mary Immaculate, Assumption Province, it is with heartfelt joy and deep gratitude that I extend our warmest congratulations to each and every one of you as you celebrate the remarkable milestone of your 80th anniversary.

Eighty years is no small achievement. It is a testament to the enduring vision, courage, and faith of your founders—beginning with the inspired leadership of Fr. Stanley Puchniak, OMI, and the devoted group of laypeople who, in the difficult post-war years of 1945, planted the seeds of what would become a flourishing institution rooted in Catholic social teaching and deep care for the Polish community in Canada.

What has grown from that humble beginning is far more than a financial cooperative. For eight decades, our Credit Union has been a vibrant sign of solidarity, trust, and service—an anchor for generations of Polish-Canadian families seeking stability, opportunity, and connection to their faith and heritage. In a world where institutions come and go, yours has endured because it has always been about more than numbers—it has been about people, relationships, values and the mission of your forefathers.

You have consistently demonstrated what it means to live out Gospel values in concrete, practical ways. Through your generous support of parishes, schools, youth initiatives, cultural festivals, and community organizations, you have helped sustain the spiritual and cultural richness of our Polonia. Your care for both material and spiritual needs reflects the very heart of Catholic stewardship.

As we look back with gratitude, we also look forward with hope. Your legacy is not just a record of what has been done—it is a foundation for what is still possible. May the same spirit of faith, unity, and service that has brought you this far continue to guide and inspire you in the decades ahead.

Please know that the Oblates remains united with you in mission. We hold you in our prayers and thank God for the light and leadership you continue to offer our community.

With every blessing and warmest congratulations,

Fr. Jacek Nosowicz OMI
Provincial



I am pleased to congratulate the staff and management of

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

on the occasion of this its 80th anniversary.

*The enterprise and hard work of the fine men and women who have built
St. Stanislaus - St. Casimir's Polish Parishes Credit Union over these many decades
is an accomplishment that has benefited the community and our province.*

Congratulations once again.

I wish you continued success.

Legislative Building, Toronto
August 9, 2025

A handwritten signature in black ink, appearing to read "Doug Ford".

Doug Ford
Premier





MESSAGE FROM THE MAYOR

I extend a warm welcome to everyone attending the St. Stanislaus – St. Casimir's Polish Parishes Credit Union Limited's 80th Anniversary Banquet.

This event celebrates the St. Stanislaus – St. Casimir's Polish Parishes Credit Union's eight decades of work serving its communities. It also provides a wonderful opportunity to reflect on the organization's history, which began when it opened its first office in Toronto in 1945.

On behalf of Toronto City Council, please accept my best wishes for a memorable anniversary celebration.

Yours truly,

A handwritten signature in blue ink that reads 'Olivia Chow'.

Olivia Chow
Mayor of Toronto

NATALIA KUSEDOVA-BASHTA
MPP/Députée - Mississauga Centre



Constituency Office
Bureau de Circonscription
50 Burnhamthorpe Rd. W., Suite 701
Mississauga, ON L5B 3C3

nataliakusendovamp.com

August 9, 2025

A Personal Message from MPP Natalia Kusendova-Bashta

As the Member of Provincial Parliament for Mississauga Centre, I am pleased to extend my warmest greetings and heartfelt congratulations to St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited on the occasion of your 80th Anniversary.

Since its founding in 1945 by the Oblate Fathers, your Credit Union has grown into the world's largest parish-based financial institution—an extraordinary achievement that speaks to your unwavering commitment to community service, financial empowerment, and preserving our Polish heritage.

Your work goes far beyond financial services. With branches in Mississauga, you have played an instrumental role in sponsoring and supporting countless community events—including the beloved Mississauga Polish Day Festival, and many more.

These efforts have enriched the lives of thousands, strengthened community bonds, and preserved our cultural traditions for future generations.

As a proud Polish-Canadian, I am especially grateful for the contributions you have made in helping our community thrive—both economically and socially. Your legacy is a testament to what can be accomplished through vision, faith, and community spirit.

Please accept my best wishes for a successful 80th Anniversary celebration and continued success for many years to come.

Serdeczne gratulacje i wszystkiego najlepszego!

Sincerely,

A handwritten signature in black ink that reads "Natalia Kusendova".

Natalia Kusendova-Bashta, MPP





ZWIĄZEK HARCERSTWA POLSKIEGO, OKRĘG KANADA

Polish Scouting Association in Canada
L'Association des Scouts Polonais au Canada
53 Pheasant Run Drive, Ottawa ON, K2J 2R3



July 14, 2025

Ms. Elżbieta Morgan, Chair, Board of Directors and
Mr. Andrzej Pitek, Chief Executive Officer
St. Stanislaus – St. Casimir's Polish Parishes Credit Union Limited
220 Roncesvalles Avenue,
Toronto, Ontario
M6R 2L7

Dear Ms. Morgan and Mr. Pitek,

On behalf of the Polish Scouting Association in Canada, I would like to extend congratulations and best wishes for many years of continued successful operation to the St. Stanislaus – St. Casimir's Polish Parishes Credit Union Limited on the occasion of its 80th Anniversary.

This auspicious occasion is a time to celebrate the accomplishments of the Credit Union as well as its contribution to the Polish Canadian Community in Canada. In particular, the Polish Scouting Association gratefully acknowledges the support provided over the years to our Polish Scout troops across Canada.

All the best wishes to everyone celebrating this momentous anniversary,

With our Scouting greeting - Czuwaj!

Marcin Gorzkowski, hm.
Chair, Polish Scouting Association - Canada



**Canadian Polish Millennium Fund
Fundusz Wieczysty Milenium Polski Chrześcijańskiej**

On behalf of the Board of Directors and Members of the Canadian Polish Millennium Fund

We extend our warmest congratulations to St. Stanislaus – St. Casimir’s Polish Parishes Credit Union Limited on its 80th Anniversary—a remarkable milestone in service to the Polish-Canadian community.

For eight decades, the Credit Union has been more than a financial institution. It has been a trusted ally, investing in people, in culture, and in the future of our community. From supporting seniors and families to uplifting youth organizations like the Polish Scouting Association, its impact has been profound and lasting.

We are proud to be partners in this shared journey—preserving our heritage and building a strong foundation for generations to come.

Marek Malicki
President
Canadian Polish Millennium Fund



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

Board of Directors 2025



ELIZABETH MORGAN
CHAIR



MICHAL KASPRZAK
VICE CHAIR



HENRYK GADOMSKI
CORPORATE
SECRETARY



**MICHAEL NORBERT
NIEZNALSKI**
DIRECTOR



ANTONI PAKULSKI
DIRECTOR

Audit Committee 2025

ANTONI PAKULSKI, CHAIR
ELIZABETH MORGAN, MEMBER
MICHAEL NORBERT NIEZNALSKI, MEMBER

80
Years



ELIZABETH MORGAN
Chair, Board of Directors



ANDRZEJ PITEK
Chief Executive Officer

REPORT FROM THE CHAIR OF THE BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER - 2025

Dear Members,

It is our great pleasure to share with you the results and highlights of another successful year for our Credit Union. We are proud to present the achievements of 2025 and to reflect on the continued strength, stability, and growth of our cooperative financial institution.

The past year has been another important step forward in the ongoing development of our Credit Union. Throughout 2025 we remained focused on our long-term vision: building a strong, sustainable, and member-focused financial institution that continues to serve our community with excellence, trust, and financial responsibility.

We are pleased to report that 2025 was a year of solid financial performance and meaningful progress. Our Credit Union achieved an income before income taxes of \$3.15 million while maintaining a capital ratio of 6.44%, demonstrating our continued financial stability and prudent management.

Our total assets reached \$634.55 million, representing significant growth compared with previous years. This continued expansion reflects the trust our members place in us and confirms the effectiveness of our long-term strategy.

Equally important, our membership base continues to grow. Member deposits increased by approximately \$85.79 million, reaching over \$586.59 million, while loans to members grew by \$100.75 million to approximately \$526.36 million. These results demonstrate the strong engagement of our members and the vital role our credit union continues to play in supporting their financial needs.

CHAIR OF THE BOARD AND CHIEF EXECUTIVE OFFICER'S REPORT

Year ended December 31, 2025 (continued)

Despite increasing regulatory requirements, rapid technological change, and evolving market conditions within the financial services sector, our Credit Union has continued to operate efficiently and responsibly. Our management team and employees have consistently maintained the highest standards of service and professionalism while ensuring that our operations remain compliant, innovative, and member-focused.

One of the most significant milestones of the past year was our continued expansion. In 2025 we successfully welcomed the members of two additional credit unions into our cooperative family:

- Dundalk District Credit Union, located in Dundalk;
- Adjala Credit Union, located in Adjala.

We are proud to welcome the members from Dundalk and Adjala to our Credit Union family. Their inclusion strengthens our cooperative network and reinforces our commitment to supporting local communities.

In addition, we are currently in the process of opening a new branch in Alliston, which will further expand our ability to serve members throughout the northern part of the Greater Toronto Area. This expansion represents another important step in ensuring that our services remain accessible to both current and future members.

Beyond financial growth, our Credit Union continues to remain deeply connected to the community we serve. In 2025 we actively participated in and supported numerous cultural, educational, and community initiatives. These activities strengthen the bonds within our community and reflect the cooperative values on which our Credit Union was founded.

Among the many initiatives we supported were:

- Mississauga Polish Day celebrations;
- Bee with the Credit Union (bee festival);
- The Roncesvalles Polish Festival in Toronto;
- Pilgrimages and community gatherings in Midland;
- The Canadian Polish Congress events;
- Our continued participation in the very popular Credit Union Folklore Festival for young dance groups.

CHAIR OF THE BOARD AND CHIEF EXECUTIVE OFFICER'S REPORT

Year ended December 31, 2025 (continued)

We are also proud to continue supporting young members of our Credit Union through our Educational Scholarship Program, which provides financial assistance to students pursuing higher education.

As we all recognize, the future of our Credit Union is closely tied to the younger generation. Ensuring their engagement, trust, and long-term participation in our cooperative is essential to sustaining our growth and relevance in the years ahead.

With this in mind, we have maintained strong and meaningful relationships with Polish schools operating across the Greater Toronto Area and beyond. Through these partnerships, we actively support and sponsor a wide range of initiatives, educational programs, and community events organized by these institutions.

Our involvement goes beyond financial support. We see these relationships as an opportunity to build awareness of financial responsibility, promote cooperative values, and foster a sense of community among young people and their families.

By engaging with younger generations today, we are investing in the long-term sustainability of our Credit Union. These efforts help us build lasting relationships with future members while reinforcing our role as a trusted and community-focused financial institution.

We remain committed to expanding these initiatives and exploring new ways to connect with youth, ensuring that our Credit Union continues to evolve alongside the communities we proudly serve.

Our Credit Union also continued to sponsor important community initiatives, including:

- The Golf Tournament organized by the John Paul II Polish Cultural Centre
- The Copernicus Lodge Golf Tournament in memory of Michael Smith
- Various charitable and community initiatives within the Polish-Canadian community.

In 2025 our Credit Union continued its close cooperation with the community, responding to the needs of this important and valued part of our membership.

Our success would not have been possible without the dedication and professionalism of our management team and employees. Their hard work, commitment, and passion for serving our members make our Credit Union not only a strong financial institution but also a workplace that truly reflects cooperative values and community spirit.

CHAIR OF THE BOARD AND CHIEF EXECUTIVE OFFICER'S REPORT

Year ended December 31, 2025 (continued)

We are proud to say that we have one of the best teams in the credit union sector, and we are deeply grateful for their continued efforts and contributions.

We would also like to extend our appreciation to our Board of Directors for their leadership, oversight, and strategic guidance. Their commitment ensures that our Credit Union continues to grow responsibly while protecting the interests of our members.

Finally, and most importantly, we thank you — our members. Your continued support, loyalty, and confidence in our Credit Union make our success possible. We are grateful for the trust you place in us and for the opportunity to serve you and your families.

We look forward to continuing this journey together and to building an even stronger Credit Union for the years ahead.

Thank you for being part of our cooperative family.

Sincerely



ELIZABETH MORGAN
Chair, Board of Directors



ANDRZEJ PITEK, M.ED.
Chief Executive Officer

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

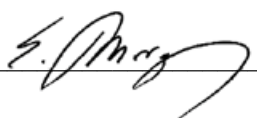
Statement of financial position

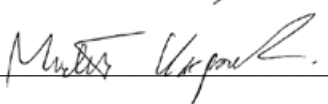
As at December 31, 2025

(CDN dollars in thousands)

	2025	2024
	\$	\$
Assets		
Cash and cash equivalents	20,732	40,314
Investments	65,701	52,985
Loans to members	526,369	425,615
Property and equipment	13,857	12,407
Right-of-use assets	1,027	864
Intangible assets	4,589	2,818
Other assets	498	507
Defined benefit pension asset	1,786	1,930
Current income tax receivable	—	120
	634,559	537,560
Liabilities		
Deposits from members	586,591	500,792
Lease liability	1,076	904
Other liabilities	819	781
Current income tax liability	575	—
Deferred income tax liability	1,250	825
	590,311	503,302
Members’ equity		
Membership shares	3,313	3,145
Retained earnings	33,240	31,113
Contributed surplus	7,695	—
	44,248	34,258
	634,559	537,560

On behalf of the Board

 Director

 Director

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

Statement of income

Year ended December 31, 2025

(CDN dollars in thousands)

	2025	2024
	\$	\$
Interest income	19,599	15,089
Investment income	3,413	3,765
	23,012	18,854
Interest expense	8,610	9,759
Other interest expense	45	48
	8,655	9,807
Net interest income	14,357	9,047
Provision for (recovery of) impaired loans	201	(147)
Net interest margin	14,156	9,194
Other operating income	1,955	1,365
Total operating income	16,111	10,559
Salaries and benefits	6,351	5,326
Operations	1,779	1,419
General and administrative	1,947	1,082
Occupancy	826	718
Deposit insurance premium	464	401
Depreciation and amortization	865	738
Depreciation of right-of-use assets	211	195
Marketing	188	187
Other	330	254
Total operating expenses	12,961	10,320
Income before income taxes	3,150	239
Income tax expense (recovery)	577	(49)
Net income	2,573	288

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

Year ended December 31, 2025

(CDN dollars in thousands)

	2025	2024
	\$	\$
Net income	2,573	288
Other comprehensive income (loss), net of income taxes		
Items that will not be reclassified subsequently		
to net income	(446)	1,563
Comprehensive income	2,127	1,851

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

Statement of changes in members’ equity

Year ended December 31, 2025

(CDN dollars in thousands)

	Member shares \$	Retained earnings \$	Contributed surplus \$	Total \$
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
Net income	—	2,573	—	2,573
Other comprehensive income, net of tax	—	(446)	—	(446)
Issued membership shares	12	—	—	12
Redeemed membership shares	(114)	—	—	(114)
Arising on business combination	270	—	7,695	7,965
As at December 31, 2025	3,313	33,240	7,695	44,248

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

December 31, 2025

(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.

	2025	2024
	\$	\$
Tier 1 capital		
Retained earnings	30,728	28,147
Retained surplus including contributed surplus	7,695	-
Membership shares	3,313	3,145
AOCI, defined benefit pension plan	2,512	2,958
Less: Defined benefit pension asset	(1,786)	(1,930)
Less: Software exceeding 1% of Tier 1 capital	(2,686)	(2,476)
Total Tier 1 capital	39,776	29,844
Tier 2 capital		
Collective loan provision (Stage 1 and Stage 2 ECL)	825	640
Total Tier 2 capital	825	640
Total Regulatory Capital	40,601	30,484

	Regulatory minimum	2025 %	2024 %
CUCPA 2020, Regulations and Rules			
Tier 1 capital ratio	6.50	17.25	15.51
Retained earnings to risk weighted capital ratio	3.00	16.66	14.63
Capital conservation buffer ratio	2.50	9.61	7.84
Total capital ratio	8.00	17.61	15.84
Total supervisory capital ratio	10.50	17.61	15.84
Leverage ratio	3.00	6.44	5.71

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

December 31, 2025

(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.

	2025	2024
	\$	\$
Cash and cash equivalents	20,732	40,314
Investments		
Bonds	60,954	52,684
Term deposits	4,244	-
Total assets held for liquidity	85,930	92,998

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

December 31, 2025

(CDN dollars in thousands)

Loans to members

	2025	2024
	\$	\$
Personal	1,594	776
Mortgages	478,722	394,443
Commercial	46,208	30,528
	526,524	425,747
Add: accrued interest receivable	714	534
Less: allowance for impaired loans	(869)	(666)
Net loans to members	526,369	425,615

Included within commercial loans is \$25,593 (2024 - \$12,949) 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, 2025

(CDN dollars in thousands)

Allowance for impaired loans

	Year ended 2025			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Personal				
Credit Grading				
Standard monitoring	1,562	—	15	1,577
Under 30 days past due	17	—	—	17
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	1,579	—	15	1,594
Loss allowance	(12)	—	(34)	(46)
Carrying amount	1,567	—	(19)	1,548

	Year ended 2025			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Mortgages				
Credit Grading				
Standard monitoring	467,231	—	1,478	468,709
Under 30 days past due	7,047	—	—	7,047
Greater than 30 days past due, but not in default	—	2,552	—	2,552
Increase in credit risk	—	—	—	—
Default	—	—	414	414
Total gross carrying amount	474,278	2,552	1,892	478,722
Loss allowance	(582)	(5)	—	(587)
Carrying amount	473,696	2,547	1,892	478,135

	Year ended 2025			
	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
Loans to members				
Commercial				
Credit Grading				
Standard monitoring	45,664	—	—	45,664
Under 30 days past due	544	—	—	544
Greater than 30 days past due, but not in default	—	—	—	—
Increase in credit risk	—	—	—	—
Default	—	—	—	—
Total gross carrying amount	46,208	—	—	46,208
Loss allowance	(229)	—	(7)	(236)
Carrying amount	45,979	—	(7)	45,972

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

December 31, 2025

(CDN dollars in thousands)

Allowance for impaired loans (continued)

	Year ended 2024			
	ECL Staging			
Loans to members	Stage 1	Stage 2	Stage 3	Total
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	Year ended 2024			
Mortgages	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
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	Year ended 2024			
Commercial	ECL Staging			
	Stage 1	Stage 2	Stage 3	Total
	\$	\$	\$	\$
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	—	0	30,405

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, 2025 (2024 - \$nil).

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

December 31, 2025

(CDN dollars in thousands)

Investments

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

Debt securities and deposits

	2025 \$	2024 \$
Term deposits	4,244	—
Bonds	60,954	52,684
	65,198	52,684
Accrued interest on investments	277	153
	65,475	52,837

Equity instruments

	2025 \$	2024 \$
Fair value through profit and loss		
Central 1 Class A shares	166	146
Central 1 Class E shares	58	—
Investment in co-operative shares	2	2
	226	148

	2025 \$	2024 \$
Debt securities and deposits	65,475	52,837
Equity instruments	226	148
	65,701	52,985
Market value	66,117	53,518

80TH
ANNIVERSARY
1945 - 2025



MARY BUGALA, Office Clerk; FRANK KAPUSCINSKI, Mechanic; EUGENE STAMARSKI, Factory Worker; VICTOR BUKLIS, Leather Cutter; WALTER MALINOWSKI, Operator; CECYLIA GOLIK, Power Operator; (REV.) S. PUCHNIAK, Priest; JEAN MICHNA, Operator; FRANCES TODOROWSKI, Laundry Worker; IRENE LUBINSKI, Stenographer; JENNIE OCZKO, Automatic Operator; M. STROZ, Woodcarver; D. MARTYNOWICZ, Presser; P. HAJDASZ, Freight Handler; J. SURON, Labourer; C. MORBECK, Housekeeper; S. JURAS, Painter; F. MICHNIEWICZ, Carpenter; J. KLICH, Barber; WALTER LESNIAK, Warehouse-worker, and such other persons as may from time to time become members thereof a Credit Union incorporated under the provisions of The Credit Unions Act, 1940, under the name of

ST. STANISLAUS PARISH

(TORONTO)

CREDIT UNION LIMITED

August 9, 1945 - Hon. Thomas L. Kennedy, then Minister of Agriculture for the Province of Ontario, approved and signed the Provincial Charter, which incorporated the legal existence of ST. STANISLAUS PARISH (TORONTO) CREDIT UNION LIMITED.

The Provincial Charter contains a list of the names of the Credit Union's twenty founding members.

Given under my hand and Seal of the Department at the City of Toronto in the said Province of Ontario this ^{ninth} day of August in the year of Our Lord one thousand nine hundred and Forty-five.



Thomas L. Kennedy
Minister of Agriculture

August 9, 1945



August 9, 2025

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited commenced its business operations after receiving a certificate of registration issued by the Government of the Province of Ontario on August 9, 1945.

The history of the Credit Union dates back to the 1940s. These were very difficult times for Polish immigrants in Canada, and even more difficult for immigrants arriving after the end of World War II. Difficult economic conditions, as well as difficulties in settling down, created a serious problem.

In Toronto, there was one Polish Catholic parish under the patronage of St. Stanislaus Kostka, on Denison Avenue. The then parish pastor, Father Stanislaw Puchniak, OMI, understood perfectly the enormity of the problems. Seeing how his countrymen and parishioners struggled with everyday difficulties and how they could not get financial help from anywhere, he decided to establish a parish loan fund. With the help of the vicar, Father Michael Smith, OMI, and a small group of enthusiasts who trusted him, he undertook this great work.

In August 1945 Father S. Puchniak received the initial provincial charter to form St. Stanislaus (Toronto) Credit Union Limited.

The twenty founders stated in the foundation charter were parishioners of St. Stanislaus Parish:

1. Mary Bugala
2. Victor Buklis
3. Cecylia Golik
4. Peter Hajdasz
5. Stanley Juras
6. Frank Kapuscinski

7. John Klich
8. Walter Lesniak
9. Irene Lubinski
10. Walter Malinowski
11. Dominik Martynowicz
12. Jean Michna
13. Frank Michniewicz
14. Cathleen Morbeck
15. Jennie Oczko
16. Rev. Stanislaw Puchniak
17. Eugene Starnarski
18. Michal Stroz
19. John Suron
20. Frances Todorowski.

In August 1945, the parish Credit Union began its operations. The first office was set up in the parish building at St. Stanislaus Kostka Church. In November 1953 the Credit Union had grown to 1,000 members.

In 1958, Credit Union establishes its second branch in the basement of St. Casimir's Parish Church, located at 156 Roncesvalles Ave. in Toronto. This same year, members' deposits surpassed \$1 million.

The rapidly growing institution required a new, larger office. The Credit Union's Board of Directors chose to construct their own building to house the Credit Union's office as well as extra facilities for Credit Union members and youth organizations. On September 14, 1974, the Credit Union headquarters building was officially opened at 220 Roncesvalles Avenue in Toronto.

The following years witnessed the establishment of Credit Union branches in the province of Ontario's other cities, which were important centers for the settlement of Polish immigrants.

Another wave of Polish immigrants arrived in Canada in the 1980s and 1990s, driven by political and economic troubles in Poland. During this time, the Credit Union attracted a large number of new members who not only lined up for mortgage loans and other loan products but also deposited their funds with our institution. By the end of 2000, the Credit Union had more than \$284 million in recorded assets. At the end of 2015, assets reached \$382 million.

An important factor influencing the successful development of the Credit Union over the years was the good cooperation with the clergy of Polish Catholic parishes in Ontario, and especially with the Missionary Oblates of Mary Immaculate—Assumption Province of Canada. Another factor in the success of this institution was its versatility and efforts to offer beneficial services to its members. The Credit Union offers a full range of financial services, with mortgage loans in the first place.

The Credit Union is also the patron and sponsor of many social, cultural, and educational activities in the Polish Canadian community. With the young generation in mind, it supports the Polish scouts, folklore groups, students in Canadian higher education institutions, and Polish schools in Ontario province.

The Credit Union enjoys a high reputation in the community, takes excellent care of its members' best interests, and always provides assistance to those in need.

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

Fr. Stanisław (Stanley) Puchniak, OMI



Born in Poland in 1901. Ordained in Edmonton in 1925. Places Served: Camp Morton, MB; St. Paul's College, Winnipeg; Grand Prairie, AB; St. Casimir's, St. Paul, MN; St. Helen's, Kuroki, SK; St. Stanislaus, Toronto; St. Mary's, Toronto; Sts. Peter & Paul, Welland, ON; St. Casimir's, Toronto; Holy Angels, Toronto; House of Studies, Toronto; Lemberg, SK; Provincial House.

Fr. Stanley Puchniak, OMI, was the first Oblate to come to the Archdiocese of Toronto in 1935 at the invitation of Cardinal McGuigan to serve the Polish community. He was appointed pastor of St. Stanislaus Kostka Church at 12 Denison Avenue in Toronto. He was the founder of St. Stanislaus-St. Casimir's Polish Parishes Credit Union in Toronto (1945). In 1947, Fr. S. Puchniak became pastor of Sts. Peter and Paul

Church, Welland. He was instrumental in establishing the first Roman Catholic school in 1953 and the Catholic School board in Welland. He was responsible for building three schools, two in Welland and one in Fenwick.

It was at his request that the Felician Sisters came to Toronto (from USA) in 1954 to teach at the new school, which was called Sts. Peter and Paul Catholic Elementary School.

Following his retirement, Fr. S. Puchniak was awarded the 'Pro Ecclesia et Pontifice' medal for his many years of service to the Church. He was a priest, teacher and preacher but above all he was a missionary. He had a tremendous love and care for immigrants, the poor and abandoned. He was a proud member of the Missionary Oblates of Mary Immaculate, a religious community of men which contributed much to the building up of Canada and helped in weaving the fabric of our society. Fr. Stanley Puchniak passed away on August 18, 1989, in Toronto. He was laid to rest in Holy Ghost Cemetery, Winnipeg, MB.

(Source: 'News and Views' Assumption Province Newsletter, March 2011)

Fr. Michael Smith, OMI



Born February 1, 1911, near Edmonton (Alberta). He did part of his Oblate scholasticate in Battleford and part of it in Poland at Obra, where he was ordained a priest in 1938. Places Served: Ashern, MB; Kuroki, SK; St. Stanislaus, Toronto; St. Casimir's, Toronto; Queen of Apostles Renewal Centre, Mississauga; Provincial House, Toronto.

In 1939 he received an obedience to Ashern, Manitoba, where there was a small settlement of Polish Catholics. A church had to be built for them. With the help of the community, the church was built in 24 days. It was dedicated to Little Saint Teresa. Fr. Michael was later sent to St. Stanislaus Kostka Parish in Toronto, where the parish priest, Fr. Stanley Puchniak, put him in charge of the youth. "After two years of hard work we had the largest youth organization in the city. A variety of programs—spiritual, educational, and recreational."

"With the end of World War II in 1945, thousands of immigrants began arriving in Toronto, most penniless. They sought help at the parish, but there were no funds available. Fr. Puchniak and I decided to organize a credit union to answer the financial needs of the new arrivals...

The arrival of the Polish immigrants led to the creation of St.

Casimir's Parish in Toronto. I was entrusted with the responsibility of founding it."

"Upon the return of the men from the military, there were many weddings. The young couples began seeking help in adjusting to a new life. This was when I began dreaming of a center whose primary focus would be couple relationships and family life. After five years of dreaming, the Queen of Apostles Renewal Centre was built in 1963..."

In 1956 the Superior General decided to create Assumption Province, detaching it from St. Mary's of Regina Province. "Its principal ministry will be among old and new Canadians of Polish descent." Fr. Michael Smith became its first provincial. The Province had 61 Oblates in 1960. After serving nine years as provincial, Fr. Michael went on to spend nineteen years as provincial treasurer.

"In the early '70s several parishioners and I shared concerns about the aging sector of the Polish population who had no family to care for them. We began dreaming of providing suitable accommodations for them, and Copernicus Lodge was built in 1979 with 250 beds."*

After 91 years, of which 64 years were as a Roman Catholic priest, Fr. Michael Smith passed away peacefully at Copernicus Lodge in Toronto on October 26, 2002. He was laid to rest in Assumption Cemetery in Mississauga, Ontario. He will be remembered as a man who not only served the Oblates and the Polish community but also his country.

*(Source: 'News and Views' Assumption Province Newsletter; *Interview by Fr. Janusz Blazejak, OMI)*



Walter Lesniak

In 1945, at the first meeting of the newly registered Credit Union, the following Board and Committees were established:

BOARD OF DIRECTORS:

WALTER LESNIAK
J. PENDYK
MARY BUGALA

CREDIT COMMITTEE:

J. MICHALSKI
V. LUBINSKA
WALTER MALINOWSKI

AUDIT COMMITTEE:

EUGENE STAMARSKI
VICTOR BUKLIS
JEAN MICHNA

**Chairpersons,
Board of Directors**

from 1945 until 2025

WALTER LESNIAK (1945-1946)
EUGENE STAMARSKI (1946)
VIKTOR BUKLIS (1946-1947)
JOZEF RAJCA (1947-1965)
VIKTOR BUKLIS (1965-1966)
TADEUSZ GONSIK (1966-1992)
ANDRZEJ MAHUT (1992-1997)
EWA DABROWSKA (1997-1998)
WOJCIECH WOJNAROWICZ (1998-1999)
KAZIMIERZ ROMANOWSKI (1999)
TOMASZ CZUDEK (1999-2000)
IRENA KREMBLEWSKI (2000-2001)
ANDRZEJ MAHUT (2001-2002)
KAZIMIERZ ROMANOWSKI (2002-2003)
LUCIEN CONRAD (2003)
ANDRZEJ SZCZERBA (2003)
ZOFIA GAGATEK (2003)
ZDZISLAW KATA (2003-2004)
KAZIMIERZ BABIARZ (2004-2006)

KARL FUJARCZUK (2006-2010)
KAZIMIERZ BABIARZ (2010-2011)
ROBERT JAGIELSKI (2011-2014)
ELIZABETH MORGAN (2014-2016)
MARK TABOROWSKI (2016-2018)
ELIZABETH MORGAN (2018-2022)
MICHAL KASPRZAK (2022-2024)
ELIZABETH MORGAN (2024 to the present)

Chief Executive Officers

from 1945 until 2025

ELEONORA BRUNKA (1958-1965)
ZENON GUTKOWSKI (1965-1969)
JAN STOCKER (1969-1976)
ZENON GUTKOWSKI (1977-1979)
ANDREW POPRAWA (1980-1981)
STAN KROL (1982-2001)
EDWARD SARNECKI (2001-2002)
JULIAN CIUPAK (2003)
HENRY E. BRZUCHALSKI (2004-2008)
HALINA MARSZALEK McGREGOR (2009-2011)
ANDRZEJ PITEK (from 2011 to the present)



Year 1955. Members of the Board of Directors and Committees. (One of the oldest photos in our Credit Union archives.)

Standing, left to right: P. PISCHINGER, Secretary, Supervisory Committee (1955-57); J. WILSON, Member, Supervisory Cmte. (1955-56); Z. GRUDZINSKI, Chair, Supervisory Cmte. (1954-56); TADEUSZ SEMLAK, Secretary, Credit Committee (1952-68, 1972-84), (Director, Board of Directors 1985-96).
Sitting, left to right: M. JANIKOWSKI, Secretary, Board of Directors (1955); A. PIASCINSKI, Vice Chair, Board of Directors (1955-63); JOZEF RAJCA, Chair, Board of Directors (1948-64) (Director, BOD 1964-78); FR. S. PROKOP, OMI; JAN STOCKER, Treasurer (1953-58) (Credit Committee 1965-68) (CEO 1969-76); V. LUBINSKA, Member, Credit Cmte. (1946-55); W. MALINOWSKI, Chair, Credit Cmte. (1945-49, 1951-57).



1964. Management and employees at the Denison office. Sitting, left to right: Eleonora Brunka, Administrator; members of the Board of Directors: Tadeusz Gonsik, Zenon Gutkowski, Jozef Rajca, Fr. A. Murawski OMI, Chester Smith, Victor Buklis. Among those standing: Halina Garczynska, Tadeusz Semlak, Boleslaw Krygier, W. Borkiewicz, Teodor Borkowski, A. Kowal, Tadeusz Swiderski, J. Adlokant, J. Stocker, C. Krantz, J. Peschel, E. Brunka, E. Palys.



<< 1964 Board Of Directors. Standing from left: Zenon Gutkowski, Chester Smith, Tadeusz Gonsik, Victor Buklis. Sitting: Fr. A. Murawski OMI, Jozef Rajca



1965, Members of the Board of Directors
 Standing, from left:
 Zenon Gutkowski,
 Jozef Rajca, Tadeusz Gonsik,
 Chester Smith.
 Sitting, from left:
 Rev. A. Murawski OMI,
 Victor Buklis,
 Rev. Edward Swiatek OMI.



1975
 Members of the Board of Directors and Committees.
 Sitting, left to right:
 Victor Buklis,
 Walter Bielaska,
 Beata Sitarz-Fitzpatrick,
 Jan Stocker,
 Tadeusz Semlak,
 Teodor Borkowski.
 Standing, left to right:
 Zenon Gutkowski,
 Mieczyslaw Chirowski,
 Edward Pigulski,
 Tadeusz Swiderski,
 Tadeusz Gonsik,
 Jozef Rajca.



1978, Members of the Board of Directors and Committees. Sitting, left to right: Edward Pigulski, Tadeusz Swiderski, Tadeusz Gonsik, Jozef Rajca, Tadeusz Semlak. Standing, left to right: J. Adlokant, Mieczyslaw Chirowski, Walter Bielaska, Victor Buklis, Zenon Gutkowski, Teodor Borkowski, George Gawenda, Boleslaw Krygier.



In July 2004, Cardinal Jozef Glemp, the Primate of Poland, paid a visit to Toronto at the invitation of Rev. Janusz Blazejak, OMI, Head of the Conference of Polish Priests for Eastern Canada. During his visit, Cardinal Jozef Glemp met with the Board of Directors, management, and employees of our Credit Union. In the photo, seated left to right: Kazimierz Babiarz, Chair, Board of Directors; Cardinal Jozef Glemp; Julian Ciupak, CEO. Standing, left to right: J. Jarosz; Zofia Gagatek, Director; Edward Zielinski, Director; Zdzislaw Kata, Director; Ted Best, Corporate Affairs Manager; Franciszek Maslanka, Director; Janusz Bujnowski, Director; Antoni Pakulski, Director.



2015, Board of Directors. Standing, left to right: Mark Taborowski, Vice Chair; Antoni Pakulski, Director; Piotr Mazurkiewicz, Director; Elizabeth Morgan, Chair; Henryk Gadomski, Corporate Secretary; Arthur Roszak, Director; Andrzej Dutkiewicz, Director.



2023, Board of Directors and Senior Management. Standing left to right: Andrzej Pitek, Chief Executive Officer; Mathew Ziomek, Chief Financial Officer; Tomasz Falfus, Human Resources Manager; Tomasz Cudzych, VP, Credit and Support Services; Chris Dicuk, VP, Information Technology; Ludwik Klimkowski, Director; Michal Kasprzak, Chair, Board of Directors; Antoni Pakulski, Corporate Secretary, Board of Directors; Michael N. Nieznalski, Director; Piotr P. Mazurkiewicz, Director. Sitting, left to right: Theresa Koscielski, Assistant to CEO and Enterprise Risk Management Coordinator; Elizabeth Morgan, Director; Katarzyna Nycz, VP, Branch Services and Member Experience. Absent from the photo: Mark Taborowski, Vice-Chair, Board of Directors.



Andrzej Pitek,
Chief Executive Officer

Andrzej Pitek has been serving as the Chief Executive Officer (CEO) of St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited since February 2011.

He joined the Credit Union in 1989 and brings with him over 36 years of experience across various functional areas, including strategic assessment and development, change management, business and risk analysis, and partnership building. He has a proven track record in business consulting and a wide range of industry expertise.

As CEO, Andrzej has focused on implementing strategic initiatives designed to enhance both organizational and financial performance. He has successfully identified and resolved internal challenges, developing effective solutions with actionable steps. His leadership has guided the development and execution of innovative transformation plans for the company which began generating profits within a year of implementation.

On September 17, 2018, Andrzej was honoured with the 2018 Leader of the Year Award at the Credit Union's Leaders Association (CULA) Conference. This recognition is awarded to a leader who exemplifies outstanding leadership, service, and vision, and who has made a meaningful impact in advocacy for credit unions.

Under Andrzej's leadership, the Credit Union has thrived. Strategic planning initiatives and improved operational efficiencies have strengthened the Credit Union team. Since being appointed CEO, deposit insurance premiums have fallen by 70%. He has restored trust and cooperation among stakeholders, employees, and members. Above all, he has demonstrated that, with clear vision, effective leadership, and unwavering focus, remarkable results can be achieved. His influence extends beyond financial success, reaching deep into the community. Through his leadership, the Credit Union has actively supported and initiated numerous efforts. These include assisting pilgrims during the Annual Pilgrimage to Midland, organizing the Polish Credit Union Folklore Festival, launching a scholarship program for students, and sponsoring the Graduation Gala for Polish schools in the Greater Toronto Area. The Credit Union also continues to provide consistent support for parish and Polish community events throughout Ontario.

In addition to his leadership within the Credit Union, Andrzej is a member of the Blue Group, a collaboration of like-minded credit unions which formed in 2016. This group works to address shared challenges that credit unions face and to implement joint initiatives.



On September 17th, 2018, the Credit Union Leaders Association (CULA) awarded the Alan Marentette Leader of the Year Award for 2018 to Andrzej Pitek, CEO of St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

OPENING OF NEW CREDIT UNION BRANCHES



2013 - opening of the Credit Union branch at 4300 Cawthra Road in Mississauga



2019 - opening of the Credit Union Dixie branch in Mississauga at 3615 Dixie Road, Unit 1a-2



2022 - Milton Branch opening



2017 - Chesley Branch opening

We strive to be an unparalleled partner at every stage of our members' lives. Members can contact us in person at our conveniently located branches, as well as online. The goal of opening new branches is to provide our members with more comprehensive support. Our Credit Union's management makes an effort to assure that each branch is functional and modern in design, thereby contributing to the quality of services provided.

SUPPORTING OUR COMMUNITIES

SCHOLARSHIP AWARDS



The St. Stanislaus-St. Casimir's Polish Parishes Credit Union Scholarship Award has been given to students since 2014 in an effort to further the educational prospects of our young members. The Credit Union recognizes students who are active members of our Credit Union, are full-time students enrolled in post-secondary education or higher, and demonstrate excellence in academics, extracurricular activities, and community involvement. Between 2014 and 2025, 78 scholarships worth nearly \$100,000 in total were awarded.

SUPPORTING OUR COMMUNITIES

SUPPORTING POLISH SCHOOLS IN ONTARIO



Our Credit Union takes part in the youth community in a number of ways. Its cooperation with Polish schools has been among the most significant. For many years, the Credit Union Education Committee has organized balls for eighth-grade graduates of Polish schools run by the parishes of St. Stanislaus, St. Casimir, St. Leo, and St. Teresa. Since 2016, Credit Union has sponsored events for Polish School graduates in the Greater Toronto Area and the province of Ontario in partnership with the Association of Polish Teachers in Canada.

POLISH CREDIT UNION FOLKLORE FESTIVAL



Since 2016, our Credit Union has sponsored and organized a festival of Canadian Polish folklore groups. This festival allows dance groups to demonstrate their abilities and share their experiences and achievements. Festival was created at the initiative of Andrzej Pitek, CEO of our Credit Union, with the support of the Board of Directors and employees. For many years, Director Henryk Gadomski served as the festival's master of ceremonies. Throughout the years, we have enjoyed watching outstanding dance ensembles, such as **White Eagle-Bialy Orzel**, **Harnasie**, and **Wisla** from Toronto; **Lechowia** and **Radosc-Joy** from Mississauga; **Cracovia** from London; **Zrodlo** from Brampton; **Polonez** from Hamilton; **Millennium Dance** from Brampton; **Tatry** from Oshawa; and **Tatry** from Windsor. At the conclusion of the festival, all artistic directors of dance groups are invited to the stage and presented with formal diplomas and financial donations provided by our Credit Union.

SUPPORTING OUR COMMUNITIES



SUPPORTING OUR COMMUNITIES



WALKING PILGRIMAGE TO MARTYRS' SHRINE IN MIDLAND



The Annual Walking Pilgrimage to the Martyrs' Shrine in Midland, Ontario, has been a tradition for Polish Canadians since 1982. On the Sunday of the Blessed Virgin Mary's Assumption, a solemn Holy Mass concludes the seven-day pilgrimage. Since 2011, a field kitchen for pilgrims has been supported annually by our Credit Union. The meals are enthusiastically prepared by the staff. This charity event is led by Andrzej Pitek, the CEO of our Credit Union and the project's originator.

SUPPORTING OUR COMMUNITIES



BEE WITH THE CREDIT UNION FESTIVAL



Our Credit Union has been hosting the Bee with the Credit Union festival since 2022. This event, which focuses on ecology and bee conservation, offers a chance to increase community understanding of how everyone may contribute to environmental protection. Highlights of the event include bread and honey tastings, beekeeping demonstrations, and competitions with prizes for all ages. Children can enjoy many attractions, including a bouncy castle, sports competitions, face painting, educational games, and drawing workshops dedicated to bees and their natural environment.

SUPPORTING OUR COMMUNITIES



On January, 2023, officials from the Ontario Beekeepers Association (OBA) were presented with a \$2,000 donation at the Credit Union's main branch on Roncesvalles Avenue in Toronto.

POPE JOHN PAUL II DAY



Since 2015, Canada celebrates Pope John Paul II Day on April 2nd. In 2013, Wladyslaw Lizon, a Member of Parliament, introduced Act C-266, which established Pope John Paul II Day in Canada. The Act acknowledged Pope John Paul II as a champion of human dignity and liberty. The Act received royal assent on December 16, 2014. Our Credit Union joins Canadians in celebrating Pope John Paul II's memory. Every year on April 2nd, flowers and a wreath are placed at the John Paul II monument on behalf of Credit Union members and employees.

SUPPORTING OUR COMMUNITIES

MISSISSAUGA POLISH DAY FESTIVAL



Since 2015, our Credit Union has been supporting the Mississauga Polish Day Festival. The event takes place at Celebration Square in the heart of Mississauga. The Polish Day Festival became a huge success, with hours of music, movies, innovative performances, art exhibitions, plenty of kid-friendly activities, and wonderful Polish cuisine.

RONCESVALLES POLISH FESTIVAL IN TORONTO



The first edition of the Polish Festival in Roncesvalles took place in September 2005, organized by the Roncesvalles Village BIA and our Credit Union, the main founding sponsor. Every year, many distinguished guests attend the festival. It is the largest celebration of Polish culture in North America. During the two-day festival, thousands of visitors have the opportunity to see some of the best Polish bands and dance groups from across Canada, as well as groups invited to perform from the United States.

SUPPORTING OUR COMMUNITIES

ANNUAL FATHER MICHAEL SMITH - THE COPERNICUS LODGE, GOLF TOURNAMENT



Every year, our Credit Union sponsors the Father Michael Smith Golf Tournament. Traditionally, we have sponsored the golf carts. The event is held at the Granite Ridge Golf Club in Milton in July. The Copernicus Lodge Retirement Home in Toronto is the beneficiary of the fundraiser.

ANNUAL MAXIMILIAN KOLBE FOUNDATION - THE JOHN PAUL II POLISH CULTURAL CENTRE, GOLF TOURNAMENT



Our Credit Union participates in the Maximilian Kolbe Foundation's charity golf tournament to benefit the John Paul II Polish Cultural Centre in Mississauga. The tournament takes place at Milton's Granite Ridge Golf Club. As an event sponsor, our Credit Union covers the cost of golf cart rentals.

ANNUAL POLISH CLOSED TABLE TENNIS TOURNAMENT CREDIT UNION CUP



Since 2023, our Credit Union has sponsored the Annual Polish Closed Table Tennis Tournament - Polish Credit Union Cup. The competition is held at the John Paul II Polish Cultural Centre in Mississauga. Ireneusz Kasperowicz is the current president of the Centre's Table Tennis Club.



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 and transfers
- Western Union money transfers
- Currency exchange (CAD, USD)
- 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



220 Roncesvalles Ave
Toronto, ON M6R 2L7
Tel. 416-583-5155
www.polishstudio.ca

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. It airs weekly on Saturday from the CityTV station in Toronto.



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

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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 Milton St East
MILTON, ON L9T 1P7
Tel. **905-272-1260**

47-1st Ave South
CHESLEY, ON N0G 1L0
Tel. **519-363-7351**

79 Proton St N
DUNDALK, ON N0C 1B0
Tel. **519-923-2400**

7320 St. James Lane
COLGAN, ON L0G 1W0
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