



POLISH AMERICAN CONGRESS

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January 11, 2007

Mrs. Zofia Zakrzewski
President and CEO
Polam Federal Credit Union
770 Marshall Street
Redwood City, CA 94063

Via Fax: 650-367-8945

Dear Mrs. Zakrzewski:

It is unfortunate that the situation with the Northern California Division of the Polish American Congress has escalated to the level it has reached.

The letter written to you by Mr. Zukovsky as the President of the Northern Division of the Polish American Congress is not in compliance with the by-laws of the Polish American Congress Northern California Division nor the National Office.

The scheduled suspension hearing of the Polam Federal Credit Union for Sunday January 14, 2006 is not authorized nor approved by the Polish American Congress National Office.

Our office will notify you of an authorized annual election meeting.

If you have any further questions, please do not hesitate to contact me.

With best regards, I remain

Sincerely,


Frank J. Spula
President

FJS:sf

CC: Mr. Steve Tokarski, Chairman Grievance Committee