



Platinum
Federal Credit Union

2025 Annual Report *25th* Anniversary

Community Impact in 25 years of Service

As Platinum Federal Credit Union celebrates 25 years of dedicated service, we remain passionate in our commitment to fostering meaningful change within the communities we serve. Over the past year, we have continued to support programs and initiatives that promote financial literacy and strengthen local partnerships. This enduring legacy of partnership and service reflects our core belief in the power of collaboration. Here are some highlights that reflect our ongoing efforts to promote collaboration and impactful community engagement:



Awarded over
\$1 million
in scholarships over
the last **14 years**



Came together with PFCU staff
and members to donate to local
food drives during
the holiday season



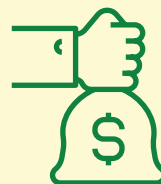
In 2024, we awarded
\$115,000
in scholarships to
46 students



Celebrated **International
Credit Union Day**
to reflect upon PFCU's history, its
achievement, and recognize hard work



Donated
250+ school bags
filled with supplies to families in
the Ismaili community



Sponsored events in collaboration with
**AKEPB, IPN, AKF,
and other Ismaili
institutions**



Donated
100 bags of
hygiene products to new
immigrant communities



Members
12,558



Celebrated
25 years of
service to our members
and community



Account
21,874

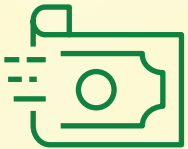


Assets Over
\$300 Million



Gen Y & Gen Z transactions account for over

70% of Personal Transactions



Deposits Over
\$288 million



Hundreds of Members
helped during COVID via PPP and
Other Loan Programs



Capital of almost
\$30 million



Hundreds of Members
helped during the Great Recession



Number of Loans
Disbursed since inception
23,000+



Hundreds of new
immigrant families helped
since inception



Amount of Loans Disbursed
since inception Over
\$800 million



Several Financial
Educational sessions conducted



Average Number of
Transactions per month over
175,000



Online Financial Education for Individuals as
well as Businesses



Average Amount of
Transactions per month over
\$900 million

**.....And Much
More!!!!**

From Your BOARD CHAIR AND CEO

Dear valued Members of Platinum Federal Credit Union,

As we conclude the year 2024, we are proud to celebrate a significant milestone – **25 years of dedicated service** to our members and community. This achievement is a testament to the hard work, commitment, and passion of everyone involved in the success of Platinum Federal Credit Union (PFCU) – from our devoted volunteers to our outstanding team members. I am truly honored to serve as your Board Chairman during this remarkable time.

Adding to the excitement, **S&P Global Market Intelligence** ranked PFCU **15th among the best-performing credit unions nationwide** in their 2024 rankings. To be recognized among the top 100 credit unions in the United States – and to achieve such a high placement – is a tremendous honor and a reflection of the trust and loyalty you have placed in us.

Financial Performance and Growth

The year 2024 was a record-breaking one for PFCU. We achieved **gross annual revenues exceeding \$17 million** – the highest in our 25-year history. Despite the challenges of a volatile interest rate environment, we remained agile and proactive, ensuring that our members continued to receive **high-quality, competitively priced products and services**.

We are especially proud to share that **dividend paid to our members** increased significantly – from **\$2.87 million in 2023 to \$4.68 million in 2024** – providing our members even greater returns on their deposits.

Our institution experienced strong, healthy growth across all key areas:

- Total assets surpassed \$319 million.
- Loans grew by 15.23%
- Deposits increased by 13.65%
- Net worth grew by an impressive 19.00%

We successfully maintained a strong **Net Worth Ratio of 9.36%** well above the 7% regulatory benchmark for being considered “well-capitalized”. As we look to the future, we remain committed to achieving and exceeding the long-term regulatory goal of 10% to ensure continued strength and security for all our members.

Commitment to Community and Education

At PFCU, community service and investing in our youth remain core to our mission. In 2024, we proudly hosted our 14th Annual PFCU Academic Scholarship Award Ceremony, awarding **46 scholarships of \$2,500** each, totaling **\$115,000**. This vital initiative would not be possible without the

incredible support from our generous sponsors, including ARA, AMA, and may PFCU members. Together, we are empowering the next generation to achieve their academic dreams.

Our community outreach extended beyond scholarships. We continued our tradition of donating **school bags and supplies** to children within the Ismaili community and local Georgia schools, **providing food to Atlanta-area food banks, and supporting various charitable foundations**. Through these efforts, PFCU proudly plays an active role in uplifting our broader community. Through our 5-5-5 loans, we were able to assist several new immigrants to **get housing and other emergency assistance**.

Enhancing Member Experience Through Innovation

In 2024, we made significant strides in enhancing your banking experience:

- We successfully transitioned all VISA® Debit and Credit Cards to **new contactless designs**.
- We saw a surge in **Youth Savings** and **Youth Checking** account openings, fostering financial responsibility among our younger members with high rates on their deposits with the power of VISA® Contactless Debit Card.
- Our members embraced digital convenience with record numbers of transactions through **Zelle®, Real-Time Payments**, and as **early adopters of FedNow®**.
- Our **Platinum 360** module further empowered members to connect and manage **bank accounts, credit cards, investment accounts, budgeting tools** and perform online transfers – all seamlessly within the **PFCU Mobile and Online App**.

We remain committed to continuous innovation, ensuring that your financial journey is easier, faster, and more secure.

Looking Ahead

Your trust and loyalty fuel our progress! We are grateful to be your first choice for your financial needs and remain committed to supporting you in achieving your personal and financial goals. As our members thrive, so does our community, and together, we are building a brighter, stronger future.

Thank you for your continued confidence in Platinum Federal Credit Union. Here's to many more years of success – together.

With sincere appreciation,

Shyna Punjani
Chairman



Kabir Laiwalla
CEO



LOAN COMMITTEE REPORT

Loan Chairman's Report – 2024 Annual Report

The Loan Committee ensures that members' deposits are responsibly used to support fellow members in need—whether it's for a home, car, business, emergency, or fund a new venture. **Platinum Federal Credit Union (PFCU)** remains committed to supporting members by offering access to financing for all worthwhile purposes.

The Leading department is entrusted with evaluating each loan request fairly and equitably, in strict alignment with PFCU's lending policies. The Committee actively assesses and updates loan policies to remain compliant with **NCUA regulations** and better serve our members' evolving needs.

Loan Portfolio Highlights

- **Total loans disbursed: 1,339 loans**
- **Total disbursed amount: \$100.67 million**
- **Outstanding loan balance** (as of Dec 31, 2024): **\$28.22 million**, a **15.26%** increase from 2023's \$198 million

Our sustained loan growth is a direct reflection of member confidence and participation.

Purpose-Driven Lending for Community Impact

In 2024, the Loan Committee continued its mission to Financially Elevate the Community. We focused on supporting financially underserved members through specialized products such as:

- 5-5-5 Emergency Loans
- Auto Loans for new immigrants
- Vocational Income Program (VIP) Loans

We worked closely with the National Settlement team and Economic Planning Board (EPB) throughout the country, attended settlement seminars and visited Jamat Khana's in New York and New Jersey. The Committee, in collaboration with the Board, remains committed to monitoring member needs and responding with relevant loan solutions.

Auto Loans and Credit Cards

Auto loan rates also rose in 2024, yet PFCU remained competitive by offering **lower-than-market interest rates** on both new and pre-owned vehicles. In total:

- Total auto loan volume: \$47.41 million

Our **VISA® Platinum credit cards** continue to offer rates as low as **9.90%**, and we've increased limits for members with strong credit history and usage patterns.

Commercial and SBA Lending

Despite a rise in interest rates during the year, we saw healthy interest from members in investing in residential and commercial properties and launching new business ventures. PFCU originated several commercial real estate loans, including:

- **Commercial loans totaling \$19.26 million**
- **2 SBA 7(a) loan totaling \$425,000**

Our team is optimistic about expanding access to SBA 7(a) loans, providing members with the tools to grow their businesses and acquire property.

Residential Lending Performance

The housing market slowed in response to rising mortgage rates; however, PFCU continued to provide competitive rates and quick closings to support members' homeownership goals. Thanks to our **in-house mortgage servicing**, members benefited from faster turnarounds and personalized service.

Delinquency and Charge-Off Performance

PFCU maintained strong asset quality:

- **Loan delinquency ratio: 0.27%**
- **Charge-off ratio: 0.04%**

Our Recovery Committee remained proactive in working with struggling members—extending loan terms and offering support. Many members responded positively, reaffirming their commitment to our cooperative values.

Acknowledgments

I extend my sincere appreciation to the dedicated volunteers who served on the Loan Committee in 2024:

- Mr. Amin Tejani
- Mrs. Shereza Tajuddin
- Mrs. Ashma Alibhoy
- Mr. Imtyaz Isani
- Mr. Salim Khambawala
- Mr. Hussain Tejani
- Mr. Sameer Rattani

Special thanks go to our Chief Lending Officer, Ms. Shaheen Mitha, and our loan officers for their hard work, professionalism, and support throughout the year. On behalf of the Loan Committee, I thank you—our valued members—for your continued trust and business.



Ali Ravji
Director, Loan Committee

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

For the year 2024 the supervisory committee engaged in independent qualified CPA audit firm to perform comprehensive financial audit of the credit union and provide their opinion. The financial audit was performed as of December 31, 2024. We are happy to report that PFCU's progress and financial condition has been strong in 2024, and PFCU is in compliance with all applicable laws and regulations. Additionally, NCUA examiners conduct a 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. NCUA performed exam of PFCU and its member's compliance with the BSA rules and regulations. NCUA examiners were satisfied with the compliance measures put in place by PFCU to deter and mitigate inherent risks as well as increase the net worth ratio generating adequate net income after the increase in deposits that resulted in dilution of net worth ratio. PFCU's Board and compliance department continues to ensure compliance with the requirement as set forth by NCUA.

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 audit 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, CCO Meenaz Hooda, CLO Shaheen Mitha, CFO Rebecca Hulett, VP Branch Operations Karima Dayani, and their staff have performed their duties attentively and competently while being always mindful that the financial success and soundness of the credit union are top priorities. We like to thank our internal audit staff Shazameen Lalani for her help in conducting internal control audits.

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. Karim Dhanani, Ms. Asma Surani, and Mr. Karim Kaisani for volunteering their time and knowledge and being part of supervisory committee. I would also like to thank the staff of the credit union for another year of exceptional performance.



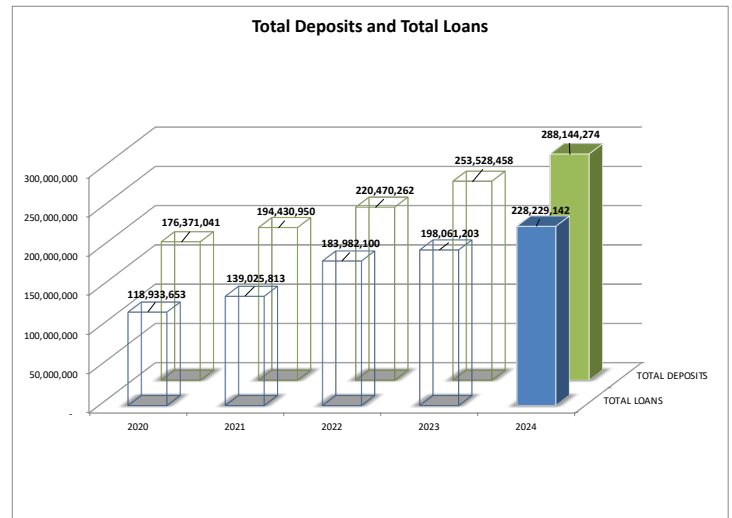
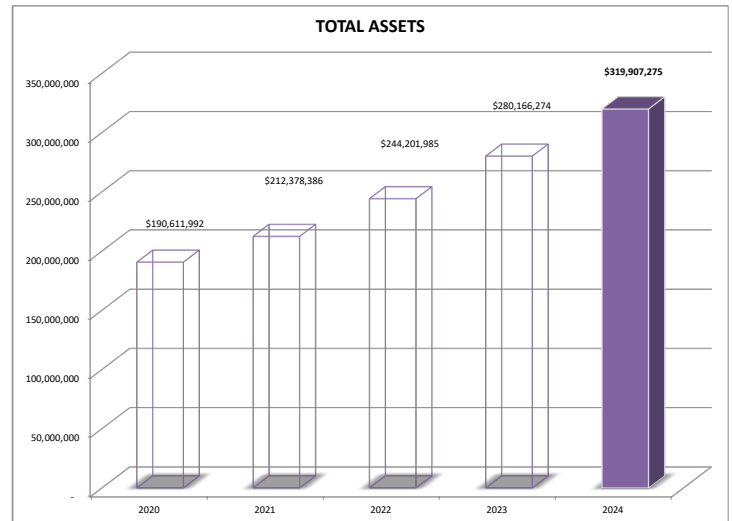
Karim Vastani
Supervisory Committee Chairman

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION DECEMBER 31, 2024 AND 2023

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash and Equivalents	\$33,672,281	\$43,382,024	Accounts Payable and Other Liabilities	\$1,834,995	\$1,488,628
Receivables	\$168,894	180,859	Notes Payable	-	-
Loans to Members	\$178,676,944	161,978,151		\$1,834,995	\$1,488,628
Business Loans	\$49,552,198	36,083,052			
Allowance for Loan Loss	\$(1,153,111)	(989,575)			
			Member Deposits		
Investments			Savings Accounts	\$45,959,128	\$51,027,908
Certificate of Deposit	\$27,387,000	\$21,103,000	Personal Checking	\$33,543,486	\$36,281,170
U.S. Government Securities	\$21,769,391	9,366,560	Business Checking	\$87,521,485	\$72,196,973
Corporate CU & FHLB	\$351,342	333,591	Money Market	\$6,510,765	\$13,664,059
			Certificate of Deposit	\$111,213,609	\$76,966,688
Accrued Interest	\$1,089,377	750,406	IRA Accounts	\$1,054,076	\$950,201
NCUA Share Insurance Fund	\$2,078,510	1,721,481	College Saving Plan & all other Shares	\$2,341,724	\$2,441,459
Prepaid and Other Assets	\$717,321	743,572		\$288,144,274	\$253,528,458
Property, Equipment, and Furniture					
Net of accumulated depreciation	\$5,597,128	5,513,154			
			Equity		
			Undivided Earnings	\$29,928,006	\$25,149,189
				\$29,928,006	\$25,149,189
TOTAL ASSETS	\$319,907,275	\$280,166,274	TOTAL LIABILITIES AND EQUITY	\$319,907,275	\$280,166,274

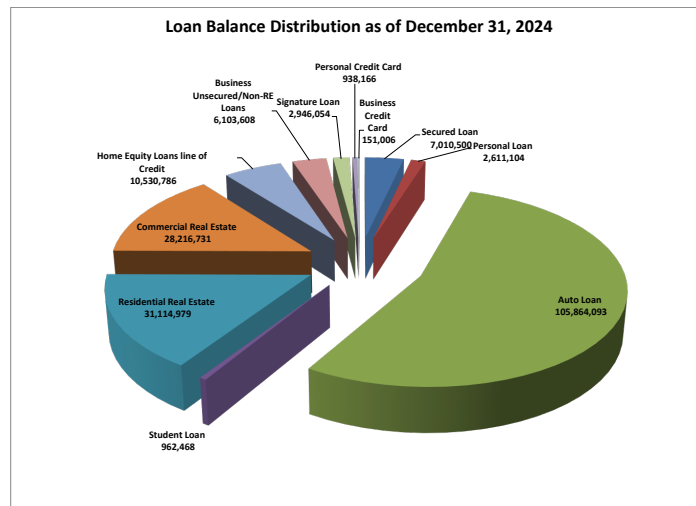
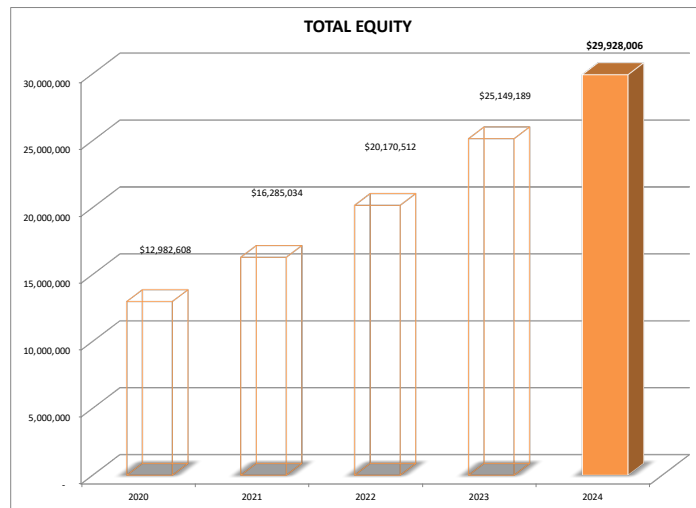
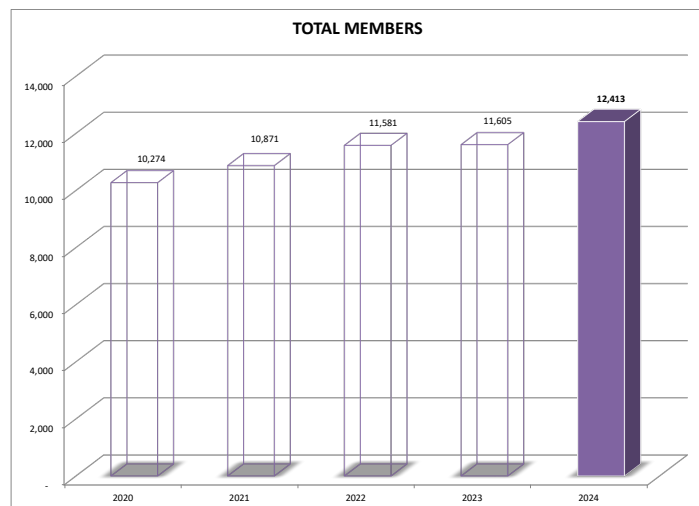
CONSOLIDATED STATEMENTS OF OPERATIONS YEARS ENDED DECEMBER 31, 2024 AND 2023

REVENUE	2024	2023
Interest on Loans	\$10,865,985	\$8,353,568
Interest on Investments	2,269,492	1,362,303
Fees	4,171,475	4,019,882
Miscellaneous	342,648	357,235
	17,649,599	14,092,989
EXPENSES		
Salaries & Benefits	\$4,317,158	\$3,461,862
Office Occupancy Expenses	515,303	411,779
Office Operating Expenses	1,592,055	1,129,411
Loan Servicing Expenses	700,767	533,218
Professional & Outside Services	149,670	118,180
Marketing / Member Education	151,978	233,147
Misc. Operating Expenses	508,758	260,460
Provision for Loan Losses	252,526	99,083
	8,188,216	6,247,140
COST OF FUNDS		
Interest on Borrowings	\$11,714	\$2,006
Dividend Expenses	4,670,852	2,865,165
	4,682,566	2,867,171
NET OPERATING GAIN / (LOSS)	4,778,817	4,978,678
Extraordinary Gains and Losses	-	-
CONTRIBUTION TO CAPITAL	\$4,778,817	\$4,978,678



CASH FLOW

	12/31/24	12/31/23
Cash From Operating Activities:		
Net Income/Loss	\$4,778,817	\$4,978,678
Change in Other Assets	\$(494,247)	\$(589,398)
Change in Other Liabilities	\$346,367	\$(2,072,584)
Cash From Operating Activities	\$4,630,937	\$2,316,696
Cash From Investing Activities:		
Change in Investments	\$6,136,582	\$165,419
Change in Loans	\$(30,167,939)	\$(14,079,103)
Change in Fixed Assets	\$(83,974)	\$(799,096)
Accumulated Unrealized Gains	\$-	\$-
Cash From Investing Activities	\$(24,115,330)	\$(14,712,781)
Cash From Financing Activities:		
Change in Borrowings	\$-	\$-
Change in Deposits	\$34,615,816	\$33,058,196
Cash From Financing Activities	\$34,615,816	\$33,058,196
Net Change in Cash	\$15,131,423	\$20,662,111
Cash at beginning of the period	\$43,382,024	\$24,062,750
Cash at end of the period	\$33,672,281	\$43,382,024
Net Change in Cash	\$(9,709,742)	\$19,319,273



PLATINUM FEDERAL CREDIT UNION

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024

Note 1-Significant Accounting Policies

Method of Accounting. The credit union financial statements have been prepared on the accrual basis of Generally Accepted Accounting Principles in the United States of America.

Investments. Platinum Federal Credit Union does have Investment in US Government Agency Securities, investments in Shares Deposits & CDs in Corporates, 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 loan term 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 relates to outstanding loans. The Allowance for Loan Losses is derived from charges made to the Provision for Loan Losses adjusted by charge-offs and net recoveries. The Allowance for Loan Losses represents management's evaluation of various factors influencing the collectability of individual loans. The Credit Union management maintains it adequate to absorb probable losses related to outstanding loans.

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



Zahir Ladhani
Treasurer

PLATINUM FEDERAL CREDIT UNION

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2023 (CONTINUED)

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 board of directors sets the dividend rate every quarter for regular share accounts, and dividends are charged to the Statement of Income when declared.

Note 2-Investments

Platinum Federal Credit Union does have Investment in U.S. Government Agency Securities, Shares Deposits & CDs in Corporates, CUs, and Banks.

	2024
Deposits in CD's banks, and Credit Unions, Corporate CU	\$27,387,000
Investments on Available-for-Sale Agency Securities	21,769,391
Investments on Federal Home Loan Bank of Atlanta	296,400
	\$49,452,791

Note 3-Loans to Members

The composition of loans to members are as follows:

	2024	
Secured Loan	\$11,791,054	5.17%
Personal Loan	\$2,699,225	1.18%
Auto Loan	\$103,094,746	45.17%
Student Loan	\$897,213	0.39%
Residential Real Estate	\$41,086,489	18.00%
Commercial Real Estate	\$40,956,186	17.95%
Home Equity Loans line of Credit	\$14,665,087	6.43%
Business Unsecured	\$6,571,680	2.88%
Signature Loan	\$3,499,955	1.53%
Personal Credit Card	\$943,175	0.41%
Business Credit Card	\$133,624	0.06%
SBA Loans	\$1,890,708	0.83%
	\$228,229,142	100.00%

Note 4-Allowance for Loan Losses

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

	2024
Balance on 12/31/2023	989,575
Add: Provision for Loan Losses Expense	252,526
Add: Recoveries on Charged-off Loans	1,762
Less: Charged-off Loans	(90,752)
Balance on 12/31/2024	1,153,111

Note 5-Other Assets & Prepaid and Fixed Assets

Other assets are summarized as follows:

	2023
Prepaid Expense	\$620,190
Security Deposit for Office Rent & Electricity	1,500
Security Deposit for Credit Card Clearing	35,641
Security Deposit for Debit Card Clearing	35,543
Value of Investments in CUSOs	7,662
Capitla Lease (Net)	16,785
Total Other Assets & Prepaid	\$717,321

Fixed assets are summarized as follows:

	2024
Land, Building and Improvements	\$6,356,936
Furniture and Fixtures	685,392
Data Processing Equipment	944,137
Total Cost	\$7,986,465
Accumulated Depreciation	(2,389,337)
Net carrying amount	\$5,597,128

Note 6-Deposit Accounts

A summary of deposit accounts are as follows:

	2024
Savings Accounts	\$45,959,128
Personal Checking Accounts	\$33,543,486
Business Checking Accounts	\$87,521,485
Money Market Accounts	\$6,510,765
Certificate of Deposits	\$111,213,609
IRA Accounts	\$1,054,076
College Saving Plan &All other Shares	\$2,341,724
Total Deposits	\$288,144,274

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	\$1,035,838

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. Obligations 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 the 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:

	2023
Revolving open-end lines secured by real estate	\$15,875,110
Credit Card lines	7,611,160
Unfunded Commitments for Share Draft LOC	38,390
Unfunded Commitments for Overdraft Protection	-
Other Unfunded Commitments	1,814,323
Total Unfunded Commitments	\$25,338,983

25th Anniversary



AKF Walk & Run



Food Drive



Staff Packing school bags



Staff Packing hygiene bags



Congratulations!

2024 PFCU Academic Scholarship Award Recipients

Aahil Hasnain	Arwa Gulzar	Sara Vadasariya
Aariz Tejani	Ayaan Ajaney	Sara Veerjee
Adnan Porbanderwala	Ayan Chagani	Shaan Bharwani
Ahad Ali	Insha Budhwani	Shariq Khimani
Ali Muhammad Lalani	Ishan Sundrani	Shaun Karani
Aliraj Virani	Mahek Huda	Shifa Jiwani
Alisha Vegdani	Neha Dossani	Soha Nathani
Alishah Lakhani	Neha Nasar	Umair Ali
Aliza Morani	Rayyan Surani	Zafira Gilani
Anusha Merchant	Rehan Mukhida	Zaheen Kamruddin
Areesh Merchant	Ruhee Merchant	Zanir Pirani
Aren Dosani	Saddiq Rupani	Zaryab Kanjiani
Arish Virani	Safia Tejani	Zeenia Charania
Ariz Keshwani	Samad Hakani	Zia Virani
Armaan Lalani	Sara Anis Ali	Zishan Pirani
		Zoya Bharwani

Thank You

- Atlanta Retailers Association
- Alabama Merchants Association
- The Mamdani Foundation
- PFCU Chairman & Presidents
- Roshan G. Mamdani
- Center for Cosmetic & Sedation Dentistry
- Tajuddin Mithani & Family
- Salim and Laila Merchant & family
- Karim Kamruddin Lakhani & Family
- Sayani Family in memory of Shahabuddin Sayani
- Baraka Foundation Ali Ravji & Rahim Asani
- Hussein and Laila Kurji & family
- Imtiaz & Shamsa Isani & Family
- Salim and Shyna Punjani in memory of Sultana & Ahmed Punjani
- Asif and Natacha Parbatani & family
- Jamal Tajuddin & Family
- Ibrahim Jivani & Family
- Mehboob & Mumtaz Lalani & Family
- Sherali Hajiyan & Family
- Azmina Allauddin Babwani

BOARD OF DIRECTORS



Shyna Punjani
Chairperson



Amin Tejani
Vice-Chairman



Shereza Tajuddin
Secretary



Zahir Ladhani
Treasurer



Karim Vastani
Director
Supervisory



Amin Karmali
Director
Outreach



Ashma Alibhoy
Director
Recovery



Ali Ravji
Director
Loans



Shahid Rupani
Director
Strategy

Supervisory Committee:

Karim Vastani - Chairman
Asma Surani - Member
Karim Kesani - Member
Karim Dhanani - Member

Recovery Committee:

Shereza Tajuddin - Chairperson

Loan/Credit Committee:

Ali Ravji - Chairman
Sameer Ratani - Member
Salim Khambawala - Member
Hussain Tejani - Member
Amin Tejani - Member
Imtyaz Isani - Member

Alabama Branch Management Committee:

Sameer Rattani - Convener
Laila Rajpari - Member
Hussain Hussain - Member
Gulzar Nilgiriwala - Member

Orlando Branch Management Committee:

Mehmood Bhatia - Convener

Tampa Virtual Branch Committee:

Nizar Damani - Convener

Memphis Virtual Branch Committee:

Akbar Somani - Convener

Virginia Virtual Branch Committee:

Ali Ravji - Convener

NY/NJ Virtual Branch Committee:

Saleem Devani - Convener

Arkansas Virtual Branch Committee:

Amin Lalani - Convener

Miami Virtual Branch Committee:

Farid Ali - Convener

Toll Free: 1-877-PFCU4YOU (732-8496) | **Website:** www.PlatinumFCU.org | **Email:** MemberService@PlatinumFCU.org

Lilburn Branch | 4794 Lawrenceville Hwy NW • Lilburn, GA 30047 | Telephone: 404-297-9797

Orlando Branch | 7041 Grand National Drive, Suite 201 • Orlando, FL 32819 | Telephone: 404-637-0926 or 407-226-0720

Decatur Branch | 1059 Mistletoe Road • Decatur, GA 30033 | Telephone: 404-297-9797

Alabama Branch | 2020 Patton Chapel Rd • Hoover, AL 35244 | Telephone: 404-637-0925 or 205-403-8881

Sugarloaf Branch | 2035 Sugarloaf Circle • Duluth, GA 30097 | Telephone: 404-297-9797

