



Dear Fellow Members,

I am happy to inform you that your credit union, PFCU, is offering special balance transfer promotion on personal VISA® Platinum Credit Card with 0% APR\* interest rate until May 30, 2014 and 0% Transfer Fee. The last date to take advantage of this offer is November 30, 2013. If you already have PFCU VISA® Platinum Credit Card, you can pay off your high interest balances on credit cards and also request for increase in your credit limit at PFCU. If you do not have PFCU VISA® Platinum Credit Card, now is the time to apply and take advantage of the 0% APR\* balance transfer promotion. See page 5 of the newsletter for all the details.

PFCU started offering Mobile Banking in the 4<sup>th</sup> quarter of 2011. We have updated these apps for all iPhone, Android, Windows and other platforms as well as added Bill Pay to the mobile banking App. Members who are using these apps are encouraged to update their app as well as members who are currently not using the app are encouraged to use the same. We are currently working on bringing the mobile deposit capture service to our members via the existing mobile banking app.

We are excited to announce the increase in student deferred loan amount from up to \$10,000 per student per year to up to \$20,000 per student per year. We have also introduced new student consolidation loan for up to \$80,000 per student. Both these student loans will have the same interest rate which is currently as low as 5.99%\*.

Those members who credit scores have been affected by the current economic downturn and are having difficulty financing their auto loans can take advantage of our new Fresh Start Auto Loan program without requiring a co-maker. Fresh Start loan program will also offer discounts towards good payment history. Please contact PFCU loan officers for further details on Fresh Start Auto Loans.

PFCU is soliciting Directors for the Board for the term 2014-2017. We would like to request members who have Human Resource, Marketing, Finance, Banking, or other core skills that would benefit the credit union, to please call the Nominating Committee Chairman Mr. Nizar Ali to discuss your potential involvement with PFCU.

On behalf of the entire Board of Directors, I appreciate members for making PFCU their first choice financial institution.

Yours Sincerely,



Anwar Ghaswala  
Chairman



\*Rates, terms and conditions are subject to change and vary based on credit worthiness, qualifications and collateral conditions. All loans are subject to approval.

## PFCU FINANCIALS

### PFCU's Quarterly Financial for 2012 - 2013

	<u>November 2012</u>	<u>February 2013</u>	<u>May 2013</u>	<u>August 2013</u>
<b>Total Assets</b>	\$42,002,073	\$46,487,960	\$47,976,255	\$49,473,146
<b>Number of Members</b>	6,532	6,664	6,795	6,948
<b>Amount of Loans</b>	\$28,384,196	\$29,487,998	\$31,288,075	\$32,508,012

## PFCU Election Watch

Platinum Federal Credit Union is soliciting members to be elected as director of the board for the new year. We would like to request members who have financial expertise, banking experience, or other core skills to please call Nominating Committee Chairman Mr. Nizar Ali at (434) 426-0124 or email NizarA@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. 69 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, 4794 Lawrenceville Hwy NW, Lilburn, GA 30047 not later than December 15<sup>th</sup> 2013.

Applicants should obtain the requirements of the position and other details from the credit union office.

**Are you carrying any debt? Do you have any interest expense? Would you like to increase your disposable income? If you answer yes to these questions, than you need to call **888-6000-EPB** for a confidential evaluation of your current debt. An experienced debt management coordinator will walk you through how to negotiate your debt and put cash back in your pocket. This is a free and confidential service offered by the Aga Khan Economic Planning Board. Call today!**

Alternatively, this service is also offered by most financial institutions or the following article from money magazine has some useful tools that you can use in the privacy of your home.

## 10 Personal Finance Tools You Should Use Now

By [Kimberly Palmer](#) – U.S. News – MONEY – Personal Finance

April 21, 2010

A few years ago, Trevor Flannigan decided to start managing his budget using the online tool *Mint.com*. The 23-year-old district manager of a grocery store chain in Minneapolis suspected he could be spending less money each month, but he needed help organizing his various credit, debit, and other bank accounts. So he entered his nine accounts into the website and started tracking how much he spent.

The website now warns him when he approaches the limit of his monthly budget in different categories, such as eating out. "When I see I already spent x amount of dollars, I say, 'It looks like I'm having soup for the last week of the month,'" says Flannigan.

Flannigan is among the thousands of consumers who have incorporated online personal financial management tools into their lives. While they have been around for years, only recently have they started to really take off, with about 1 in 4 consumers using some kind of tool. "With the downturn causing more financial headaches for people, they've become a lot more disciplined, so they are turning to tools," says Ron Shevlin, senior analyst at the research and advisory firm Aite.

The tools are also much better than they used to be. They now allow users to automatically upload all of their financial data for quick analysis. Shevlin adds that the process has also become more fun, because some sites, such as *www.wesabe.com*, make it easy to compare spending habits with other users, which makes budgeting a more social process. "It shows you, 'People like you spent money this way,' so there's more of a context," says Shevlin.

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## 10 Personal Finance Tools You Should Use Now

A recent survey by Aite suggests that personal finance tools actually change people's behavior, too. In a survey of people who use such tools, 3 in 4 said they now have better control of their finances. Two in 5 said they are saving more money, and 1 in 5 said they are paying less in late fees.

Dozens of tools now exist, so how can you pick the best one for you? Here's an overview of 10 of the most popular options:

- 1) On [Mint.com](#), you can upload your account information and get immediate insight into where your money is going. You can then use that information to start saving more money, like Flannigan did. That ease of use makes it one of the top-rated tools.
- 2) [Wesabe.com](#) also allows users to track where their money is going by uploading account information and reveals how their spending habits compare with others on the site. The social networking approach has its pros and cons; Some users say they enjoy the personalized tips but others find little use for them.
- 3) [Geezeo](#) offers its money management tools through banks and credit unions; It stopped taking on new consumer customers in January. But if your bank or credit union uses the program, you might enjoy using Geezeo to set goals and track your spending habits.
- 4) [Yodlee](#) also works with financial institutions to reach customers interested in online money management, but individual consumers can sign up for the service. Users say it's easy to upload their spending data and analyze where their money is going.
- 5) [Pennyminder](#) is ideal for families with multiple spenders because it allows users to see other family members' spending and jointly manage a household budget.
- 6) [You Need a Budget](#) is aimed at people living close to their budget and trying to pay off debt. The tool encourages you to decide where every dollar earned is going on a monthly basis, then helps you make adjustments if you spend too much.
- 7) [Buxfer's](#) simple design is appealing, as is the fact that users can sign in using a Google or Facebook account. It also has an easy tool for people who share expenses, such as roommates.
- 8) [Pocketsmith](#) focuses on calendar-based planning, which means it allows you to see how your monthly and annual expenses compare with what you bring in. It also encourages rigorous goal-setting.
- 9) [Moneydance](#) sells its desktop software for about \$40 but provides an extensive free trial. Users say it's easy to use with responsive customer service help
- 10) Your own bank or credit union. About 1 in 4 financial institutions currently offer online personal finance management tools, but they don't rate as well with users as independent sites do. Respondents to Aite's survey said that tools not associated with banks and credit unions made it easier to see all accounts in one place, check balances, and categorize spending.

Keep an open mind, though, because banks and credit unions will be putting more effort into their offerings. In fact, Aite's survey found that 60 percent of financial institutions that don't currently offer personal finance tools are considered doing so. Banks, says Shevlin, are looking for ways to say, "We can help you," in order to forge stronger relationships with customers.

Flannigan, who also runs the website [The Guide to Get Rich](#), says he'll continue monitoring his money habits online because he can see such a clear benefit. He says, "I've spent less money. It opens up your eyes to how much you're spending in each category and makes it easy to account for everything."



CREDIT UNIONS

# Unite *for* Good™



196 MILLION PEOPLE WORLDWIDE CHOOSE CREDIT UNIONS AS THEIR BEST FINANCIAL PARTNER

**October 17  
2013**

## INTERNATIONAL CREDIT UNION DAY®



NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY • NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY • NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY

**“Your Credit Union, PFCU, will be celebrating International Credit Union Day by appreciating members for their continuous support and participation. Stop by any PFCU branch location on Thursday, October 17 to show your support and help yourself to the tasty snacks and beverages.”**



Receive **0% APR\***

**Balance Transfers made between 08/19/2013 and 11/30/2013  
will receive 0% APR\* until May 30, 2014!  
And above All NO FEE on Balance Transfers  
Yes you read it right, NO FEE on Balance Transfers**



**If you already have a PFCU Platinum VISA® credit card--good for you.  
If not, it's time for a change.**

**PFCU's Platinum VISA® Credit Card is packed with convenience and offers ScoreCard® Reward Points which can be redeemed for Travel, Merchandise, Gift Cards, Statement Credit, etc.**

**Interest Rates as low as 9.90%\*\***

**Credit Lines up to \$10,000\*\***

**ScoreCard® Reward points**

**Call us at 404-297-9797  
or visit [www.PlatinumFCU.org](http://www.PlatinumFCU.org)**

\*APR = Annual Percentage Rate. 0% balance transfer rate applies to balances transferred between 08/19/13 and 11/30/13 for new and existing cardholders. Transfers made between 8/19/13 and 11/30/13 will have 0% APR until 5/30/14. After that, any unpaid balance transfer will revert back to your standard rate. All terms and conditions are subject to change without notice. Promotion does not apply to existing PFCU Visa® balances.

# You're always on the go. So is mobile banking.

The mobile banking app lets you access your bank, bill pay and credit card accounts anytime, anywhere.

That makes it the smart, simple and secure way to pay bills, view transactions and transfer money.

**"I paid my bills at the gym."**

**Make bill payments anywhere with mobile banking.**



- View all upcoming bills
- See bill details and history with just a touch
- Get helpful notifications so you never miss a payment
- Customize payment details, including the account you want to pay from, the amount of the payment and the payment date
- Get real time confirmation that your payment is scheduled

**"I checked my account balance at the mall."**

**Check on your cash flow and account balances in real time with mobile banking.**



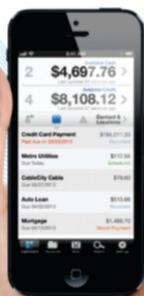
- View your available cash, available credit, upcoming bills and scheduled payments from the app dashboard
- See transaction and merchant details
- Add savings, checking and credit card accounts from other financial institutions for a consolidated view of your finances
- View a complete list of account transactions

**"We transferred money at the park."**

**Securely transfer funds anytime, anywhere with mobile banking.**



- Make transfers with mobile banking that are just as fast and secure as online banking
- Move money where you need it when you need it



## Download the mobile banking app now

1. Visit the App Store<sup>SM</sup> or Google Play<sup>TM</sup>
2. Search for PlatinumFCU
3. Select and download the app