

Quarterly Report

Qtr 1
2015



Dear Fellow Members,
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 "Navroz Mubarak!" and to wish all members a successful year.

We continue to strengthen all aspects of operations at the credit union in this 15th year of operation and this growth is being complemented by a new logo that reflects strength, modernity and efficiency. You may have already seen this at the branches, website and our communication and marketing materials. I am pleased with the positive reaction by members to this logo.

The fire damage repair and remodeling of the Lilburn branch have been completed and the branch was opened in the first week of February and is already seeing robust member use. I sincerely thank members for their patience and apologize for the inconvenience during the period it was closed. The renovation at our new Sugarloaf branch is progressing well and should be ready for its grand opening within the first half of this year to bring full Branch services closer to our individual and business members in the Duluth, Lawrenceville and Suwanee areas.

The 2015 Academic Scholarship program has kicked off again, each scholarship being \$2500, with 18 scholarships already committed. This competition is open nationally to current and new members. I wish to thank ARA for again matching

PFCU with their contribution. This year I am also happy to recognize other sponsors to the scholarship program including contribution by The Mamdani Foundation in the memory of Aitmadi Amirali Gulamhusein Mamdani, Mr. and Mrs. Abdul Rehman Assanie Alidina, Tajuddin Mithani and family, Center for Cosmetic and Sedation Dentistry Dr. Nooredin Nurani, The Sohani Family in the memory of Rai Sadruddin Sohani & Raibanu Zarina Sohani, AMPM Management of Mr. Kamruddin Lakhani, Vintage Amusement in memory of Shahbudin Sayani, and Independent Mortgage Associates. I urge all the members to communicate to and encourage eligible students to apply. Application form is available online on the PFCU website at www.platinumfcu.org.

The 15th Annual General Meeting and entertainment will be held on Sunday April 19th at Zyka Banquet Hall. The directors, committee members and staff look forward to seeing you at the meeting.

As part of our continuing support and appreciation of the many projects of our Institutions, in this note I would like to draw attention to one of the many services provided by EPB, the Debt management Service. There is more information on this service elsewhere in this newsletter.

Once more, I thank the member owners for the tremendous support that has resulted in the robust growth and health of PFCU, as will be detailed at the Annual General Meeting.

Sincerely,

Kas Jinnah
Chairman

Join us for our 15th Annual Meeting!

Please join us for our 15th Annual Meeting to be held on Sunday, April 19th at Zyka Banquet Hall located at 1677 Scott Blvd. Decatur, GA 30033.

Registration and networking begins at 11:30 am and business meeting begins at noon.

FRESH START AUTO LOAN



Platinum

Federal Credit Union

DREAMING OF A NEW CAR BUT BAD CREDIT IS STANDING IN THE WAY?

Do you need another chance?

Your wish is our command with Platinum Federal Credit Union's Fresh Start Auto Program!

Platinum FCU can help you rebuild your credit through our second chance program. Qualified members that have had a few bumps on their credit score can be eligible for an auto loan!

For Pre Approval, Visit any of our locations or our website at www.PlatinumFCU.org.



GET IN THE SAVINGS GAME WITH A PLATINUM FCU MONEY MARKET ACCOUNT!

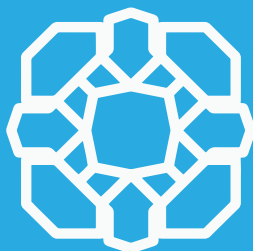
THE MORE YOU SAVE, THE MORE YOU EARN

With as little as \$1,000, you can open a
Platinum FCU money market account.

Receive up to 0.55% APY*!

Visit our website at www.platinumfcu.org, or stop by one of our
locations to apply and receive more information.

*APY = Annual Percentage Yield. Dividend rate and annual percentage yield may change at any time.



Platinum
Federal Credit Union



LOVE MY
CREDIT UNION
REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Platinum FCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

DEBT MANAGEMENT SUPPORT SERVICES

Aga Khan Economic Planning Board

To assist Jamati Members that are experiencing difficulties in managing their debt, EPB has created a Debt Management Service to provide **one-on-one support** assistance with **confidentiality as a top priority**.

Services Offered:

Help with Mortgage, Credit card, Personal and Business Loans
Negotiation with Creditors
Debt Restructuring
Credit Report/Credit Score Review
Bankruptcy Consultation

24 Hour Call Number:

1-888-6000-EPB (372)

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



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

Memorial Day Monday, May 25th



**CREDIT UNION
SERVICE CENTERS.**
The Member-Friendly Financial Network

Federally insured
by NCUA

