



# POLAM FEDERAL CREDIT UNION

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January 11, 2007

Mr. Anthony Zukovsky  
President PAC-NCD  
3110 Woods Way  
San Jose, CA 95148

Via: FedEx  
Email: [pac\\_polonia@yahoo.com](mailto:pac_polonia@yahoo.com)

Dear Mr. Zukovsky,

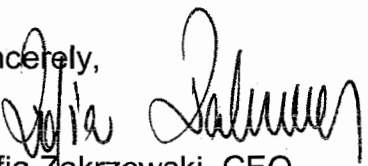
We have been informed by the President of the Polish American Congress - National Office in Chicago that your improper attempt at calling a Suspension Hearing as well as the Annual Meeting of Northern California Division scheduled for January 14, 2007 have been deemed as "not in compliance with the by-laws" of the Polish American Congress Northern California Division or the National Office; and as such they are not authorized or approved by National Offices of the Polish American Congress.

Yet you continue this ill conceived and now untruthful campaign of notifying a large number of members in the Polish community of the time and place of the meetings and you continue making unreasonable and uncalled for requests to POLAM for production of documents.

Since POLAM is a federally chartered credit union, its Board of Directors will seek the NCUA support in holding you personally legally responsible for whatever damages your campaign has caused. It means in simple terms that if you do not stop your campaign now and if you still hold that meeting on January 14th, we will consider you personally liable for whatever damages POLAM sustains as the result and we will obtain federal agency support to pursue monetary damage claims against you in court.

Therefore, we request that you immediately communicate the cancellation of the above referenced meetings to all those to whom you sent original notifications and in the same manner – that is via FedEx, electronic mail and by posting cancellation notice on the San Francisco Polish Club Web page.

Sincerely,



Zofia Zakrzewski, CEO  
Polam Federal Credit Union

cc: Mr. Frank J. Spula  
Mr. Steve H. Tokarski