

QUARTERLY UPDATE

Summer Edition 2014

CHAIRMAN NOTES



Dear fellow members,

On behalf of the Board of Directors, the committees and the staff of Platinum Federal Credit

Union, I would like to start this message with wishing every member "Imamat Day Mubarak!"

Also, congratulations to the 12 winners from Georgia and Texas who received the Academic Scholarship Award this year. The total for the 2014 scholarship fund was \$30,000. Each winner received \$2,500, and as members, the comfort of having PFCU to support them in their future financial needs. I would like to take this opportunity once again to thank the ARA board and its members for their continuing support of the scholarship program. In addition, our thanks goes to Dave Menna of the Independent Mortgage Association for their contribution of one scholarship.

In cognizance of the many institutions that serve our community, I am proud to state that PFCU has been embarking upon and continuing its active participation in several projects, products and activities to help strengthen our partnership and support of AKF, AKYSB, IPN, AKEPB, AKEB, etc. You can see some of these activities on our Facebook page.

For many young people, this is the time when responsibility for attaining and managing money transfers from parents to themselves. So, I encourage

our members, especially our younger members, to visit and participate regularly on the PFCU Facebook page, and to use the page to communicate experiences that would help friends, such as buying a car and getting a loan for it, or consolidating a student loan. And remember, help and advice from the PFCU staff is only a phone call away. It's never too early or too late to get more money savvy and bring your financial picture more clearly on your radar.

During the months of June and July 2014, PFCU is offering an Auto Loan Special with rates as low as 1.75% APR. We encourage all auto buyers and existing members with loans at other financial institutions to take advantage of this offer while it lasts. For first-time buyers, this is an excellent opportunity to get the car you need and build up your credit at the same time.

And for July and August 2014, there is a Personal/Signature/Business Loan special rate of as low as 6.99% APR. Call the PFCU staff for details.

In my note in last quarter's newsletter, I mentioned that PFCU assets had crossed the \$50 million mark. Due to member growth and support, PFCU has now reached assets in excess of \$56 million. I thank and congratulate our member owners for your active participation. Together we can achieve greater milestones.

Yours Sincerely,
Kas Jinnah
Chairman

KNOCK OUT HIGH INTEREST

If you're in the market for a new or used car, let us help you KNOCK OUT high interest!

Your rate could be as low as:

1.75% APR*

At Platinum Federal Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to a down payment. And most people won't qualify for the lowest advertised rate.

But if you come to Platinum Federal Credit Union to be pre-approved for an auto loan, you can have the bargaining power you need to negotiate the best price possible. We can help you determine the monthly payment you can afford and offer you a great low rate.

So take that, high interest! For more information, visit www.platinumfcu.org or call (404) 297-9797 today.

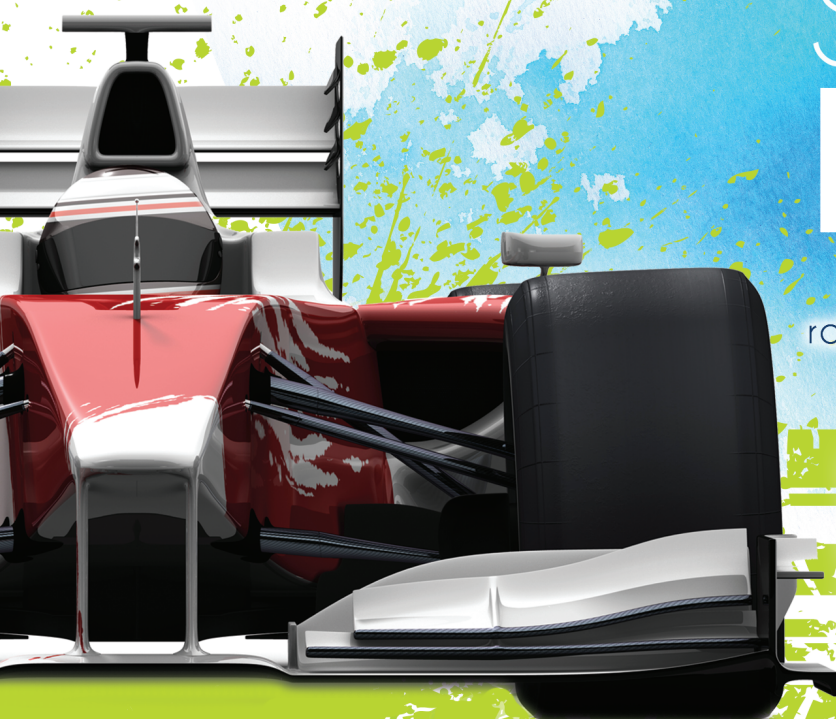
*Annual Percentage Rate. All loans subject to credit approval. Rates subject to change without notice.





PLATINUM FEDERAL
CREDIT UNION

Partners in Progress...



START YOUR ENGINES!

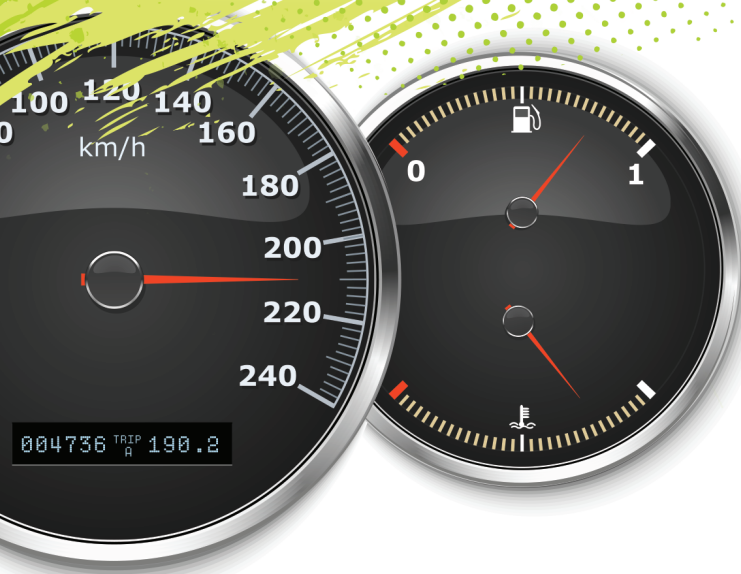
Platinum is revving up some great rates to get you rolling in a new car today.

We will beat your current loan rate by at least 1% or all of your loan processing fees are waived!

Take advantage of
RATES AS LOW AS

1.75%*!

For more information or to apply, visit
www.PlatinumFCU.org or visit one
of our branches.



Decatur Branch

1059 Mistletoe Road
Decatur, GA 30033
Toll Free: 1-877-PFCU4YOU
(732-8496)
Phone: 404-297-9797
Fax: 404-298-3281
Email: Decatur@platinumfcu.org

Orlando Branch

7041 Grand National Dr.
Suite 201
Orlando, FL 32819
Phone: 407-226-0720
Fax: 407-226-0750
Email: Orlando@platinumfcu.org

Sugarloaf Branch (Temporary)

2055 North Brown Rd., Suite 100
Lawrenceville, GA 30043

Alabama Branch

2801 John Hawkins Pkwy.
Suite 153 N
Hoover, AL 35244
Phone: 205-403-8881
Fax: 877-763-7194
Email: Alabama@platinumfcu.org



Federally Insured by NCUA

*APR = Annual Percentage Rate. Actual loan amount based on qualifications. All loans subject to credit approval.



**PLATINUM FEDERAL
CREDIT UNION**

Partners in Progress...

Platinum Federal Credit Union
is Shelling Out HOT Deals!

Got Big Plans for Some Summer Fun?

**Get a Personal, Signature and Business Loan
up to \$49,900 for as low as 6.99% APR*!**

For more information or to apply, visit
<http://www.PlatinumFcu.org/> or
visit one of our branches.

Decatur Branch

1059 Mistletoe Road
Decatur, GA 30033

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

Phone: 404-297-9797

Fax: 404-298-3281

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*APR = Annual Percentage Rate. Actual loan amount based on qualifications. All loans subject to credit approval. Rates apply to loans up to \$49,900.

Federally insured
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2014 PFCU ACADEMIC SCHOLARSHIP PROGRAM AWARD CEREMONY



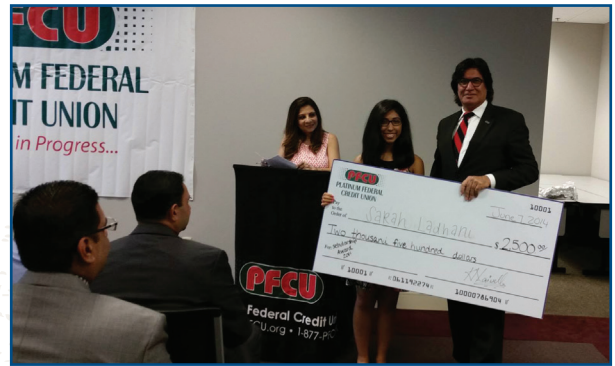
2014 PFCU Scholarship Award Recipients that were present at the award ceremony.



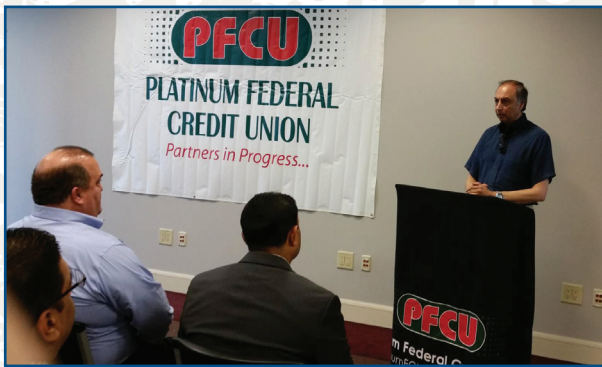
Alnashir Velji presenting an award dedicated in memory of Ahsan Velji to Alyshah Lakhani.



Attendees at the 2014 PFCU Scholarship Program Award Ceremony.



Chairman Kas Jinnah presenting award check to Sarah Ladhani.



Chairman Mahmood Eboo addressing the award recipients, their family, guests, PFCU board members and staff.



Chairman Mahmood Eboo presenting award check to Sameer Thakker.



Dave Menna of Independent Mortgage Associates presenting award to Akbar Jamani.



Karima Eboo, member of scholarship evaluation committee, presenting award to Alyshaz Ali.

2014 PFCU ACADEMIC SCHOLARSHIP PROGRAM AWARD CEREMONY



PFCU Board Chairman Kas Jinnah addressing the award recipients, their family, guests, board members & staff.



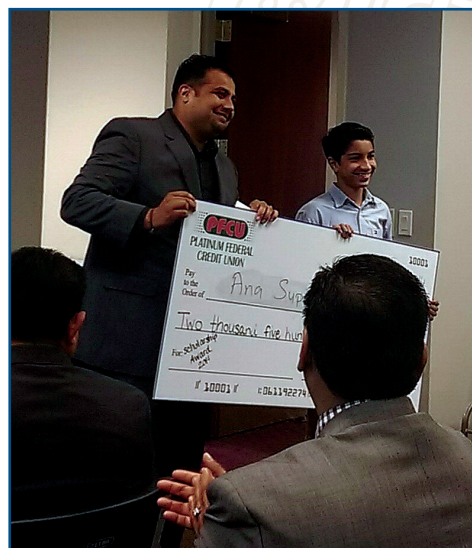
PFCU Board Secretary Nooruddin Mithani presenting award to Suman Momin.



PFCU Board Vice-Chairman Nizar Ali presenting award to Laila Wise.



Zehra Gillani addressing the members present at the award ceremony.



ARA Board member Anil Jivani presenting award of Ana Supariwala to her brother.

TELL YOUR FAMILY TO JOIN OURS

There's nothing like family. Your family cares. Your family wants what is best for you. Your family is there when you need them. At Platinum Federal Credit Union, our members are family, and we strive to make sure every member can feel the difference that makes. So why not let your family experience the benefits of our family?

Your immediate family is eligible to join Platinum Federal Credit Union and enjoy all the benefits of membership.

Help the people you love discover our low loan rates, strong rates on savings and convenient products and services. Tell them about the friendly, personal service you receive and the peace of mind that comes from doing business with an institution that puts your best interest first. Share with them the benefits of our credit union family. For more information, call the credit union at (404) 297-9797 today!



IDENTITY THEFT PREVENTION: ONLINE SECURITY

Identity theft continues to be a very real threat. According to the Bureau of Justice, about 7% of people age 16 or older were victims of identity theft in 2012. They report that the majority of identity theft incidents (85%) involved the fraudulent use of existing account information, such as credit card or bank account information.

Identity theft comes in many forms, and online fraud is an area of growing concern. The Federal Trade Commission offers the following tips for online security:

1. Beware of Imposters

Never give out your personal information over the phone, through the mail or over the Internet unless you have initiated the contact. If you receive an email or phone call from a company asking you to verify your personal information, do not respond, and don't click on any links within an email. Instead, call the customer service number listed on your statement, or type in the company's web address in your browser to contact customer service.

2. Clear Personal Information from Old Devices

Make sure you get rid of all personal information on your computer before you dispose of it. Use a wipe utility program to overwrite the entire hard drive. Similarly, permanently delete all information from your old mobile device before you dispose of it. Check your owner's manual, the service

provider's website, or the device manufacturer's website for information on how to delete information permanently, and how to save or transfer information to a new device

3. Encrypt Your Data

Use encryption software to keep your browser secure. Look for the "lock" icon on the status bar of your Internet browser to make sure the information you send online will be safe when it is transmitted.

4. Protect Your Password

Choose strong passwords. Never use your children's names, birthdays, pets' names, your street address or the last four digits of your phone number. Combine letters, numbers and other characters such as \$ and !. Don't forget to change your password often.

5. Limit Online Sharing

Limit the information you share about yourself online. Thieves can use personal information to answer security questions to access your accounts. Consider limiting who has access to your social media interaction, and never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.

Source: <http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>

TIME FOR YOUR BUSINESS TO SWITCH TO SPRINT?

Looking for a good reason to switch your business' wireless company? How about this... Platinum Federal Credit Union members get exclusives savings with the Sprint Credit Union Member Discount:

- Get **15% off** of select regularly priced Sprint monthly service
- Have your **activation fee waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZDS_ZZM.



	May 2014	February 2014	November 2013	August 2013
Assets:	\$56,243,018	\$52,705,965	\$50,597,506	\$49,473,146
Loans:	\$35,116,286	\$35,019,804	\$33,918,780	\$32,508,012
Members:	7,204	7,120	7,037	6,948

PFCU PLATINUM FEDERAL CREDIT UNION

1-877-PFCU4YOU (732-8496)

www.platinumfcu.org

Info@platinumfcu.org

Board of Directors

Kassemali Jinnah
Chairman

Nizar Ali
Vice Chairman

Nooruddin Mithani
Secretary

Afzal Mithwani
Treasurer

Ebrahim Jaffer
Director - Business Outreach

Rahim Asani
Director Loan Committee

Shahid Charania
Director - HR & Strategic Planning

Nawroz Kapadia
Director - Recovery

Karim Kaisani
Director - Supervisory Committee

Holiday Closings

Independence Day July 4

Imamat Day July 11

All branches will close one hour early.

Labor Day September 1

Columbus Day October 13



CREDIT UNION
SERVICE CENTERS.
The Member-Friendly Financial Network

Federally insured
by NCUA

