

Quarterly Report

Qtr 2
2015



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 Imamat Day Mubarak.

PFCU had a memorable 15th Annual General Meeting & Elections held on April 19th. You can see a short highlights video as well as pictures on the PFCU Facebook page. Following on from its humble beginnings with a 1 room office and 1 employee, PFCU now has assets of over \$60M, outstanding loans over \$40M and 7500+ members in 32 states. I am proud to note that PFCU continues to increase and improve its resources, products and services to mirror and support this healthy growth.

As a part of adding to our facilities, there was a grand opening of the Sugarloaf Branch on May 30th, attended by guest of Honor Melvin Everson, SE Council President Murad Abdullah, Members of PFCU, and Board of Directors, Committee Members and Staff of PFCU. You can also see a short highlights video as well as pictures of this event on our Facebook Page.

Over the years, we have developed and offer a wide range of products geared towards our members' needs. Presently we are seeing an increasing demand in home mortgage loans by members purchasing homes as well as refinancing homes before rates start going up. Also do visit the PFCU website regularly to keep abreast with current specials.

In order to provide thorough financial services, I would like to draw attention to the financial education material especially geared towards our youth at all branch locations and on our website under "resources/money guide."

I would also like to take this opportunity to thank the outgoing volunteers and congratulate the incoming volunteers on the board of directors and committees, as we move into the future and strengthen operations, including products and services, increased presence, personnel growth, policies, procedures and training towards meeting compliance and service needs, member communications and embracing technology.

Sincerely,
Kas Jinnah



PLATINUM
has the green you need
to grow your business seed

Are you starting a new business, or looking to improve your current operation? Platinum FCU offers a fantastic unsecured business loan that is sure to help your business thrive! We offer:

- Loan amounts up to \$49,900*
- Rates as low as 7.99%*
- 8.41% APR**
- Variable terms, and
- Funds can be used for business purchase, facility remodeling, working capital, inventory replenishment or more!

Contact Platinum FCU today to get the green you need to take your business to the next level!

 **Platinum**
Federal Credit Union
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* Rates subject to vary base on creditworthiness.

**Annual Percentage Rate. All loans subject to credit approval.

PFCU's 15th Annual Meeting

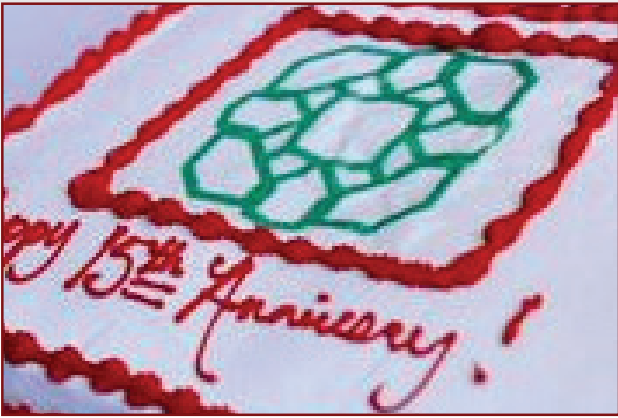
April 19, 2015 – Zyka Banquet Hall, Decatur, GA



Members at PFCU Annual Meeting



Members Present at PFCU AGM



Retiring Board Member Mr. Afzal Mithwani



Retiring Loan Committee Member Mr. Karim Kanji



2014 Employee of the Year Ms. Saleema Gaulani

PFCU's Sugarloaf Branch Grand Opening



PFCU's 2015 Academic Scholarship Program Awards Ceremony



MAKE THE SMART CHOICE WITH PLATINUM FEDERAL CREDIT UNION'S STUDENT DEFERRED LOANS



RATES AS LOW AS
5.99% APR*
APR 6.05%*

For more information, visit one of our
branches or check out our
website at www.PlatinumFCU.org!



Platinum
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*Annual Percentage Rate. All loans subject to credit approval.
Rates subject to vary base on creditworthiness.

Grow your savings this summer
with a special 12 month CD* rate
only available in the month of July!

In July, we'll offer:

- 12 month CD with dividend rate of 1.25%
- \$1000 minimum investment
- 1.26% APY**

Stop by the credit union this July to open
your 12 month CD and watch your savings
start to bloom!

** Applies to new money only. After the certificate is
opened, the dividend rate is fixed for the term.
A penalty is imposed for early withdrawal.
Fees could reduce earnings on the account.*

***Annual percent yield.*



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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 - Supervisory Committee

Holiday Closings
Independence Day

Saturday, July 4, 2015

Labor Day

Monday, September 7, 2015



Federally insured
by NCUA



	May 31, 2015	February 2015	November 2014	August 2014
Assets:	\$62,384,875	\$62,783,117	\$61,449,817	\$56,243,018
Loans:	\$42,340,846	\$39,701,177	\$38,069,585	\$35,116,286
Members:	7,531	7394	7,252	7,204