

Quarterly Report

Qtr 4
2015



Dear Fellow Member-owners,

On behalf of the Board of Directors, the Committees and the Staff of the Platinum Federal

Credit Union (PFCU) I would like to wish every member a happy and prosperous new year for 2016.

There's nothing better than to report the end of another successful year for PFCU. We saw an asset growth of 20%, a record number of loans amounting to a loan growth around 25% and the outstanding loan amount crossing the \$50 million mark. This is a great vindication of the range of products and services PFCU has to offer, that are not only geared towards members needs but also competitive in the market.

2015 saw the reopening of the refurbished Lilburn branch as well as the opening of our new Sugarloaf branch which helps us better serve our members in the Duluth, Johns Creek, Suwanee and Lawrenceville areas. This new branch also serves as the main back office hub. In addition, we continue to improve our web and mobile services. Watch out for further details on this.

At the strategic planning meeting held this December, we examined the past as part of planning the future. Apart from the good numbers this year, we have witnessed positive feedback on the good service at the teller desks,

loan desks and on the phone. Our operations and compliance performance is also showing excellent results. For 2016 and beyond, the strategic plan includes comprehensive activities to achieve continued growth in a planned manner combined with an emphasis on providing the best service and products to the members and for the overall best health of your credit union.

As part of introducing new services, PFCU has partnered with Member Wealth Management to provide investment and insurance solutions to include 529 plans, retirement plans, wealth management, life and health insurance, etc. PFCU members can also receive free business evaluations as an added benefit.

Watch out for the 16th Annual Meeting dates and venue announcement. Meanwhile, I invite you to be proud of your credit union, by liking PFCU on Facebook and Google+. Remember, a 'like' for PFCU is also a pat on your own back. Also, join PFCU on twitter and LinkedIn to get up to date information on offers, products and services.

Help PFCU get even better by filling out the survey that has been sent out so the board and management can further evaluate and introduce services and solutions that best meet our members needs and profiles.

Sincerely,

Kas Jinnah
Chairman

Have a New Year's resolution to save more money?

We can give you a kick start!

2016

Platinum FCU can help kick start your savings plan this year with our many savings account options. We offer competitive dividends, personal service and security you can trust.

- Regular Share Savings Accounts
- Certificate Accounts
- Money Market Accounts
- Roth and Traditional IRAs
- Health Savings Accounts
- College Savings Accounts

We can even make the process easier if you sign up for payroll deduction and direct deposit! Kick start your savings and make that resolution stick. Visit our website at platinumfcu.org for more information.



HIGH INTEREST CREDIT CARD BALANCE GOT YOU DOWN?
LET THE PLATINUM FCU VISA® CARD TURN YOUR FROWN AROUND!

0% **AND** **1.99%** APR*

Balance Transfer Fee

for first 9 months upon signup!

Visit www.platinumfcu.org or any of our branches to switch to the Platinum FCU VISA® card today.



Decatur Branch
1059 Mistletoe Road
Decatur, GA 30033

Sugarloaf Branch
2035 Sugarloaf Circle
Duluth, GA 30097

Lilburn Branch
4794 Lawrenceville Hwy NW
Lilburn, GA 30047

Alabama Branch
2801 John Hawkins Pkwy.
Suite 153 N
Hoover, AL 35244

Orlando Branch
7041 Grand National Dr.
Suite 201



Platinum
Federal Credit Union

Toll Free: 1-877-PFCU4YOU (732-8496)
Phone: 404-297-9797
Email: Memberservice@platinumfcu.org

APPLICATION DEADLINE:
MARCH 21, 2016

AWARD NOTIFICATION:
APRIL 10, 2016

PLATINUM FEDERAL CREDIT UNION Presents its 2016 Academic Scholarship Program

Our credit union will award several \$2,500 scholarships to well-rounded students* pursuing a college degree or a certificate/diploma course, who portray strong leadership skills through academics as well as community service, work experience, athletics, and extracurricular activities.

For additional information and to apply, visit our one of our local branches or www.platinumfcu.org/forms_app/scholarship.pdf



Toll Free: 1-877-PFCU4YOU (732-8496)

Phone: 404-297-9797

Email: Memberservice@platinumfcu.org



We have more than 5,000 shared branch locations. Call us or visit our website to find one near you

Partner



**PFCU Board of Directors, PFCU Scholarship Committee Members and their family members of the same household are not eligible.*



MEMBER WEALTH MANAGEMENT



1-877-PFCU4YOU (732-8496)
www.platinumfcu.org
Info@platinumfcu.org

Dear Fellow Member,

We are happy to announce that Platinum Federal Credit Union (PFCU) now provides access to Financial Services for its members through MassMutual - Member Wealth Management. They have a staff of Financial Services Professionals to assist you. MassMutual has a long history of financial strength and we are proud to provide access to their Financial Services for our Platinum Federal Credit Union (PFCU) family.

We are excited about the opportunity to be able to provide access to the following products and services to our membership through this new alliance:

- **Securities Products** — including mutual funds, IRA's (Traditional and Roth), 529 Plans, corporate, government or municipal bonds, stocks, and other investment products and instruments.
- **Insurance Products** — including life insurance, disability income insurance, long-term care insurance and fixed and variable products and annuities;
- **Basic Business Evaluation at No Charge to PFCU Members**

We encourage you to contact one of our member service representatives or branch managers to schedule a meeting with a qualified financial services advisor, for a no-charge, no obligation opportunity to discuss your particular situation and needs. Meetings can be held at the Credit Union office or at your office. You can also email mwm@PlatinumFCU.org to schedule your appointment today!

It is always prudent to review your current situation and where you stand on your future needs. I trust this will be time well spent. Please visit the new website at www.pfcu-mwm.com for education materials such as newsletters, articles and calculators as well as information on various products and services offered through this partnership.

Sincerely,
Kabir Laiwalla
CEO

Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC. Supervisory Office: 222 Central Park Avenue, Suite 1100, Virginia Beach VA 23462 (757) 490-9041. Insurance offered through Massachusetts Mutual Life Insurance Company and other fine companies. Member Wealth Management and Platinum Federal Credit Union are not a subsidiaries or affiliate of MML Investors Services, LLC or MassMutual.

Investments and/or insurance products offered:

- ARE NOT insured by the FDIC or any other federal government agency
- ARE NOT bank deposits or other obligations of or guaranteed by the bank
- ARE subject to investment risks, including the possible loss of principal amount invested.

Board of Directors

Kassemali Jinnah
Chairman

Nizar Ali
Vice Chairman

Nooruddin Mithani
Secretary

Sheraz Alidina
Treasurer

Ebrahim Jaffer
Director - Business Outreach

Rahim Asani
Director Loan Committee

Ali Jamal
Director - HR

Nawroz Kapadia
Director - Recovery

Karim Kaisani
Director Supervisor Committee

Holiday Closings

Martin Luther King, Jr. Day:
January 18

President,s Day:
February 15



	November 2015	August 2015	May 31, 2015	February 2015
Assets:	\$72,054,058	\$70,614,095	\$62,384,875	\$62,783,1178
Loans:	\$50,366,636	\$46,557,505	\$42,340,846	\$39,701,177
Members:	7,760	7,640	7,531	7394

Federally insured
by NCUA

