

Quarterly Report

Qtr 3
2015



Dear Fellow members,

As we carry on in our 16th year, I am pleased and proud that Platinum Federal Credit Union

(PFCU) is continuing its strong growth in all its key numbers. In keeping with this, August 2015 was a record month from the time PFCU started, with \$4.2M worth of loans disbursed and reaching assets of \$70M.

In accordance with our plans to develop geographically as well as adding to our products and services we are in the process of establishing two new virtual branches, in Little Rock, Arkansas and Knoxville, Tennessee. Also, we will soon be introducing 529 and 401K plans, IRA account with investments, and wealth management solutions available to all our members. Our technology is also moving ahead and watch out for an improved website and updates in the credit cards.

During the month of September, some members of the board and the CEO visited the Orlando branch, the Tampa virtual branch and the respective Jamaat Khanas. We also carried out committee members training/update and

met with Trade Associations and Jamaati leadership to exchange ideas. This two way communications and training that is performed periodically at all our branches serves as an essential exercise in ensuring that PFCU stays abreast with membership needs and keep improving its service.

PFCU continues to offer monthly specials and I encourage all members to keep their eyes out for these and take advantage. The details are sent in emails as well as on the PFCU website and available in all branches. Please ensure that PFCU has your latest email on file. You can also refer to your local committee members. You will also have noticed in the emails that PFCU continues to support our Institutions, and I hope many of you have become members of the Aga Khan Museum in Toronto.

While it is the board, committees, PFCU executives and staff's Endeavour to do their best, the success and growth that PFCU is continuing to enjoy is ultimately due to the great support and trust that has been exhibited by all its members that continue to partake in PFCU's products and services. For that I sincerely thank you.

Kas Jinnah
Chairman



Shared Branching Makes Your Life Easier!

Whether you're in the next town or on vacation, there is a credit union branch available to you - thanks to the convenience of shared branching.

That's right! PFCU participates in the CO-OP Shared Branch network giving you access to over 5,000 branches and 2,000 self-service locations across the nation. It's like having a PFCU branch where ever you go!

And don't forget you can always access your PFCU accounts 24 hours a day online at platinumfcu.org or via telephone by calling 1-877-PFCUTEL (732-8835).



Platinum
Federal Credit Union



LET THE REWARDS STACK UP

with a Platinum Federal Credit Union Business MasterCard® Credit Card

Up to 1%

CASH BACK

NO limit to how much you can earn!

As low as 9.99% APR*

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

Decatur Branch

1059 Mistletoe Road
Decatur, GA 30033

Alabama Branch

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

Lilburn Branch

4794 Lawrenceville Hwy NW
Lilburn, GA 30047

Sugarloaf Branch

2035 Sugarloaf Circle
Duluth, GA 30097

Orlando Branch

7041 Grand National Dr.
Suite 201
Orlando, FL 32819

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

Phone: 404-297-9797

Email: Memberservice@platinumfcu.org



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

ARKANSAS VIRTUAL BRANCH

Platinum Federal Credit Union's (PFCU) Board of Directors is excited to announce the launch of PFCU's Arkansas Virtual Branch. A committee of volunteers has been formed to support this new virtual branch. Members can access their accounts at PFCU via mobile/online banking apps as well as by visiting one of several shared branch locations and a number of surcharge free ATMs.



Hussain Farista
Convener



Hussain Jiwani
Member



Azmina Merchant
Member



Get your Personal Credit Card from
Platinum Federal Credit Union!

Interest Rates as low as

9.9%! APR*

Let our Personal Credit Card Work for You with
Scorecard Points for every Purchase and
limits up to \$10,000.

Reward Yourself with a Platinum FCU Personal
Credit Card and Earn Scorecard Points!
Points can be redeemed for merchandise, travel, gift
cards and statement credit.



Platinum
Federal Credit Union

Federally Insured by NCUA

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

Keep it safe this holiday season!

With so many consumers spending money during the holiday season, the potential for fraudulent activity, identity theft and other dangers will surely increase. To help avoid falling victim, shoppers should remain on alert and keep the following safety precautions top of mind throughout the season.

- To better protect your cash, debit cards or credit cards, you might consider alternative payment options for your holiday merchandise such as one time or multi-use disposable credit cards or money orders.
- When walking to your vehicle, keep your purse close to your body or wallet inside your pocket. Keep your keys in your hand and check the back seat and around the car before getting in. Also, try to avoid leaving your packages visible in your car windows as this can invite car break-ins.
- If shopping with small children, it's a good idea to set a central meeting place in case you become separated from one another. Teach your kids to ask mall security for help when necessary.
- Make sure to always keep your personal information private and passwords secure. Do not respond to online requests to verify your password or credit card information unless you initiated the contact. Do not keep your PINs written down in your wallet and take care to maintain your privacy when entering your PIN into a retail keypad.
- When obtaining cash from an ATM, observe your surroundings and minimize the time you spend at the machine by having your card out and ready to use. Never count your money at the ATM, instead, wait until you are safely back in your vehicle.
- When using a drive up ATM, keep your doors locked, windows up and engine running while waiting in line. Leave enough room between cars to allow for a quick exit should it become necessary. If anyone or anything appears to be suspicious, cancel your transaction and drive away.
- When shopping the Black Friday, Cyber Monday or other special holiday deals, make sure to read the fine print as many of these deals can include stipulations such as limited quantities, Internet only offers, limited purchasing hours or different return and exchange policies. Also, pay special attention to layaway plans that can include penalties for late payments or contract cancellations on returned merchandise.
- If shopping online, only shop the companies you know and trust. Check for background information if you plan to buy from an unfamiliar company and only use secure websites for purchases that include a locked padlock icon at the bottom of the screen or "https" in the URL address.
- When shopping for gift cards, understand the fees or limitations associated with each type. Retail gift cards can only be used with specific merchants, whereas network cards such as Visa, MasterCard, American Express and Discover can be used wherever the brand is accepted.
- Lastly, save all of your shopping receipts so you can compare the receipts with your bank or credit card statements to review for unauthorized transactions.

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

Holiday Closings

Columbus Day

October 12

Veterans Day

November 11

Thanksgiving Day

November 26

Christmas Day

December 25

New Year's Day

January 1



PFCU Election Watch

Platinum Federal Credit Union is soliciting members to be elected as director of the board for the year 2016-17. We would like to request members who have financial expertise, banking experience, or other core skills to please call Nominating Committee Chairman Mr. Karim Kaisani at (404) 787-2536 or email KarimK@PlatinumFCU.org. Qualified members can run for election as part of the nomination slate or can submit a petition signed by 1% members i.e. 76 members of Platinum Federal Credit Union.

Interested members should submit their completed application (available at the Credit Union), statement of qualification and biographical data to Platinum Federal Credit Union, Attention: Nominating Committee Chairman, 2035 Sugarloaf Circle, Duluth, GA 30097 not later than December 15th 2015. Applicants should obtain the requirements of the position and other details from the credit union office.

| | August 2015 | May 31, 2015 | February 2015 | November 2014 |
|----------|--------------|--------------|---------------|---------------|
| Assets: | \$70,614,095 | \$62,384,875 | \$62,783,1178 | \$61,449,817 |
| Loans: | \$46,557,505 | \$42,340,846 | \$39,701,177 | \$38,069,585 |
| Members: | 7,640 | 7,531 | 7394 | 7,252 |