



NATIONAL ASSOCIATION OF COOPERATIVE SAVINGS AND CREDIT UNIONS

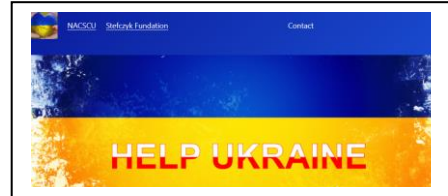
PRESIDENT

*Rafał Matusiak*

May 2, 2022

**Polish American Credit Union Support Fund**

**The Power of Community** <https://pacus.skok.pl/>



Dear Friends,

The war continues next door, much too close. As of the end of April, over 3 million Ukrainian refugees are here with us in Poland. In cities such as Warsaw, Krakow and Lublin city populations have increased by 20%.

After the Russian withdrawal from Kiev, numbers of refugees arriving decreased. But as we saw the revelations of killing of civilians and renewed attacks on Eastern Ukraine, new waves arrive. Many arrive traumatized after losing everything including family members. Most are women with children. Husbands, fathers and sons remained in Ukraine to fight the invaders.



Polish credit unions will be at the center of this conflict for a while. We have been warned of donor exhaustion and refugee fatigue. But our hearts are big and we all commit to welcoming and hosting refugees from Ukraine into our homes and into our hearts. These people are now part of our community. They fight in Ukraine for our freedoms.

Communities provide a constant flow of water, food, clothing and medicines for incoming refugees. Volunteers are in place at all bus and train stations to welcome and orient arriving refugees. All elements of our communities step up to assist: private citizens, local charities, non government organizations, local municipal governments, churches and businesses.

The Polish government provided a rapid process for Ukrainians to legalize their stay. Volunteers help Ukrainians fill out the paperwork and explain systems. Ukrainians get a Polish ID and access healthcare and education like any Polish citizen.

Many find shelter with families in private homes. Municipal governments provide temporary shelter in office buildings, malls, clubs, associations or sports halls. The challenge is how to find stable lodging and schools for the children as they expect to be there indefinitely.

Polish credit unions are community-based institutions which respond to the call of our communities. As our communities were initially focused on receiving and embracing refugees, we provided financial and material donations for relief supplies.



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However, as the term and the scale of the challenge has increased, we identify with our communities' concerns to find longer term solutions for the economic and financial stability of our Ukrainian guests and our communities. We work to elevate them from relief dependency to more sustainable economic stability. We help them find housing, jobs, and schools.



Refugees tell us they want to work to be able to pay for their own food and shelter. Credit unions help them find jobs. Volunteers provide Polish language lessons to support refugees in their labor search. Those who have a professional background, are assisted in finding work

in their profession. Many find work in cleaning, medical services, and education.

Most need lodging where they can put their children in school. To work, mothers need child-care, so often a number of families seek to stay together to help each other in watching the children when members of the group work.

Grants from the Polish American Credit Union Support fund supports credit unions helping refugees move into stable housing. This family from Mariupol lost their husband / father in the fighting. Credit union Ziemi Rybnickiej in the south of Poland assisted them in renting a flat and acquiring a washing machine.



Local schools made space for Ukrainian children; communities donated school supplies. Schools have brought in extra teachers. Children are provided with Polish language classes. Displaced Ukrainian teachers are hired as aides to assist in integrating the children.

Once the refugees are registered, they are able to open an account in the credit unions to begin saving for the future and access payments systems to be able to do transactions.

Your support enables us to support the work of credit unions and their communities to provide economic and financial stability as an alternative to continued relief dependency of the refugees and overwhelmed capacity of our communities. Please consider giving or encourage others to give directly from their credit unions to your Polish colleagues who continue to be on the ground, helping refugees to find a new path forward from this war.

From Poland,

Rafał Matusiak

President & CEO

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