

QUARTERLY UPDATE

Fall Edition 2014

CHAIRMAN NOTES



Dear fellow members,

In my notes in the June newsletter, I mentioned we were offering an Auto Loan Special with rates as low as 1.75% APR* during June and July and a Personal/Signature/Business Loans Special with rates as low as 6.99% APR* during July and August. I am proud of the tremendous support given by our members and the splendid job done by our loan department and loan committee. I am happy to inform you that we achieved a record number of loan disbursements for two months running: \$2.78 million for July and \$2.95 million for August. 'Applause'

Also during this period, it has been a great pleasure for PFCU to support both the North Ismaili Games held in Chicago, IL and Partnership Walk. We have helped to spread the word about these marvelous activities and made contributions to them, as well.

As we continue to grow in size and assets and especially as we approach this time of the year, our board of directors and management make a special effort to examine the past year and evaluate how we should address current and future needs to best serve the members and develop the credit union. Towards that end, I take pleasure in outlining some of the activities currently on the horizon. The renovation of the Lilburn branch is progressing well, and we

hope to announce its opening by the end of the year. In addition, we are planning to better serve many of our members by providing our 'brick and mortar' services at a new branch in the Sugarloaf area. Look for opening dates to be announced later. I would also like to remind our members of PFCU's shared branching program, as well as online and mobile banking services which can meet many of your needs. We are continually in the process of enhancing these services. There are many benefits of membership in PFCU. Fellow members, please do spread the word to those who can also benefit by joining us.

Looking to the long-term future of the credit union, our strategic planning committee is now busy preparing for our planning meeting held towards the end of every year. This is a time for the board of directors, committee members and management staff to formally review the organization and lay out the path for the future which will address current and future products, as well as ways to strengthen all aspects of the credit union from member service to organizational structure and methodology. The underlying goal is to strive towards hitting the perfect balance between serving you the members and looking after the interest of the whole credit union that belongs to you.

Sincerely,

Kas Jinnah
Chairman

AFRAID OF HEIGHTS?

When it's sky-high auto loan rates, you should be!

Keep your feet on solid ground with an auto loan from Platinum Federal Credit Union!

Your rate could be as low as:

1.99% APR*

At Platinum Federal Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
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Whether you are in the market for a new car or paying too much on your current loan, let us help you conquer your fear of heights.

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**APR = Annual Percentage Rate. All loans subject to credit approval.*



PFCU TEAM AT THE AKF PARTNERSHIP WALK | RUN





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OTHER CARDS IN YOUR WALLET!**

**UP TO 1% CASH BACK UNLIMITED TRANSACTIONS
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**COMPETITIVE
INTEREST RATES**

**BUILD YOUR COMPANY
CREDIT WORTHINESS**

**DOES NOT AFFECT PERSONAL CREDIT
(FOR DEBT/INCOME RATIOS)**

ACCEPTED AT ALL SAM'S CLUB

WHY WAIT...HURRY APPLY NOW!



*RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE AND VARY BASED ON CREDIT WORTHINESS, QUALIFICATIONS AND COLLATERAL CONDITIONS. ALL LOANS SUBJECT TO APPROVAL.





Local Service. GLOBAL GOOD.™

International Credit Union Day®
OCTOBER 16, 2014

200+ million people worldwide choose a credit union

On October 16, 2014, credit unions around the world will celebrate International Credit Union (ICU) Day®. That's 200+ million people... from 56,000 credit unions... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need it, and upholding the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet. And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of PFCU, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!

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REDUCE YOUR WALLET WASTE

Many of us are making an effort to reduce waste these days. Why not protect your financial environment by reducing your wallet waste? If you built up large balances on a high-interest credit card, we may be able to help you reduce what you pay in interest. Transfer your balance to a low-interest Platinum Federal Credit Union Visa®. A lower interest rate means you will pay less in interest, and that can add up to a significant savings over time.

Our card features:

- Balance transfer rate of 1.0% APR*
- Low 9.9% APR*
- No annual fee
- No balance transfer fee
- 25-day grace period

Let us help you cut out unnecessary interest spending. For more information, visit www.platinumfcu.org or call (404) 297-9797 today.

*Annual Percentage Rate.



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Holiday Closings

Columbus Day	October 13
Veteran's Day	November 11
Thanksgiving	November 27
Christmas	December 25
New Year's Day	January 1



Federally insured
by NCUA



	August 2014	May 2014	February 2014	November 2013
Assets:	\$61,449,817	\$56,243,018	\$52,705,965	\$50,597,506
Loans:	\$38,069,585	\$35,116,286	\$35,019,804	\$33,918,780
Members:	7252	7,204	7,120	7,037