PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

ANNUAL MEETING

REPORT OF BUSINESS

2025

AUGUST 18, 2026

PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

ANNUAL MEETING OF MEMBERS

NON-MEMBERS MUST HAVE APPROVAL OF BOARD TO ATTEND AND PROOF OF MEMBERSHIP MUST BE PRESENTED UPON REQUEST.

THE ORDER OF BUSINESS WILL BE:

ASCERTAIN A QUORUM
PRESIDENT'S MESSAGE
READING OF MINUTES OF LAST ANNUAL MEETING
OLD BUSINESS
NEW BUSINESS
TREASURER'S REPORT
CREDIT COMMITTEE REPORT
SUPERVISORY COMMITTEE REPORT
NOMINATING COMMITTEE REPORT
ELECTION OF OFFICERS
GOOD AND WELFARE
ADJOURNMENT

PRESIDENT'S MESSAGE

PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION
ANNUAL MEETING
AUGUST 18, 2026

Welcome and thank you for joining us for our 2026 virtual Public Service Plaza Federal Credit Union's Annual Update Meeting.
We are utilizing this teleconference format to present our membership business meeting.

We remain committed to our mission of safe guarding your financial investment security and to provide a positive return on investments, maintain competitive rates on personal, auto loans, and to deliver dependable quality service.

We continue to monitor and review developments in the changing economic shifts and fluctuations in market trends in order to deliver a profitable return from investments.

Therefore, I am pleased to report in accordance with the recommendation of the Treasurer, we declared and disbursed favorable dividends for the year.

The NCUA annual audit examination of our records and operations determined that the credit union's key ratios of loans, liquidity, and investments are financially secure, resulting in a positive CAMEL (Capital, Asset, Management, Earnings) Overall Rating: 2

The Credit Union remains in compliance with NCUA regulatory policy and procedure requirements.
Visit our website @ www.pscreditunion.com for up to date information on savings and loan rates and other offers.
The Board of Directors and Staff thank you for your continued allegiance, confidence and patronage of the Public Service Plaza Federal Credit Union.

Willie B. Josey
President

Public Service Plaza Federal Credit Union
Annual Meeting of Members
August 19, 2025

The annual meeting of members was conducted by conference call. The meeting was called to order by President Josey at 5:06 pm. Directors Josey, Quille, Nelson, and Kijowski were present. Annual Reports were made available to all members. Ms. Gloria Josey, in her role as Sergeant-At-Arms, ascertained that a quorum of members was present.

President Josey greeted members and referred to the "President's Message" included in the annual report.

Mr. Jeff Nelson moved to suspend the reading of minutes from last year's meeting, dated August 20, 2024. The motion was seconded by Ms. Laura Quille, and was carried.

<u>Old Business</u>

There was no old business.

<u>Treasurer's Report</u>

Mr. Jeff Nelson discussed the financial statements included in the annual report. He reported that despite challenging marketplace conditions, 2024 was a good year for your credit union, with net income of $47,111.53. Based on data received to date, it appears that 2025 will also be a good year.

The NCUA has been examining smaller credit unions, which may not have effective controls against loss. They have noted that we do take steps to mitigate such concerns by segregating duties among credit union officials.

Our dividends continue to be higher than most credit unions, and our certificates of deposit have successfully retained deposits that might have been transferred elsewhere, while also attracting new incremental deposits. We approve loans on a regular basis, and our anytime loans continue to be popular.

The NCUA has determined that we are following their requirements.

Mr. Nelson went on to review the status of Credit Union assets and described the valuable services we provide. He thanked the Credit Union staff for their efforts in meeting the needs of our members, and he made himself available to answer questions.

Ms. Laura Quille moved that the Treasurer's Report be accepted, and she was seconded by Mr. Drake Kijowski. The motion carried.

<u>Credit Committee Report</u>

Mr. Jeff Nelson reported that the Committee is pleased to report that, during 2024, it was able to serve our members by approving 209 loans, including 38 personal loans, 23 car loans, and 148 anytime loans, all with a combined worth of nearly $1.3 million. It was a very good year, and anytime loans continue to be popular. He thanked the staff for their hard work, including their diligent efforts to work with members as they navigate the loan application process.

Supervisory Committee Report

Ms. Laura Quille updated members regarding the ongoing responsibilities of the Committee. We engaged the services of Hamilton and Babitts, Certified Public Accountants, to conduct a review of our accounting records and transactions. She reported on the successful results of our statement verification audit, our investment audits, our bank reconciliations, our balance sheet account review, as well as the loan and other account audits required by the NCUA. She discussed the routine audits and security policies designed to ensure that the Credit Union remains in full compliance with all accounting and other requirements, including reviews of our internal controls and operations. We continue to abide by NCUA requirements and guidelines.

Nominating Committee

No names were entered into nomination to the Board of Directors.

New Business

Ms. Laura Quille moved that expenses for next year's meeting be approved. She was seconded by Mr. Drake Kijowski, and the motion carried.

President Josey then opened the floor for other business or questions.

Good and Welfare

Mr. Jeff Nelson reviewed various reports and general information regarding the Credit Union and reminded members of the many benefits that are available to them, including our life insurance program, which is available to savings account holders. He also discussed our hours, rates, and the eligibility requirements for membership. He expressed appreciation for the ongoing support of members.

Mr. Willie Josey thanked the Board, Committee members, and attendees for their virtual attendance and for all they do. He reminded us that our goal is to always serve our members and encouraged us to tell others about the credit union. He noted that we often provide counseling on financial matters.

A motion to adjourn was made by Ms. Gwen Jones, which was seconded by Ms. Laura Quille, and passed. Having no further business, the meeting was then adjourned at 5:41 pm.

Respectfully submitted,

Drake Kijowski

Drake Kijowski
Secretary

Board of Directors and Committees

Board of Directors

- Willie Josey – President (Term expires 2026)
- Open Position – Vice President
- Jeff Nelson – Treasurer (Term expires 2027)
- Drake Kijowski – Secretary (Term expires 2026)
- Laura Quille – Director (Term expires 2027)

Committee Members

Credit Committee

- Donna Laden – Chairman
- Committee Members:
- Laura Quille - Member
- Harry Marks - Member

Supervisory Committee

- Harry Marks – Chairman
- Laura Quille – Member

TREASURER'S REPORT

Report of Operations of PS PLAZA FCU **Charter Number:** 1/24/26 11:06AM
Detailed

Statement of Financial Condition
As of 12/31/25

GL Number	Assets	End of Period
700.00	LOANS - PURCHASED	0.00
701.00	LOANS TO MEMBERS	2,101,317.64
702.00	HOME EQUITY LOANS	0.00
703.00	HOME MORTGAGE LOANS	0.00
704.00	HOME EQUITY LOANS-S	0.00
705.00	SYMBIONCE MORTGAGE	0.00
706.00	MORTGAGE ORIGINATION FEES	0.00
710.00	OTHER LOANS	0.00
719.00	ALLOW FOR LOAN LOSS	-62,845.78
730.00	CASH	372,505.35
731.00	CASH	183,905.58
732.00	MONEY MARKET	0.00
733.00	BANK CDS	6,144,000.00
734.00	TREASURY OBLIGATIONS	0.00
735.00	MEMBERS UNITED CORP-FCU	0.00
736.00	HUDSON CITY - M/M	0.00
737.00	DESERT SCHOOL	0.00
738.00	PETTY CASH	192.50
739.00	VAULT	0.00
740.00	INVESTMENTS	10.00
741.00	U.S GOV'T OBLIGATION	0.00
742.00	FED AGENCY SECURITY	2,152.54
743.00	INVESTMENTS-AVAILABLE FOR SALE	0.00
743.10	PREMIUM ON INVESTMENTS	0.00
743.20	DISCOUNT ON INVESTMENTS	0.00
743.30	INVESTMENT COMMISSIONS	0.00
744.00	CREDIT UNION CD	3,605,000.00
745.00	DORMANT FEES	0.00
752.00	NCUA INS. DEPOSIT	106,541.79
759.00	INVEST GAIN (LOSS) ALLOWANC	0.00
760.00	PREPAID EXP&CHARGES	3,446.63
766.00	PREPAID INS	6,892.00
770.00	FIXED ASSETS	0.00
774.00	FURN. & EQUIPMENT	9,244.01
775.00	FURN,EQUIP DEP ALLOW	-5,620.46
780.00	ACCRUED INCOME	0.00
781.00	ACCRUED INT ON LOANS	4,919.52
782.00	ACCR INVEST INCOME	35,660.28
783.00	ACCRUED MORTGAE &HE INCOME	0.00
790.00	ALL OTHER ASSETS	0.00
794.00	NCUSIF	0.00
	Total Assets	12,507,321.60

GL Number	Liabilities+Equity	End of Period
800.00	ACCOUNTS PAYABLE -NCUA	0.00
801.00	ACCOUNTS PAYABLE	2,463.72
802.00	UNDISTRIBUTE P/R $	0.00
803.00	NON-POSTED ACH	0.00
804.00	UNDISTRIBUTED SAL	0.00
805.00	SECOND DRAFT WITH	0.00
820.00	DIVIDENDS PAYABLE	0.00
821.00	CERT DIVIDEND PAYBL	0.00
830.00	INT REFUNDS PAYABLE	0.00
840.00	TAXES PAYABLE	0.00
841.00	FED WITH TAXES PAY	2,100.08
842.00	STATE WITH TAXES PAY	902.19
846.00	SOCSEC TAXES PAYABLE	670.07
847.00	FED UNEMP TAX PAY	0.00
849.00	DIVIDEND WITH PAYABL	61,850.09
852.00	EMP BENEFITS	0.00
860.00	OTHER LIABILITIES	0.00
861.00	AUDIT EXPENSE PAYABLE	1,788.35
870.00	DATA PROCESS EXCEPT	0.00
871.00	SHARE DELETIONS	0.00
872.00	LOAN DELETIONS	0.00
873.00	RULE 78 INT RCVBLE	0.00
882.00	INS REBATE PAY	0.00
	Total Liabilities =	69,774.50
900.00	SHARES OF MEMBERS	0.00
901.00	SHARES	8,342,677.23
908.00	SHARE CERTIFICATES	1,535,034.62
930.00	RESERVES	0.00
931.00	REGULAR RESERVES	592,927.79
933.00	RESERVE - CONTINGENC	0.00
940.00	UNDIVIDED EARNINGS	1,884,539.75
945.00	GAIN(LOSS)- AVAILABLE SALE	0.00
960.00	NET INCOME (LOSS)	82,367.71
	Total Equity =	12,437,547.10
	Total Liabilities+Equity	12,507,321.60

Report of Operations of PS PLAZA FCU

Detailed

Begin Date: 1/01/25

Charter Number:

1/24/26 11:06AM

Statement of Income

For the Period Ending 12/31/25

Account Number	Name	Month to Date	Period to Date	Year Beginning 1/01/25 to Date
100.00	OPERATING INCOME	0.00	0.00	0.00
110.00	INCOME FROM LOANS	0.00	0.00	0.00
111.00	INTEREST ON LOANS	12,720.98	72,229.69	140,592.70
112.00	INT HOME EQUITY	0.00	0.00	0.00
113.00	INT HOME EQUITY-S	0.00	0.00	0.00
114.00	INT ON MORTAGE	0.00	0.00	0.00
115.00	SYMBIONCE MORTGAGE INTEREST	0.00	0.00	0.00
119.00	INTEREST REFUNDS	0.00	0.00	0.00
120.00	INVESTMENT INCOME	32,682.66	32,682.66	32,682.66
121.00	INVESTMENT INCOME	0.00	135,483.90	287,084.15
130.00	FEES AND CHARGES	0.00	0.00	0.00
131.00	FEES AND CHARGES	60.00	757.00	1,540.00
150.00	MISC. OP. INCOME	0.00	0.00	0.00
151.00	MISC. OP. INCOME	0.00	400.00	800.00
	Total Income =	45,463.64	241,553.25	462,699.51
200.00	OPERATING EXPENSES	0.00	0.00	0.00
210.00	COMPENSATION	0.00	0.00	0.00
211.00	SALARIES	8,758.89	59,820.51	118,633.43
220.00	EMPLOYEES BENEFITS	45.00	360.00	790.00
222.00	SOCIAL SECURITY TAX	715.62	4,609.09	9,097.07
223.00	UNEMPLOY. COMP. TAX	0.00	0.00	0.00
224.00	OTHER EMP BENEFITS	1,075.00	1,075.00	2,581.00
230.00	TRAVEL & CONF. EXP.	0.00	0.00	0.00
231.00	EMPL T & C EXP	384.60	2,499.90	4,999.80
232.00	OFFICERS T & C EXP	500.00	3,000.00	6,000.00
234.00	TRAVEL EXP	0.00	0.00	0.00
240.00	ASSOCIATION FEES	0.00	0.00	0.00
250.00	OFFICE OCCUP. EXP.	0.00	0.00	0.00
260.00	OFFICE OP. EXPENSE	225.55	2,578.10	9,435.66
261.00	MEMBER COMMUNICATION	0.00	0.00	0.00
262.00	RENTAL FURN/EQPT	0.00	0.00	0.00
263.00	MAINT OF FURN,EQUIP	0.00	0.00	0.00
264.00	STATIONERY& SUPPLIES	598.83	1,118.37	3,324.79
265.00	INSURANCE	502.75	3,016.50	6,173.00
266.00	DEP. OF FURN.&EQUIP.	0.00	0.00	0.00
269.00	BANK SERVICE CHARGE	487.33	2,602.69	4,577.68
270.00	EDUC. & PROMO. EXP.	0.00	0.00	0.00
271.00	ADVERTISING	0.00	203.45	203.45
272.00	EDUCATION	0.00	0.00	0.00
280.00	LOAN SERVICING EXP.	0.00	0.00	0.00
281.00	CR COMMITTEE EXP	185.00	1,905.50	3,831.50
282.00	COLLECTION EXP	0.00	2,011.99	2,681.11
284.00	CREDIT REPORTS	244.05	1,489.07	3,265.13
285.00	MORTAGE EXP	0.00	0.00	0.00
286.00	HOME EQUITY EXP	0.00	0.00	0.00
290.00	ADD'L COMPUTER EXP	538.37	2,350.87	4,255.87

Report of Operations of PS PLAZA FCU

Detailed

Begin Date: 1/01/25

Charter Number:

1/24/26 11:06AM

Statement of Income

For the Period Ending 12/31/25

Account Number	Name	Month to Date	Period to Date	Year Beginning 1/01/25 to Date
291.00	LEGAL FEES	0.00	0.00	0.00
292.00	AUDIT EXPENSE	0.00	0.00	499.00
292.10	AUDIT EXPENSE ACCRUED	500.00	3,000.00	7,130.65
293.00	ACCOUNTING EXP	0.00	150.00	1,558.74
294.00	MGT CONSULT EXP	0.00	0.00	0.00
295.00	INVESTMENT EXPENSE	0.00	83.04	207.60
300.00	PROV. FOR LOAN LOSS	15,000.00	15,000.00	42,500.00
310.00	NUCSIF STABILIZATION	0.00	0.00	0.00
312.00	SHARE INS EXP	0.00	3,210.76	5,395.18
313.00	LOAN INS EXP	0.00	3,549.48	5,888.52
320.00	FEDERAL OP. FEE	211.56	1,269.16	2,538.28
321.00	NCUA OP EXP	0.00	0.00	0.00
330.00	CASH OVER & SHORT	0.00	0.00	0.00
340.00	INT. ON BORROWED $$$	0.00	0.00	0.00
350.00	ANNUAL MEETING EXP.	0.00	200.00	200.00
361.00	CASHIER EXP	0.00	0.00	0.00
370.00	MISC. OP. EXPENSES	0.00	0.00	0.00
380.00	DIVIDENDS	5,595.88	36,029.88	75,687.90
381.00	SHARE CERT DIV EXP	5,163.10	35,807.10	58,876.44
	Total Expenses =	40,731.53	186,940.46	380,331.80
400.00	NON-OP. INC.(EXP.)	0.00	0.00	0.00
420.00	GAIN(LOSS) ON INVEST	0.00	0.00	0.00
430.00	GAIN(LOSS)ON ASSETS	0.00	0.00	0.00
440.00	OTHER NON-OP. INCOME	0.00	0.00	0.00
	Total Non-Operating =	0.00	0.00	0.00
	Net Income =	4,732.11	54,612.79	82,367.71

PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

Statement of Changes in Undivided Earnings

2025

Balance at the Beginning of the Year	**January 1,2025**	**1,884,539.75**
Net gain		**82,367.71**
Balance at the End of Year	**December 31,2025**	**1,966,907.46**

PS PLAZA FCU

NOTICE TO MEMBERS REGARDING DIVIDENDS

DIVIDENDS ARE PAID SEMI-ANNUAL AND ACCOUNTS ARE CREDITED ON JANUARY 1ST AND JULY 1st.

POSTED DIVIDENDS WILL APPEAR ON THE NEXT STATEMENT STARTING WITH THE DIVIDEND THAT WAS POSTED.

CURRENT DIVIDEND PAID YEAR 2024

PERIOD ENDING: 12/31/25

ANNUAL PERCENTAGE RATE

\$100 - \$99,999.99	0.75%
\$100,000.00 and above	1.00%

Dividends were credited to your account on 1/1/25
and 7/1/25

PS PLAZA FCU

COMMITTEE REPORTS

CREDIT COMMITTEE REPORT

THE CREDIT COMMITTEE PROCESSED THE FOLLOWING PERSONAL, AUTO AND ANYTIME LOANS:

	2025	2024	2023
APPLICATIONS	241	222	201
APPROVED LOANS	240	209	195
LOAN AMOUNTS	$1,211,198.12	$1,281,576.48	$1,145,265.37

WE HAD A GOOD YEAR. THE CREDIT COMMITTEE PROCESSED 43 PERSONAL LOANS, 16 CAR LOANS AND 181 ANYTIME LOANS FOR A TOTAL OF $1,211,198.12.

THIS CREDIT COMMITTEE CONTINUES ITS DUE DILIGENCE IN PROCESSING LOANS AND MAINTAINING A LOW LOAN DELINQUENCY RATE. THIS HAS BEEN ACCOMPLISHED BECAUSE OF THE EFFORTS OF OUR VOLUNTEERS LAURA QUILLE AND HARRY MARKS.

I WOULD LIKE TO EXTEND MY THANKS TO LAURA AND HARRY FOR ALL OF THEIR HARD WORK.

WE WILL CONTINUE TO WORK TO INCREASE LOANS WHILE MANAGING RISK FOR THE PROFITABILITY OF OUR CREDIT UNION.

DONNA LADEN
CHAIRMAN

Supervisory Committee Report to Members
Public Service Plaza Credit Union
2025 Annual Meeting

Committee Members

- **Harry Marks** – Chairman
- **Laura Quille** – Member

Audit Engagement

The Supervisory Committee engaged **Hamilton and Babitts**, Certified Public Accountants, to conduct a review of the Credit Union's accounting records and transactions for the twelve months ending **December 31, 2025** This review was performed under **attestation standards** set by the **American Institute of Certified Public Accountants (AICPA)**. The scope included:

- Financial condition
- Quality of management
- Risk exposures
- Regulatory compliance

Security & Internal Audit Updates

Following a prior **NCUA audit**, the Credit Union implemented updates to its **Information Security Policy** in alignment with **NCUA Rules & Regulations Part 748**. Audit schedules and cycles. The policy is updated and certified annually.

We are currently updating and providing additional information for the **Cecil Report** which determines the dollar amount to be place in reserves for loan write-offs.

Committee Activities

During 2025, the Supervisory Committee conducted:

- **Statement verification audit** (biennial requirement)i **investment audits** Certificates of Deposit, Money Market, Treasury Notes)

- **Bank reconciliations**
- **Balance sheet account reviews**
- **Loan and other account audits** as required by NCUA

Acknowledgment

The Supervisory Committee extends sincere appreciation to the **Board of Directors**, **Treasurer**, and **staff** of the Public Service Plaza Federal Credit Union for their continued professionalism and dedication to operational excellence.

Respectfully submitted,
The Supervisory Committee

NOMINATING COMMITTEE

REPORT

After careful consideration, the Nominating Committee nominates to the **Board of Directors**:

	Term	Ending
Laura Quille	3 years	2029
Jeff Nelson	3 years	2029

For the Committee

AJ Zack

GOOD

AND

WELFARE

AND GENERAL INFORMATION

MINNESOTA LIFE

BENEFITS PAID - 2025		AMOUNT
DEATH CLAIMS	7	$ 8,969.54
DISABILITY CLAIMS	0	$ .00
PAID SINCE ORGANIZED		
DEATH CLAIMS		$ 483,722.48
DISABILITY CLAIMS		$ 29,841.05
TOTAL PAYMENTS		$ 513,203.53

PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

HOURS OF OPERATION

CASHIERS:

Tuesday, Wednesday and Friday

8:00 AM to 12 Noon

LOAN INTERVIEWS:

Tuesday, Wednesday and Friday

8:00 AM TO 12 Noon

PUBLIC SERVICE PLAZA
FEDERAL CREDIT UNION
LOAN RATES - MONTHLY

TYPE OF LOAN	APR	PER $ 1000
PERSONAL		
6 Months	6%	$ 169.55
1 Year	8%	$ 86.97
18 Months	8.5%	$ 59.36
2 Years	9%	$ 45.68
30 Months	9.5%	$ 37.58
3 Years	10%	$ 32.27
42 Months	10.5%	$ 28.55
4 Years	11%	$ 25.84
CO-SIGNED		
3 Years	15%	$ 34.69
New Auto		
3 Years	3.5%	$ 29.31
4 Years	4%	$ 22.59
5 Years	4.5%	$ 18.65
6 Years	5%	$ 16.11
Used Auto		
3 Years	5.5%	$ 30.21
4 Years	5.5%	$ 23.27
5 Years	5.5%	$ 19.11
Pledge of Shares		
3 Years	3.5%	$ 29.31
4 Years	3.5%	$ 22.36
5 Years	3.5%	$ 18.20
Anytime - 12 Months - UP to $2000		
Weekly	13.0%	$ 41.06
Bi-Weekly	13.0%	$ 82.21

Effective Date: 01/01/24

Trust Our Decades of Experience in Financial Services

Public Service Plaza Federal Credit Union is your trusted financial institution, serving area customers for more than 6 decades.

We offer savings accounts, CD's ($500.00 minimum) and a variety of loans that will help you secure a car, a home, and many other needs.

Membership Eligible

If you are an employee or an immediate family member of an employee within Public Service Enterprise Group, you may be eligible to join Public Service Plaza Federal Credit Union. Please call 973-430-7923 for details.

Once a member, always a member. Once you join our Credit Union, you will have access to products and services forever, even if you change jobs, retire or move.

Truth in Savings Disclosure

Variable Rate Accounts

The dividend rate and APY may change every six-month period as determined by the credit union's Board of Directors.

Compounding

Dividends will be compounded semi-annual and credited semi-annual. The dividend period is six months. The beginning of the date of the first dividend period of the calendar is January 1st and the ending date is June 30th. The dividend declaration date is the third Tuesday in the last month of the period and for example will be the third Tuesday in June.

Effects of Closing an Account

If you close your account before dividends are paid, you will not be paid the accrued dividends for the period.

Minimum Balance Requirements

To open an account, you must have a minimum amount of $5.00. To earn the APY disclosed, you must maintain a minimum daily average balance of $101 for each day of the dividend period. You will not earn dividends for any day that your balance drops below $101.

When Dividends are Calculated

Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the balance in the account each day.

When Dividends Begin to Accrue

Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day you make your deposit.

Privacy Notice

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with us, our affiliates, or others; and,

Privacy Notice

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Information we receive from you on applications or other forms;
Information about your transactions with us, our affiliates, or others; and,
Information we receive from a consumer reporting agency

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.

This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

Public Service Plaza
Federal Credit Union
80 Park Plaza - Lobby
Newark, NJ 07101

Cashiers Cage:
973-430-7923

Loan Officer:
973-430-7317
Download Our Loan Applications

PSCREDITUNION.COM