A requirement associated with becoming a member is to read and understand the following oath of loyalty.

I solemnly promise that I will faithfully fulfill the duties of a member of our Polish National Union of America. I shall abide by the statutes of our Polish National Union of America and the enactments of the branch.

I shall always and everywhere defend the rights of my nation.

I will spread brotherly love, peace and unity and propagate the principles upon which the Polish National Union of America is founded.

I further understand and agree that my status as a social member otherwise referred to as an Uninsured Member in the Constitution of the PNU allows the privilege of participating with the right of voice only in all affairs of the branch and that this does not include the right to hold office in any manner within the governance structure of the PNU.

I agree as a social member that I will be entitled to participate in the benefits established for Social Members by the PNU Board of Directors and that from time to time benefits may be added, or deleted by the PNU Board of Directors without prior notice.
Social Membership Benefits
Approved by the Board of Directors
July 8, 2015

As a Social Member you are entitled to the following benefits:

• **Access to the Spójnia Credit Union.**
  - The Spójnia Credit Union (SCU) is a member owned financial institution offering a multitude of financial services such as
    - Share Accounts (Savings)
    - Share Draft (Checking)
    - Share Certificates (Certificates of Deposit)
    - Vehicle Loans
    - Collateral Loans
    - Home Equity Loans
    - Online Banking
  - As a social member the PNU will make a one time $5 deposit to your initial SCU account provided that a minimum of $100 is deposited at the time the account is opened.

• **Ability to utilize the New Born Benefit Program.**
  - The program is designed to provide, free of charge, $1,000 to a family of a registered child in the event of the passing of the child.
  - The benefit covers a child from day six of life through six months.
  - One parent must be a member.
  - The child must be enrolled in the program.
    - To enroll a parent must complete a simple one page enrollment form available through the Downloads Section of the PNU website.
  - The PNU also guarantees that a $1,000 insurance policy will be issued in the name of the child regardless of medical conditions.
    - Minimum insurance benefits must be applied for in order for this provision to be applicable.

• **Ability to apply for a home mortgage through the PNU.** (Must be a member for minimum of Two Years and maintain membership for the duration of the loan)

• **Guaranteed Issue of $5,000 in life insurance coverage (plan of your choice) as a one application, one time, one per life benefit regardless of multiple enrollments. Issue age limits apply. Maximum issue age is 85.**

• **Access to the Straż, official publication of the Polish National Union of America.**
  - Access will be available through the PNU web site after registering to receive notifications of publication via email.
  - Hard copy can be purchased at a discounted price [$15.00 per year] which is equivalent to $5 less than the published rate for subscribers. The current published hard copy rate is $20 per year.

• **Access to local and national membership events.** The events will vary depending on the area of the country where they are being held.

• **Ability to participate with voice in the governance structure of the PNU.**