



**PLATINUM FEDERAL  
CREDIT UNION**

**Partners in Progress...**

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# **2012 Annual Report**

## **PFCU's Mission**

**“To provide convenient sources of credit and other financial services to allow our members to accomplish their financial goals”**

## Meet the Board of Directors

The Board of Directors is made up of members from our community who volunteer their time. You elect them as your representatives to guide the organization in its mission, to establish governance policies and to monitor the performance of Platinum Federal Credit Union.



Anwar Ghaswala, Chairman



Kassemali Jinnah, Vice-Chairman



Nizar Ali, Secretary



Afzal Mithwani, Treasurer



Sadruddin Sohani, Director



Ebrahim Jaffer, Director



Nawroz Kapadia, Director



Karim Kaisani, Director



Bijan Fazal, Director



# 2012 PFCU EVENTS & PARTICIPATION



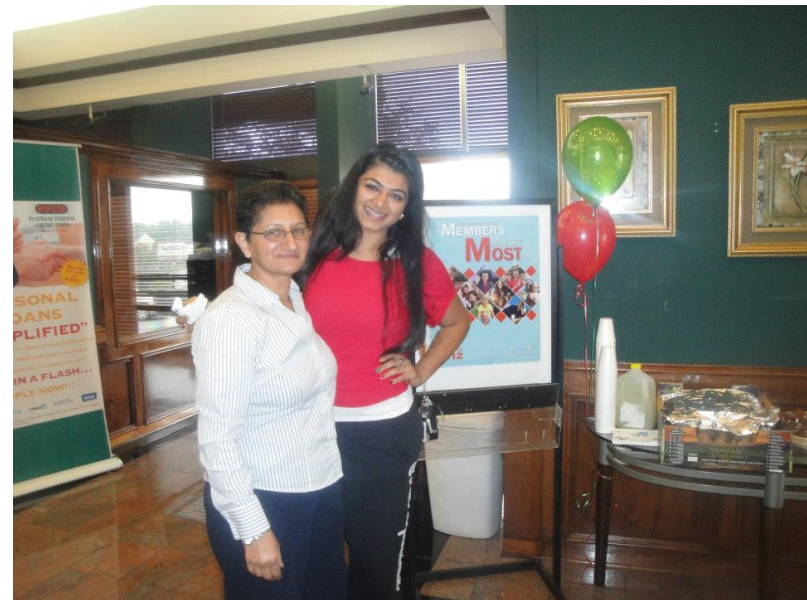
**Atlanta Retailers Association EXPO at Gwinnett Civic Center**



**PFCU Strategic Planning Meeting**



**Member Appreciation Day at PFCU Branches**



**Member Appreciation Day at PFCU Branches**



## LETTER FROM THE CHAIRMAN

As is evident from the Financials of 2012, Platinum Federal Credit Union (PFCU) has recorded a very strong financial performance. In addition to positive earnings, PFCU also reported deposit and loan growth resulting in asset growth. Even more impressive, these earnings included a mandatory payment to assist with the Corporate Credit Union network stabilization. PFCU was able to control its loan delinquencies and charge-offs and ended the year with a strong capital position, further illustrating our soundness as a financial institution. We ended the year on a strong note with over 6,500 members and assets in excess of \$43 million, demonstrating our position as a well-respected institution that our community members continue to trust as their financial partner.

While mainstream financial institutions have been starting to get back to lending to its customers, many financial institutions are still struggling due to negative loan growth.

However, PFCU's loan growth has been pretty steady. The loan committee and board members have come up with innovative lending ideas and launched new loan products to boost loan growth, keeping in line with deposit growth. This has helped PFCU to be financially well positioned and growing faster than other financial institutions.

Many new members have joined the credit union, especially business members, resulting in increased fee income. In order to comply with increased regulations and offset the risks involved with cash intensive businesses and Check Cashing Money Service Businesses, we have hired additional staff in our compliance department. We urge the members to cooperate with the staff regarding compliance related documents and licenses in order for PFCU and your business to stay in compliance and PFCU to continue to offer these services.

PFCU directors, committee members and senior management held PFCU's strategic planning meeting in November 2012 and many new programs are being developed especially for the youth and seniors of our community. PFCU will be conducting financial education for youth and seniors. PFCU staff will also conduct educational seminars in conjunction with Atlanta Retailers Association (ARA) for Gas Station owners as well as Check Cashing and Money Service Business Members. We urge members to participate in large numbers to benefit from these seminars as well as to align your finances with the changing financial environment.

Your deposits continue to be insured up to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), a division of the National Credit Union Administration (NCUA). Deposit accounts maintained in different rights, capacities, or forms of ownership may be further insured.

PFCU will continue to prove itself as a credit union, worthy of our members' confidence, trust and referrals to family and friends. We look forward to continue to serve you and thank you for your membership. I also want to thank the PFCU staff and the volunteers who serve on our board of directors and various committees. These volunteers give their time and expertise because they believe so deeply in the purpose our founders had in mind. To these directors and committee members, I offer my sincere gratitude and appreciation. Together we have created a strong financial institution that has and will continue to benefit generations of members.

A handwritten signature in dark ink, reading "Anwar Ghaswala". The signature is written in a cursive style with a horizontal line underneath.

Anwar Ghaswala  
Chairman of the Board



# 2012 PFCU ACADEMIC SCHOLARSHIP PROGRAM AWARD RECIPIENTS



**PFCU Scholarship Award Recipient in Alabama**



**PFCU Scholarship Award Recipients in Georgia**

The 2012 PFCU Academic Scholarship Program was a huge success. PFCU doubled the reward from \$5,000 to \$10,000 and increased the recipients from five to ten. However in 2012 the final winners were eleven instead of ten due to a tie for ten and eleven position. The independent evaluation committee requested the board to award an additional Scholarship to the eleventh candidate. The board honored their request and awarded eleven Scholarship of \$1,000 each. All the winners were also given a credit card with a credit limit of \$1,000, which will help the students start and manage their credit profile.

The eleven winners for 2012 PFCU Academic Scholarship Program were: Al-Rehman Pirani, Alykhan Lalani, Alyshaz Ali, Asad Punjwani, Asif Patel, Azim Munivar, Mehtab Chithiwala, Rozina Keshwani, Shazeen Rattansi, Shelina Khorshi, and Sohil Bhimani.



## LETTER FROM THE CEO

My favorite season of the year has to be spring. You can tell change is in the air. All around, you see signs that nature has awakened. Green shoots abound, budding from dormant branches and pushing their way through the soil, ready to flourish after a dormant period.

This would be an apt analogy for the signs of recovery we are seeing in the economy today—green shoots becoming visible. The stock market has rallied impressively. The housing market appears to have settled. Employment opportunities are opening up. And the rate of home foreclosures is finally stabilizing. Things may not be back to normal yet, but they are definitely improving.

At PFCU we have planned, prepared and worked our way through the economic downturn, making decisions for the protection and well-being of our members and the credit union. The decisions we have made have allowed us to keep our services accessible, our

rates attractive, our values intact and our members well-served.

In 2012 we focused on our core services and the advancement of our remote banking initiatives. We understand that remote banking is a big part of the future. There is an entire generation entering college and the workforce that grew up on technology. Mobile devices are second nature to them, and their first choice for communication, shopping, research, banking, etc. Likewise, many of our members are families with two wage-earners and scheduled-to-the-max kids. The one thing they don't have is time, so remote banking, from making deposits to paying bills, accommodates their busy lives.

To provide convenience to our members, we introduced mobile bill pay as well as e-bills in 2012 as we continue to research secure check deposit image capture platforms that will advance member convenience, while simultaneously limiting the risks to our credit union. We have seen an uptick in the usage of Shared Branching services by our members and we are happy to report that the ever growing number of shared branching locations nationwide has reached in excess of 5,000 locations. We have also added a new network on our Debit/ATM platform called Money Pass. With this network addition, members will have access to thousands of surcharge free ATM's nationwide. PFCU members now have option of Banking in person at PFCU branch locations, Online via Computer or

Mobile, Telephone, ATM and Shared Branching.

As a member-owned cooperative, we have always made loans with our eyes on the future. Whether it's a five-year auto loan or a 30-year mortgage, we want to be certain it will be mutually beneficial to the borrower and to the credit union. As we like to say, we want to approve loans that improve lives, and we would like to be Partners in Your Progress.

We continue to support small businesses in our community by providing loans and merchant services that will allow those businesses to flourish and grow. They are, after all, the seeds of growth in our economy. PFCU also partnered with CUNA for credit life and disability insurances and Auto GAP coverage on loans obtained from PFCU.

Today PFCU continues to serve more than 6,500 members with over \$43 million in assets. We have successfully served our members in every economic season imaginable. And now, as we leave 2012 and look forward to 2013, it looks like spring has arrived and I see green shoots as I look around me.

Kabir Laiwalla  
CEO



## **SUPERVISORY COMMITTEE REPORT**

The Supervisory Committee has two primary responsibilities:

- 1) To ensure that a comprehensive financial audit of the credit union is performed at least annually; and
- 2) To monitor the credit union's internal controls, assuring compliance with applicable laws, regulations, and the credit union's policies

The Committee has engaged Georgia Credit Union Consultants, Inc., an independent credit union supervisory audit firm, to perform the financial audit for calendar year 2012. We have also engaged MSB Compliance, Inc. an independent BSA compliance audit firm, to perform the compliance audit for the credit union. We are happy to report that PFCU is in compliance with all applicable laws and regulations. Additionally, NCUA examiners conduct an annual review of the credit union to evaluate the financial condition, the safety

and the soundness of the credit union, and compliance with applicable laws and regulations. We are happy to report that PFCU passed the NCUA audit. Both the NCUA and independent BSA auditors have stressed the increasing risk to PFCU caused by the increase in cash intensive and money services business accounts. In order to monitor these accounts and be in compliance, PFCU decided to hire a senior compliance officer, experienced with money service business accounts.

As part of its responsibility to monitor the credit union's internal controls and compliance, the Committee oversees the internal audit function of the credit union. The supervisory committee performs auditing procedures to obtain reasonable assurance that internal controls are in place to protect member assets. The supervisory committee reviews and tests operational controls for adequate security and verifies Platinum Federal Credit Union's compliance with State, Federal and NCUA regulations and adherence to PFCU's own written policies and procedures.

Due to increased regulations being introduced by the government and PFCU's commitment to stay on top of them, PFCU has established a compliance department which consists of Senior Compliance Officer, Compliance Officer and Compliance Associate. The Compliance Staff will oversee all policies and procedures and ensure they adhere to applicable rules and regulations from various

regulatory agencies. Due to increased commercial checking accounts and increase in cash transactions, the compliance department will help PFCU adhere to BSA/AML, FinCEN, OFAC and CIP rules and regulations.

The supervisory committee is confident that the Board of Directors is performing its duties and obligations in a conscientious manner. Working diligently and establishing operating policies, each member of the Board and staff has dedicated himself/herself towards the best interest of the membership. Additionally, CEO Kabir Laiwalla and his staff have carried out their duties attentively and competently while being always mindful that the financial success and soundness of the credit union are top priorities.

The internal and external audits, regulatory examinations, and meetings with the credit union's management all indicate that the credit union's financial condition and its internal controls and procedures continue to be sound.

We extend our thanks to all committees and staff of the credit union for another year of outstanding performance.

Karim Kaisani  
Chairman, Supervisory Committee



## **LOAN COMMITTEE REPORT**

It is the function of Loan Committee to ensure that the depositor's funds are put to the best use by lending it to fellow members. From the purchase of a business to an emergency loan and everything in between, Platinum Federal Credit Union makes funds available to all qualified members for any worthwhile purpose.

It is the Committee's task to handle each and every member's request in an equitable manner and to make loan decisions in accordance with PFCU's loan policies. The committee also reviews loan policies each year to ascertain that they are in compliance with NCUA and other laws and regulations. The Committee plays an important leadership role in providing financial counseling to members when necessary.

During the year 2012 the national trend for loans showed some positive signs of stabilizing and the banks are willing to lend again as they continue to deal with adequate capitalization. PFCU continued to make funds

available to its members. This year 995 members took advantage of PFCU's loan offerings at competitive financing rates totaling to \$18.69 million in loan disbursed. PFCU's total outstanding loan balance reached \$28.85 million as of December 31, 2012 compared to \$24.34 million as of December 31, 2011.

We had excellent demand for residential real estate loans, both purchase and refinance, in the latter half of 2012. We have also had a good year as far as business real estate loans are concerned. Due to growth in assets and some loan payoffs we were able to originate some commercial real estate loans this year, in spite of reaching our Business Lending cap of 12.25% last year.

PFCU VISA® Platinum Credit Card had a makeover in 2012 with the cash back option replaced with the all new ScoreCard® Reward Points. These points never expire and you can use points to book airline tickets, cruise vacations, hotels, redeem for merchandise or use points for the traditional Cash Back option. We also ran a special credit card promotion for new credit card applications giving them 5,000 Bonus Score Card Reward Points as soon as they make their first purchase. As always we continue to offer attractive rates on our credit card program, easy repayment terms, and fees members can understand.

PFCU also issued a number of Business MasterCard® which features ScoreCard®

Cash Back Rewards program of up to 1% Cash Back on all qualified purchases. There is no maximum to the cash back rewards and we have limits up to \$25,000 with low interest rates on outstanding balances.

PFCU's loan delinquency ratio dropped to 1.54% in 2012 from 2.44% in 2011. These are positive signs of a better economy for our community members. PFCU's recovery committee continued to work with members who are facing difficulties to lower their payments by extending the terms of the loans. We have seen many borrowers step forward to pay their obligation towards the credit union, which shows loyalty of members towards our community owned credit union.

As Loan Committee Chairman, I am pleased to work with seven truly dedicated volunteers: Nizar Ali, Karim Kanji, Nooruddin Mithani, Suhel Kazani, Rahim Asani, Nawroz Kapadia and Anwar Ghaswala. I would also like to thank our Chief Lending Officer, Ms. Shaheen Mitha, for her excellent work in underwriting and originating new business loans as well as her ongoing hard work and support. On behalf of the Committee, I wish to express our appreciation for your business and the support given to us.

A handwritten signature in black ink, appearing to read 'Sadruddin Sohani', written in a cursive style.

Sadruddin Sohani  
Chairman, Loan Committee



## TREASURER'S REPORT

### STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2012 (UNAUDITED)

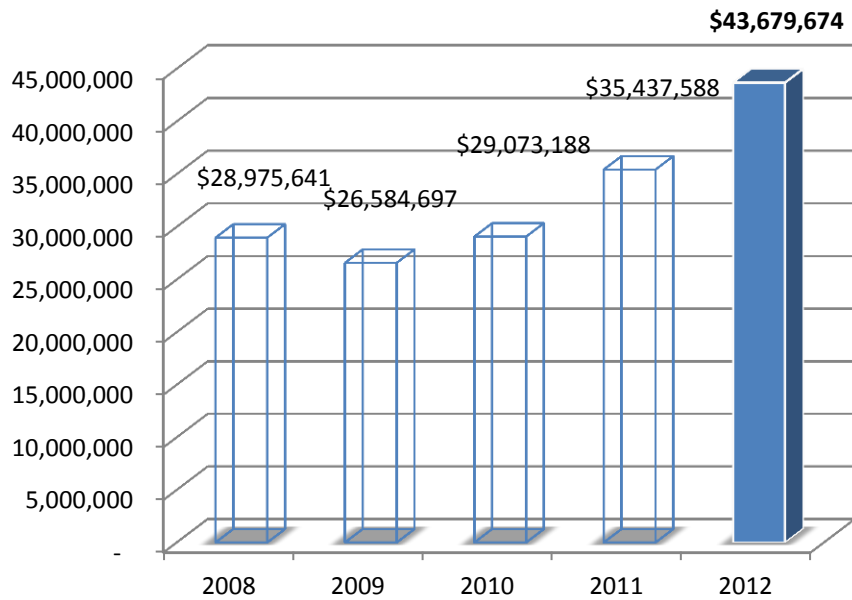
#### ASSETS

	2012	2011
Cash and Equivalents	\$ 11,381,926	\$ 6,820,647
Receivables	5,792	3,691
Loans to Members	22,345,230	18,330,912
Business Loans	6,507,965	6,017,206
Allowance for Loan Loss	(222,228)	(299,532)
<b>Investments</b>		
Certificate of Deposit	1,729,000	2,695,000
Accrued Interest	135,741	113,397
NCUA Share Insurance Fund	311,049	295,448
Prepaid and Other Assets	100,581	54,381
Property, Equipment, and Furniture Net of accumulated depreciation	1,384,618	1,406,438
<b>TOTAL ASSETS</b>	<b>\$ 43,679,674</b>	<b>\$ 35,437,588</b>

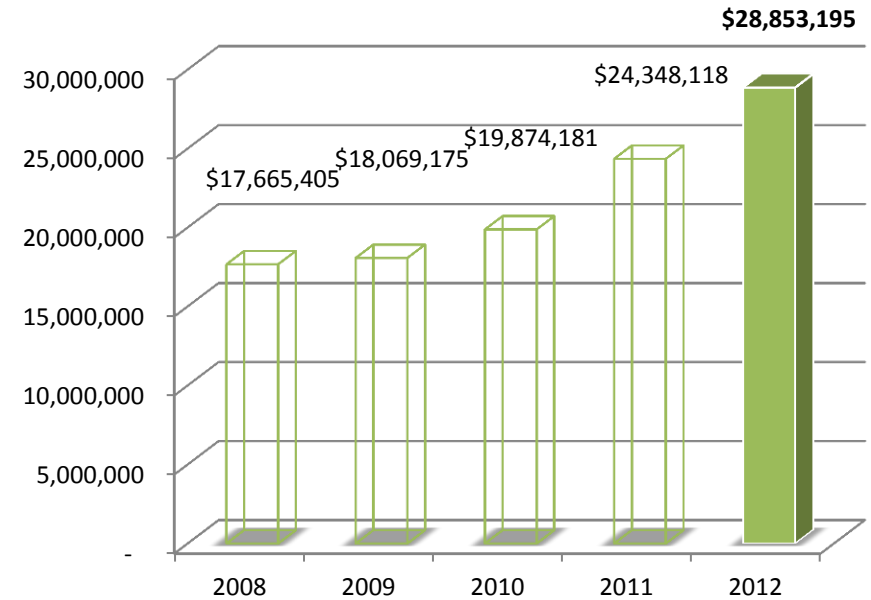
#### LIABILITIES

	2012	2011
Accounts Payable	\$ 762,295	\$ 523,831
Notes Payable	214,780	-
<b>Member Deposits</b>		
Savings Accounts	8,595,301	7,245,721
Personal Checking	2,833,467	2,150,918
Business Checking	10,809,568	7,489,294
Money Market	7,281,926	6,472,120
Certificate of Deposit	6,202,772	5,536,484
IRA Accounts	309,717	310,968
College Saving Plan	2,600,250	2,459,040
	38,633,001	31,664,545
<b>Equity</b>		
Reserve Fund	900,000	900,000
Undivided Earnings	3,169,598	2,349,212
	4,069,598	3,249,212
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 43,679,674</b>	<b>\$ 35,437,588</b>

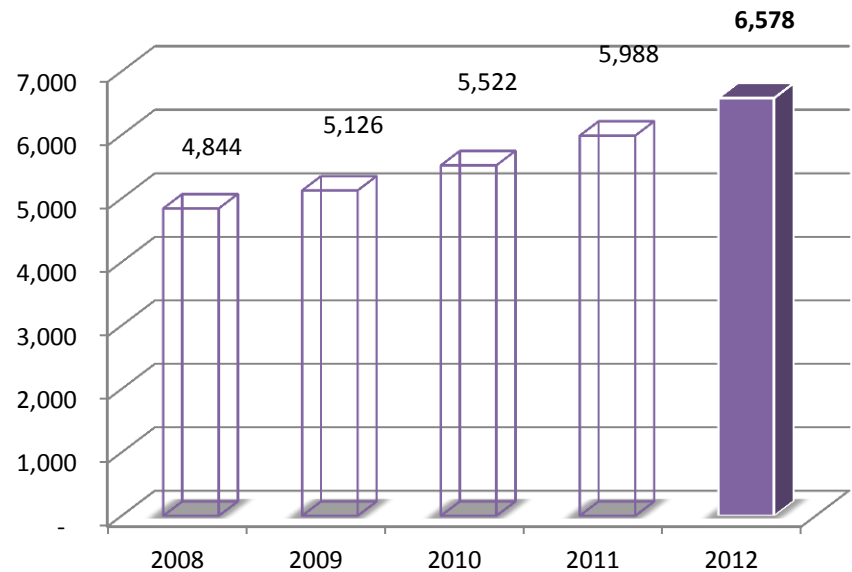
## TOTAL ASSETS



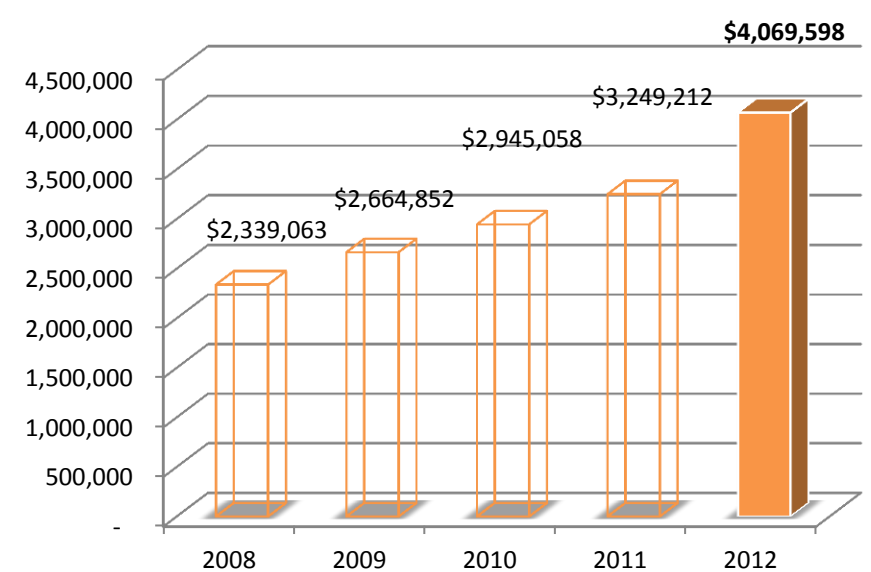
## TOTAL LOANS



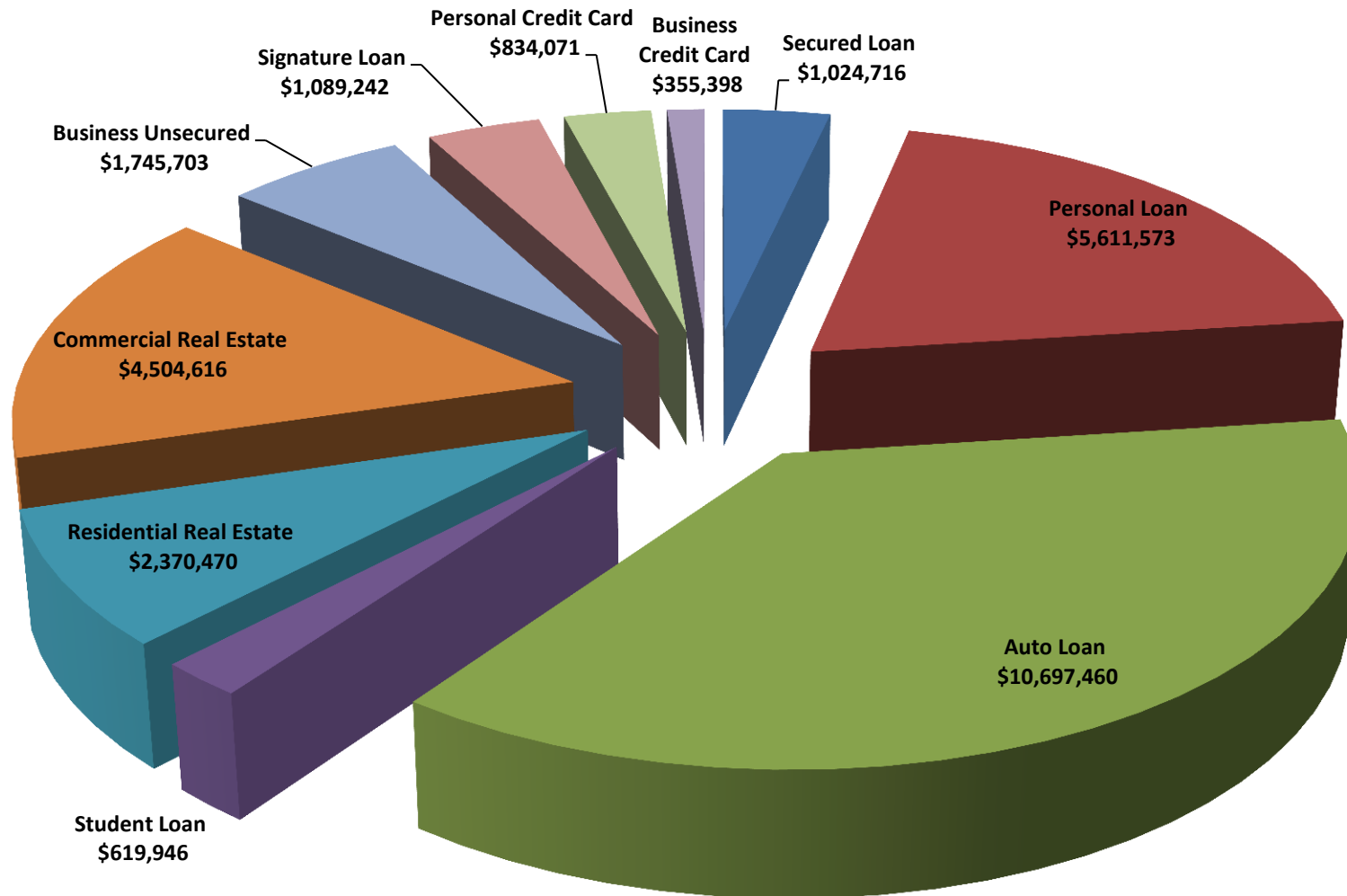
## TOTAL MEMBERS



## TOTAL EQUITY



## Loan Balance Distribution as of December 31, 2012





**STATEMENT OF OPERATIONS**  
**FOR THE YEAR ENDED DECEMBER 31, 2012 (UNAUDITED)**

**REVENUE**

**2012                      2011**

Interest on Loans	\$ 1,852,848	\$ 1,636,492
Interest on Investments	32,083	44,015
Fees	1,071,045	819,086
Miscellaneous	76,290	57,016
	<u>3,032,266</u>	<u>2,556,609</u>

**EXPENSES**

Salaries & Benefits	967,832	754,810
Office Occupancy Expenses	106,584	108,106
Office Operating Expenses	609,841	548,105
Loan Servicing Expenses	108,905	97,967
Professional & Outside Services	19,518	18,075
Marketing / Member Education	64,252	28,045
Misc. Operating Expenses	99,903	83,019
Provision for Loan Losses	(47,242)	326,799
	<u>1,929,593</u>	<u>1,964,926</u>

**COST OF FUNDS**

**2012                      2011**

Interest on Borrowings	\$ 1,071	\$ 2,229
Dividend Expenses	<u>247,080</u>	<u>211,438</u>
	248,151	213,667

**NET OPERATING GAIN / (LOSS)**

**854,522                      378,016**

Extraordinary Gains and Losses

(34,136)                      (73,862)

**CONTRIBUTION TO CAPITAL**

**\$ 820,386                      \$ 304,154**

# Cash Flow Analysis

	2012	2011
<b>Cash From Operating Activities:</b>		
Net Income/Loss	\$ 820,386	\$ 304,154
Depreciation on Fixed Assets	109,662	108,106
Provision for Losses	(47,242)	326,799
Change in Other Assets	(86,246)	(40,837)
Change in Other Liabilities	238,465	(95,389)
<b>Cash From Operating Activities</b>	<b>1,035,025</b>	<b>602,833</b>
<b>Cash From Investing Activities:</b>		
Change in Investments	966,000	735,000
Change in Loans	(4,535,139)	(4,702,580)
Change in Fixed Assets	(87,842)	(68,480)
<b>Cash From Investing Activities</b>	<b>(3,656,981)</b>	<b>(4,036,060)</b>
<b>Cash From Financing Activities:</b>		
Change in Borrowings	214,780	-
Change in Deposits	6,968,455	6,155,634
<b>Cash From Financing Activities</b>	<b>7,183,235</b>	<b>6,155,634</b>
<b>Net Change in Cash</b>	<b>\$ 4,561,279</b>	<b>\$ 2,722,407</b>
Cash at beginning of the period	6,820,647	4,098,240
Cash at end of the period	11,381,926	6,820,647
<b>Net Change in Cash</b>	<b>\$ 4,561,279</b>	<b>\$ 2,722,407</b>

## Notes to Financial Statements December 31, 2012

### Note 1-Significant Accounting Policies

**Method of Accounting.** The credit union financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

**Investments.** Platinum Federal Credit Union does not have Investment in securities. All its investments are in Shares, Deposits & CD's in Corporates; CUs and Banks.

**Loans to Members.** Loans are reported in the Statement of Financial Condition at book value. Interest income is recognized over the term of the loan and is generally computed using the simple interest method.

**Allowance for Loan Losses.** This account represents the amount set aside by management to absorb probable loan losses which exist as this financial statement date related to loans currently outstanding. The Allowance for Loan Losses is derived from charges made to the Provision for Loan Losses adjusted by charge-offs, and net of recoveries. The Allowance for Loan Losses represents management's evaluation of various factors influencing the collectability of individual loans and management maintains it at a level adequate to absorb probable losses which exist today related to loans currently outstanding.

**Premises and Furniture and Equipment.** This account represents all other fixed assets. Premises and Furniture and Equipment are stated at cost. Depreciation is computed over the estimated useful lives of the related assets using the straight-line method of depreciation.

**Income Taxes.** The Platinum Federal Credit Union is exempt from federal and state income taxes in accordance with Section 501(c) of the Internal Revenue Code and Section 122 of the Federal Credit Union Act.

**Dividend Expense.** The dividend rate is set by the board of directors on a semi-annual basis for regular share accounts and dividends are charged to the Statement of Income when declared.

### Note 2-Investments

Platinum Federal Credit Union does not have Investment in securities. All its investments are in Shares, Deposits & CD's in Corporates; CUs and Banks.



**Note 3-Loans to Members**

The composition of loans to members is as follows:

Secured Loan	1,024,716	3.55%
Personal Loan	5,611,573	19.45%
Auto Loan	10,697,460	37.07%
Student Loan	619,946	2.15%
Residential Real Estate Loan	2,370,470	8.22%
Commercial Real Estate Loan	4,504,616	15.61%
Business Unsecured Loan	1,745,703	6.05%
Signature Loan	1,089,242	3.78%
Personal Credit Card	834,071	2.89%
Business Credit Card	355,398	1.23%
<b>Total Loans to Members</b>	<b>\$28,853,195</b>	<b>100.00%</b>

**Note 4-Allowance for Loan Losses**

A summary of the changes in the Allowance for Loan Losses is as follows:

Balance on 1/1/2012	299,532
Add: Provision for Loan Losses Expense	(47,242)
Add: Recoveries on Charged-off Loans	12,800
Less: Charged-off Loans	(42,862)
<b>Balance on 12/31/2012</b>	<b>\$222,228</b>

**Note 5-Other Assets & Prepaid and Fixed Assets**

Other assets are summarized as follows as of December 31, 2012:

Prepaid Expense	45,613
Security Deposit for Office Rent	2,150
Security Deposit for Credit Card Clearing	46,263
Security Deposit for Debit Card Clearing	6,555
<b>Total Other Assets &amp; Prepaid</b>	<b>\$100,581</b>

Fixed assets are summarized as follows as of December 31, 2012:

Land and Building and improvements	1,381,630
Furniture and Fixture	179,451
Data Processing	544,746
<b>Total Cost</b>	<b>2,105,827</b>
Accumulated depreciation	(721,209)
<b>Net carrying amount</b>	<b>\$1,384,618</b>

#### Note 6-Deposit Accounts

A summary of deposit accounts is as follows:

Savings Accounts	8,595,301	22.25%
Personal Checking Accounts	2,833,467	7.33%
Business Checking Accounts	10,809,568	27.98%
Money Market Accounts	7,281,926	18.85%
Certificate of Deposits	6,202,772	16.06%
IRA Accounts	309,717	0.80%
College Saving Plan	2,600,250	6.73%
<b>Total Deposits</b>	<b>\$38,633,001</b>	<b>100.00%</b>

#### Note 7 - Related Party Transactions

Loans to credit union officials and senior executive staff contain interest rates, terms, and collateral requirements comparable to those of other members.

	Number	Amount
Loans outstanding to Officials and senior executive staff	10	\$179,367

## Note 8 - Commitments and Contingent Liabilities

Commitments to extend credit are agreements to lend to a member as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Because many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The credit union evaluates each member's creditworthiness on a case-by-case basis. The amount of collateral obtained, if deemed necessary by the credit union upon extension of credit, is based on loan committee credit evaluation of the counterparty. Collateral held varies but may include consumer assets, real estate and member share balances.

A summary of unfunded commitments is as follows:

Revolving open-end lines secured by real estate	50,061
Credit Card lines	2,696,979
Share draft lines	62,458
Business loans	1,415,461
<b>Total Unfunded Commitments</b>	<b>\$4,224,959</b>



### **SUPERVISORY COMMITTEE**



**Karim Kaisani**  
Chairman



**Nizar Motani**  
Member



**Habib Ismail**  
Member



**Sabrina Hassanali**  
Member

### **RECOVERY COMMITTEE**



**Nawroz Kapadia**  
Chairman



**Ali Jamal**  
Member

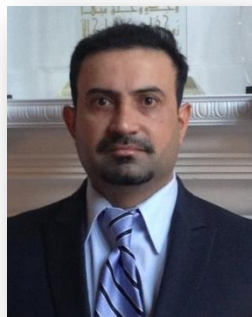
### **LOAN/CREDIT COMMITTEE**



**Sadruddin Sohani**  
Chairman



**Karim Kanji**  
Member



**Nooruddin Mithani**  
Member



**Rahim Asani**  
Member



**Suhel Kazani**  
Member

### **ORLANDO MANAGEMENT COMMITTEE**

Issa Kassam, Convenor  
Shiraz Lokhandwala, Member  
Habib Sewani, Member  
Salman Hamirani, Member  
Noorali Pirani, Member

### **ALABAMA MANAGEMENT COMMITTEE**

Rahim Budhwani, Convenor  
Anisha Rahim, Member  
Nizar Batada, Member  
Qahir Tharani, Member  
Nazleen Walji, Member

### **SENIOR MANAGEMENT**

Kabir Laiwalla  
Chief Executive Officer

Rizwan Pradhan  
Chief Financial Officer

Shaheen Mitha  
Chief Lending Officer

### **BACK OFFICE STAFF**

Meenaz Vaidya  
Compliance Officer

Shaila Nayani  
Accountant

Gulnar Gulamali  
Accountant

Karima Dayani  
Collection/Loan Officer

Ali Hirany  
Compliance Associate

Rosmin Panjwani  
Business Relationship Officer

Masooma Dosani  
Marketing Officer

Shazeen Mehdi  
Merchant Capture Services

### **LILBURN BRANCH**

Shama Velji  
Branch Manager

Salma Samani  
Head Teller

Aly Nathani  
Teller

Saleema Gaulani  
Teller

Rosmin Panjwani  
Teller

Shamsa Virani  
Teller

Saleema Gaulani  
Teller

Adil Gilani  
Teller

Naushin Jiwani  
Teller

Shahezad Panjwani  
Teller

### **ORLANDO BRANCH**

Nazneen Remtulla  
Office Manager

### **DECATUR BRANCH**

Parveen Lalani  
MSR / Loan Officer

Naveen Janmohammed  
MSR / Loan Officer

Sameer Tharani  
MSR / Loan Officer

Mehreen Meghani  
Head Teller

Mumtaz Gulamali  
Teller

Shamim Lakhdhir  
Teller

Zehra Gilani  
Teller

Noureen Tharwani  
Teller

Zaheer Pradhan  
Teller

Shabbir Hakani  
Teller

### **ALABAMA BRANCH**

Kim Rojani  
Office Manager

# **PLATINUM FEDERAL CREDIT UNION**

## **Branch Locations**

### **Lilburn Branch**

4794 Lawrenceville Hwy NW  
Lilburn, GA 30047

Telephone: 404-297-9797  
Fax: 770-500-3069  
Email: [Info@PlatinumFCU.org](mailto:Info@PlatinumFCU.org)

### **Decatur Branch**

1059 Mistletoe Road  
Decatur, GA 30033

Telephone: 404-297-9797  
Fax: 404-298-3281  
Email: [Decatur@PlatinumFCU.org](mailto:Decatur@PlatinumFCU.org)

### **Orlando Branch**

7041 Grand National Drive, Suite 201  
Orlando, FL 32819

Telephone: 407-226-0720  
Fax: 407-226-0750  
Email: [Orlando@PlatinumFCU.org](mailto:Orlando@PlatinumFCU.org)

### **Alabama Branch**

2801 John Hawkins Pkwy, Suite 153N  
Hoover, AL 35244

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