



Platinum
Federal Credit Union

2014 Annual Report





Kabir Laiwalla
CEO

LETTER FROM THE CEO

As Platinum Federal Credit Union (PFCU), your financial cooperative, navigated through a challenging year, the board and the management had to implement organizational development and operational strategies that were necessary in ensuring a bright future of your credit union. While the process of operational restructuring and strengthening remains a work in progress, the credit union has traversed a critical period in its history and we remain resolute and resilient in the quest to identify initiatives that we will cherish for years to come.

As we approach 2015, we are implementing new strategies and new approach to deliver quality service to our member-owners. We are happy to inform members that from all the lessons learned in the last 15 years and especially in 2014 we are modifying our approach towards operations and service to members. We are employing staff with years of experience in the field of banking to provide better quality of service to members of PFCU. Our mission is "to provide convenient sources of credit and other financial services to allow our members to accomplish their financial goals" and we stand by that commitment every day and reflect on it to improve on delivering our commitment each year.

PFCU has been financially sound since inception and have provided its members with annual reports, quarterly financial progress and monthly financials in order to maintain financial transparency. 2014 was another financially successful year where we grew 13.4% in assets, 12.4% in loans, 4.3% in membership, and contributed 13.6% towards net worth. Operating in a heavily regulated industry, PFCU has always strived to be in compliance with applicable rules and regulations. Since the climate of compliance is changing drastically, PFCU is modifying its products and services to remain in compliance. We will continue to educate our members with the changes in federal and state regulations so that they can adopt these changes and stay in compliance.

As we enter the 16th year, we look forward to continuing to meet your financial needs with the most competitive products and outstanding service. Thanks to your participation as a member owner, PFCU is growing by maintaining a strong capital structure that assures we will be here for you and your family today and in the future. We hope you'll join us in celebrating our 15th anniversary this year. We are honored to have been providing 15 years of service to our members and look forward to serving you even better for many more.

Sincerely,

Kabir Laiwalla
CEO

LETTER FROM THE CHAIRMAN



Kassemali Jinnah
Chairman of the Board

After 15 years of operation, Platinum Federal Credit Union (PFCU) is a Strong institution as evidenced by the various reports elsewhere in this document. Together, we have well addressed the challenges and the ups and downs of the economy, the changes in the banking environment and the increasing regulatory and compliance requirements. The Institution has grown from one room and one employee to an institution with an asset size of \$60 million, branches in Georgia, Florida and Alabama, over 7,000 members and over 35 employees.

Over the years, the products and their specifications have evolved according to the needs of PFCU membership, currently providing a range of checking, saving and loan products comparable to most banks and surpassing most peer credit unions. Since starting, PFCU has disbursed loans totaling \$170 million to its members and I feel humbled and proud when I come across examples of a member that got their first loan a few years ago and today is a strong capital provider to the institution, and an employer of many people. This is a true definition of co-operative banking, where the member owned institution is a vehicle for helping its members achieve their financial goals, in a cycle that grows the institution, exemplifying the spirit of our target community.

For its part, the Board of Directors, the Committee members, and the Staff are working diligently to maintain and build a robust structure to support this growth. In order to do so, there is continuous review and update of the products and services offered by PFCU, embracing technological changes, balancing the level of staffing and branches and developing internal and external training and communications. We continue to further strengthen the policies, procedures and resources to address compliance needs which not only serve to meet regulatory requirements but also to nurture a healthy organization.

As the fourth chairman on the Board of Directors of PFCU since its inception 15 years ago, I would sincerely like to appreciate and thank the volunteers that have worked hard and diligently over the years as the previous chairmen, directors and members of committees as well as the dedication of the management and staff. But mostly, I would like to acknowledge that it is the support of the members which has been responsible for the institution's progress.

As we advance into the future, we are moving ahead to better serve our membership with the opening of a new Sugarloaf branch in Atlanta, forming committees that are available locally to address member's needs and investigating new financial services for offer to the members. To represent this evolution, we have a new logo that best represents our proactive and rigorous approach towards new opportunities.

On this 15th anniversary, I congratulate our 7,000+ member-owners for being a part of the success story of your Platinum Federal Credit Union.

Sincerely,

Kassemali Jinnah
Chairman of the Board

2014 PFCU ACADEMIC SCHOLARSHIP PROGRAM

With the aim of promoting the pursuit of further education and fulfilling aspirations of life-long learning for its student members, PFCU introduced the Academic Scholarship Program in 2011. Fifty eight completed applications were submitted from 12 States for the 2014 PFCU Academic Scholarship Program. This program is available to all PFCU members irrespective of where they reside in the U.S. Applicants were from both genders, ranging in ages from 17 to 45 years, pursuing diverse educational programs from associate to advanced degrees, enrolled in 31 institutions of learning and aspiring in 17 academic disciplines.

Each and every application was processed for eligibility and completeness. An independent evaluation committee was appointed comprising of Mrs. Karima Eboo, Mr. Imran Hasni, Mrs. Laila Ali-Aswani, Mrs. Ashraf Meherali Punjani and Mrs. Shyna Mistry Punjani. Using a defined criteria, the evaluators spent a day reviewing all the applications and selecting 12 applicants, each to receive a scholarship award of \$2,500.

The 2104 PFCU Academic Scholarship Program awarded an aggregate amount totaling to \$30,000 which has again increased from \$25,000 in 2013. We would like to take this opportunity to thank Atlanta Retailers Association (ARA) for matching the contribution of PFCU, Independent Mortgage Associates for contributing one scholarship, and one scholarship contribution was received in the memory of Mr. Ahsan Velji.

The PFCU Management team and the Scholarship Evaluation team would like to congratulate each and every individual applicant for their achievements and excellence in education and extracurricular activities. We would also like to congratulate parents of each applicant for supporting the students in their excellence. The award ceremony was held on Saturday, June 7th at PFCU branch in ARA building and attended by board member of ARA, contributors, Chairman Mahmoud Eboo, scholarship evaluation committee members, board and staff of PFCU, and the recipients and their families.

The recipients of the 2014 PFCU Academic Scholarship Program:

Suman Momin (Georgia)
Shabnam Samsuddin (Georgia)
Sameer Thakker (Georgia)
Sarah Ladhani (Georgia)
Shazman Ali (Georgia)
Alyshaz Ali (Georgia)

Akbar Jamani (Georgia)
Ana Supariwala (Georgia)
Alishah Lakhani (Georgia)
Laila Wise (Georgia)
Anam Momin (Texas)
JB Makhani (Texas)



SUPERVISORY COMMITTEE REPORT



Karim Kaisani
Chairman,
Supervisory Committee

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

For the year 2014 the supervisory committee decided to change the independent credit union supervisory audit firm to a more qualified CPA firm. The committee engaged Mauldin & Jenkins, CPA Firm to perform the financial audit for one year period ending September 30, 2014. The committee had 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. Both auditors have recommended changes in processes to improve the operations. 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. In the year 2014 NCUA has performed several follow up audits for PFCU and its MSB member's compliance with the BSA rules and regulations. 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 for PFCU to continue to provide MSB Account services to its members, we urge members to provide all information necessary to keep you in compliance which will also keep PFCU accounts in compliance.

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.

Supervisory committee is confident that the Board of Directors are 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, CFO Thomas Healan, CCO Tony Pleasant and their 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.

I would like to thank Mr. Nizar Motani, Mr. Zeeshan Rehmani and Mr. Mahmud Jetha for volunteering their time and knowledge and being part of supervisory committee.

Karim Kaisani
Chairman, Supervisory Committee



Rahim Asani
Loan Committee
Chairman

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 commercial property 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 on an ongoing basis to meet the members' needs and to ensure 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 2014, PFCU loan portfolio grew by 12.41% as members took advantage of the various loans offered by the credit union. This year PFCU issued 1,222 loans to its members totaling to \$23.52 million in loan disbursed. PFCU's total outstanding loan balance reached \$39.70 million as of December 31, 2014 compared to \$35.31 million as of December 31, 2013.

Our residential real estate loans saw great momentum both in purchase and refinance. We 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. However, we are still near the member business lending cap of 12.25% enforced by the government on credit unions, which is limiting PFCU to increase its commercial lending portfolio and help member finance their commercial real estate loans.

PFCU offered a special 1.99% interest rate for 6 months on balance transfer and 0% balance transfer fee in 2014 for its VISA® Platinum Credit Card holders. Several members took advantage of this lucrative offer and saved hundreds of dollars in interest on their higher rate credit cards with outside banks. We urge members to make PFCU VISA® Platinum Credit Card their top of the wallet card. PFCU VISA® Platinum Credit Card earns ScoreCard® Reward Points for each dollar spent. ScoreCard® Reward Points can be redeemed for various merchandise, travel, gift cards as well as statement credit.

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 for PFCU Business Credit Card as other banks impose maximum cash back you can earn. PFCU offers credit limits of up to \$25,000 with low interest rates on outstanding balances.

PFCU's loan delinquency ratio increased to 0.68% in 2014 from 0.23% in 2013. 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 four other truly dedicated volunteers: Mr. Nizar Ali, Mr. Nooruddin Mithani, Mr. Suhel Kazani, Mr. Karim Kanji, and Mr. Ebrahim Jaffer. I would also like to thank our Chief Lending Officer, Ms. Shaheen Mitha and our loan officers, for their hard work and support. On behalf of the Committee, I wish to express our appreciation for your business and the support given to us.

Rahim Asani
Loan Committee Chairman

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2014 (UNAUDITED)

ASSETS	2014	2013
Cash and Equivalents	\$11,397,932	\$10,358,636
Receivables	406,154	16,286
Loans to Members	32,405,432	27,540,201
Business Loans	7,293,228	7,774,403
Allowance for Loan Loss	(233,595)	(234,201)
Investments		
Certificate of Deposit	3,528,791	3,463,000
Accrued Interest	183,899	163,404
NCUA Share Insurance Fund	516,308	372,393
Prepaid and Other Assets	213,399	121,855
Property, Equipment, and Furniture Net of accumulated depreciation	2,107,172	1,392,037
TOTAL ASSETS	\$57,818,720	\$50,968,014
LIABILITIES	2014	2013
Accounts Payable and Other Liabilities	\$1,416,655	\$903,406
Notes Payable	1,521,820	-
Member Deposits		
Savings Accounts	12,401,025	11,638,422
Personal Checking	4,551,157	3,901,337
Business Checking	14,351,120	11,791,790
Money Market	7,036,824	7,179,343
Certificate of Deposit	7,834,294	7,584,083
IRA Accounts	570,433	516,732
College Saving Plan	2,689,086	2,660,864
	49,433,939	45,272,571
Equity		
Reserve Fund	900,000	900,000
Undivided Earnings	4,546,306	3,892,037
	5,446,306	4,792,037
TOTAL LIABILITIES AND EQUITY	\$57,818,720	\$50,968,014

STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 2014 (UNAUDITED)

REVENUE	2014	2013
Interest on Loans	\$2,142,469	\$2,030,424
Interest on Investments	38,311	28,156
Fees	1,475,443	1,394,526
Miscellaneous	115,792	98,099
	<u>3,772,015</u>	<u>3,551,205</u>

EXPENSES

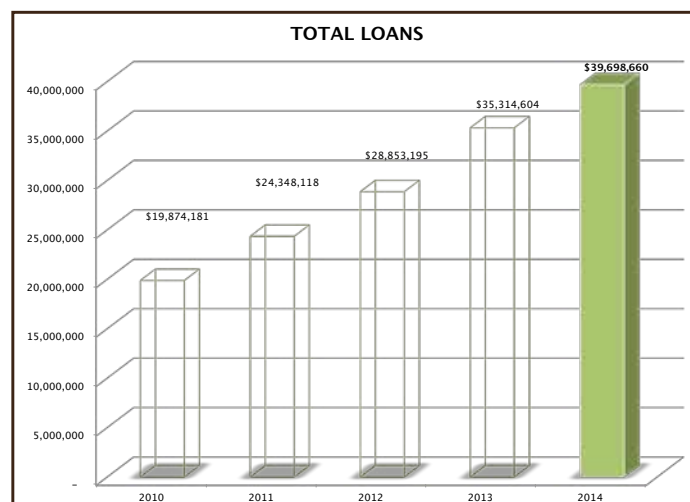
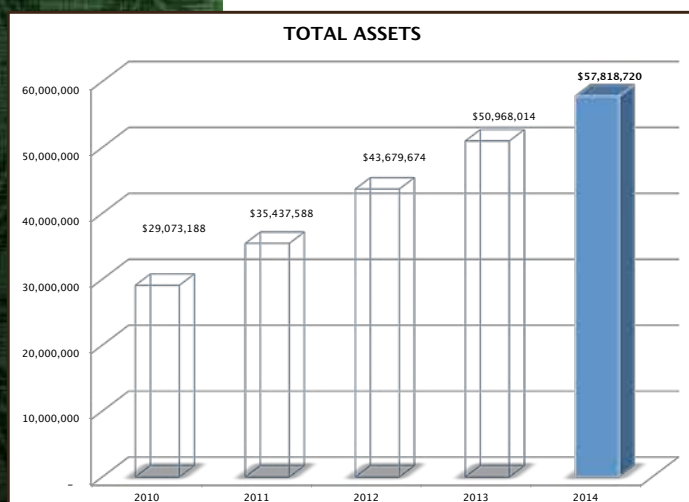
Salaries & Benefits	1,522,051	1,325,035
Office Occupancy Expenses	137,413	119,275
Office Operating Expenses	740,108	729,601
Loan Servicing Expenses	165,615	127,754
Professional & Outside Services	95,623	49,411
Marketing / Member Education	92,790	94,584
Misc. Operating Expenses	128,019	100,829
Provision for Loan Losses	-	4,150
	<u>2,881,619</u>	<u>2,550,639</u>

COST OF FUNDS	2014	2013
Interest on Borrowings	\$3,913	\$134
Dividend Expenses	232,214	244,043
	<u>236,127</u>	<u>244,177</u>

NET OPERATING GAIN / (LOSS)	654,269	756,389
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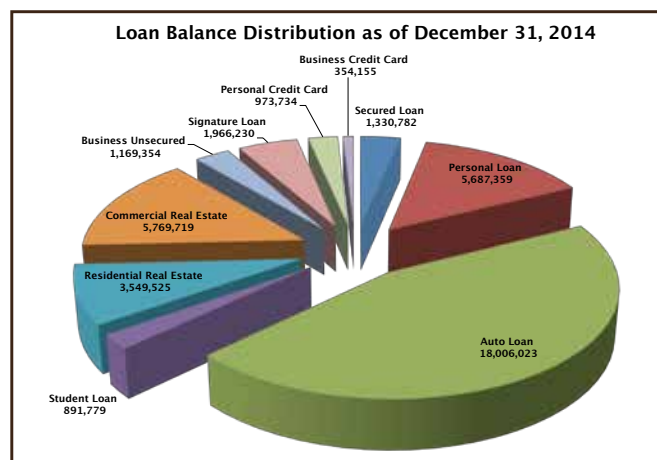
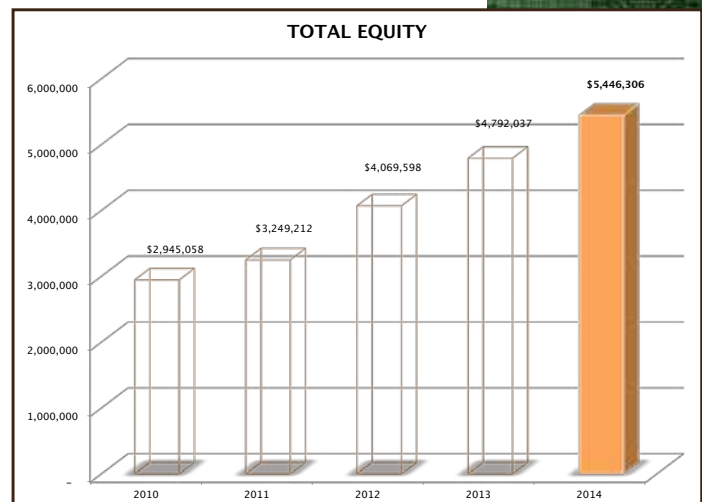
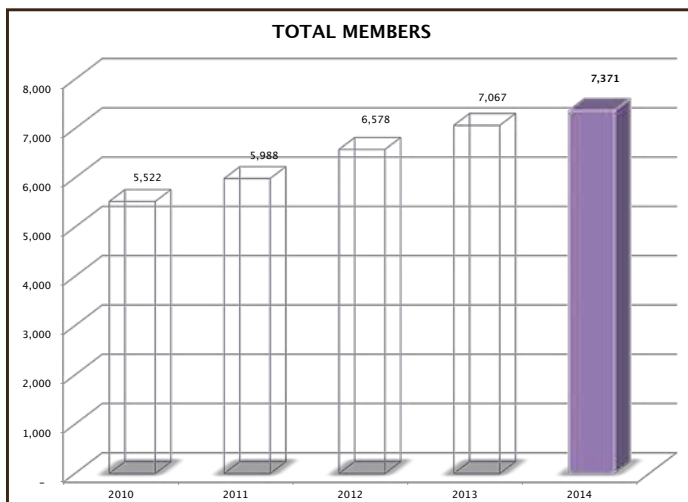
Extraordinary Gains and Losses	-	(33,949)
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CONTRIBUTION TO CAPITAL	\$654,269	\$722,440
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CASH FLOW

	12/31/14	12/31/13
Cash From Operating Activities:		
Net Income/Loss	\$654,269	\$722,440
Change in Other Assets	(645,822)	(120,775)
Change in Other Liabilities	513,249	141,109
Cash From Operating Activities	521,696	742,774
Cash From Investing Activities:		
Change in Investments	(65,791)	(1,734,000)
Change in Loans	(4,384,662)	(6,363,922)
Change in Fixed Assets	(715,135)	(7,419)
Cash From Investing Activities	(5,165,588)	(8,105,341)
Cash From Financing Activities:		
Change in Borrowings	1,521,820	(214,780)
Change in Deposits	4,161,368	6,554,057
Cash From Financing Activities	5,683,188	6,339,277
Net Change in Cash	\$1,039,296	\$(1,023,290)
Cash at beginning of the period	10,358,636	11,381,926
Cash at end of the period	11,397,932	10,358,636
Net Change in Cash	\$1,039,296	\$(1,023,290)



PLATINUM FEDERAL CREDIT UNION

Notes to Financial Statements December 31, 2014

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 Corporate Credit Unions, Credit Unions 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 Corporate Credit Unions, Credit Unions and Banks.

Note 3-Loans to Members

The composition of loans to members are as follows:

Secured Loan	1,330,782	3.35%
Personal Loan	5,687,359	14.33%
Auto Loan	18,006,023	45.36%
Student Loan	891,779	2.25%
Residential Real Estate Loan	3,549,525	8.94%
Commercial Real Estate Loan	5,769,719	14.53%
Business Unsecured Loan	1,169,354	2.95%
Signature Loan	1,966,230	4.95%
Personal Credit Card	973,734	2.45%
Business Credit Card	354,155	0.89%
Total Loans to Members	\$39,698,660	100.00%

Note 4-Allowance for Loan Losses

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

Balance on 1/1/2014	234,201
Add: Provision for Loan Losses Expense	0
Add: Recoveries on Charged-off Loans	20,037
Less: Charged-off Loans	(20,643)
Balance on 12/31/2014	\$233,595

Note 5-Other Assets & Prepaid and Fixed Assets

Other assets are summarized as follows:

Prepaid Expense	164,071
Security Deposit for Office Rent	2,150
Security Deposit for Credit Card Clearing	36,919
Security Deposit for Debit Card Clearing	10,259
Total Other Assets & Prepaid	\$213,399

Fixed assets are summarized as follows:

Land, Building and Improvements	2,237,502
Furniture and Fixtures	191,089
Data Processing Equipment	625,286
Total Cost	3,053,877
Accumulated depreciation	(946,705)
Net carrying amount	\$2,107,172

PICTURES FROM 2014 PFCU PROGRAMS & EVENTS

PLATINUM FEDERAL CREDIT UNION

Notes to Financial Statements December 31, 2014

continued...

Note 6-Deposit Accounts

A summary of deposit accounts are as follows:

Savings Accounts	12,401,025	25.08%
Personal Checking Accounts	4,551,157	9.21%
Business Checking Accounts	14,351,120	29.04%
Money Market Accounts	7,036,824	14.23%
Certificate of Deposits	7,834,294	15.84%
IRA Accounts	570,433	1.15%
College Saving Plan	2,689,086	5.45%
Total Deposits	\$49,433,939	100.00%

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	16	\$807,014

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 are as follows:

Revolving open-end lines secured by real estate	183,197
Credit Card lines	3,501,181
Unfunded Commitments for Non-Business Loans	282,396
Unfunded Commitments for Business Loans	154,958
Total Unfunded Commitments	\$4,121,732



Board of Directors



Kassemali Jinnah
Chairman



Nizar Ali
Vice Chairman



Nooruddin Mithani
Secretary



Afzal Mithwani
Treasurer



Rahim Asani
Director



Karim Kaisani
Director



Ebrahim Jaffer
Director



Nawroz Kapadia
Director



Shahid Charania
Director

SUPERVISORY COMMITTEE



Karim Kaisani
Chairman



Nizar Motani
Member



Mahmud Jetha
Member



Zeeshan Rehmani
Member

RECOVERY COMMITTEE



Nawroz Kapadia
Chairman



Ali Jamal
Member



Nadir Nanji
Member

LOAN/CREDIT COMMITTEE



Rahim Asani
Chairman



Karim Kanji
Member



Nooruddin Mithani
Member



Nizar Ali
Chairman



Suhel Kazani
Member



Ebrahim Jaffer
Director

ORLANDO MANAGEMENT COMMITTEE



Issa Kassam
Convener



Shiraz Lokhandwala
Member



Salman Hamirani
Member



Noorali Pirani
Member



Shams Ebrahim
Member

ALABAMA MANAGEMENT COMMITTEE



Rahim Budhwani
Convener



Anisha Rahim
Member



Nizar Batada
Member



Qahir Tharani
Member



Nazleen Walji
Member



Rubina Charania
Member



Hussain Hussain
Member

TAMPA MANAGEMENT COMMITTEE



Nooruddin Lalani
Convener



Afrose Kalani
Member



Nizar Bhojani
Member



Nadrishah Rattani
Member



Nooruddin Mandani
Member

ATLANTA NORTHWEST MANAGEMENT COMMITTEE



Mahmud Jetha,
Convener



Jaffer Lutfaeli,
Member



Fatima Virani,
Member

ATLANTA SOUTH MANAGEMENT COMMITTEE



Ameen Abdulla,
Convener



Salima Peerani,
Member



Nooruddin Khaja,
Member

SENIOR MANAGEMENT

Kabir Laiwalla

Chief Executive Officer

Thomas Healan

Chief Financial Officer

Shaheen Mitha

Chief Lending Officer

Tony Pleasant

Senior Compliance Officer

BACK OFFICE STAFF

Donna Ezell

Operations Manager

Aly Nathani

Compliance Associate

Shamsa Virani

Compliance Associate

Gulzar Hussain

Accountant

Shaila Nayani

Accountant

Gulnar Gulamali

Accountant

Shazeen Mehdi

Merchant Capture Services

Shamsa Hakani

Merchant Capture Services

LILBURN BRANCH

Farida Perani

Branch Manager

Aamir Ali

Loan Officer

Rosmin Panjwani

Member Services

Salma Samani

Head Teller

Saleema Gaulani

Asst. Head Teller

Salima Punjwani

Teller

Shehzad Babvani

Teller

Perviz Walji

Teller

Shenaz Dandawala

Teller

Shabnam Bhamani

Teller

Shahezzad Panjwani

Teller

ORLANDO BRANCH

Nazneen Remtulla

Office Manager

DECATUR BRANCH

Rupal Lightwala

Branch Manager

Moiz Punjwani

Loan Officer

Karima Dayani

Collection/Loan Officer

Shahbaz Mawgin

Member Service Rep.

Khatija Roy

Member Service Rep.

Wenona Harris

Head Teller

Shamim Lakhdir

Teller

Shanel Anderson

Teller

Mumtaz Gulamali

Teller

Reshma Surti

Teller

ALABAMA BRANCH

Zohra Kassam

Office Manager

Noorin Fidai

Office Manager

Lilburn Branch

4794 Lawrenceville Hwy NW
Lilburn, GA 30047
Telephone: 404-297-9797
Fax: 770-500-3069
Email: Info@PlatinumFCU.org

Orlando Branch

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Email: Orlando@PlatinumFCU.org

Decatur Branch

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Fax: 404-298-3281
Email: Decatur@PlatinumFCU.org

Alabama Branch

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