



Dear Fellow Members,

On behalf of the board of directors, committee members and the staff, I would like to take this opportunity to thank Mr. Sadruddin Sohani, one of initial board members of Platinum Federal Credit Union, for his years of dedicated service towards PFCU as he decided to step down as the board member at the thirteenth annual meeting & elections. Mr. Sohani played a vital role in creating and growing the loan portfolio of PFCU and has been very instrumental in fulfilling the loan needs of members. We wish him success in his future endeavors.

I would like to welcome the newly appointed board of director Mr. Nooruddin Mithani. Mr. Mithani has been part of PFCU Loan committee for past several months and we are excited to have him as the new board member of PFCU. On behalf of the board, I would like to thank all the members of PFCU who attended the 13th Annual Meeting on a beautiful Sunday afternoon at Occasions Banquet Hall. Without you PFCU cannot succeed and your participation and involvement is of great importance to the growth and success of this institution. I would also like to thank Council President for Southeast USA Mr. Murad Abdulla for attending PFCU's annual meeting and addressing the members present and providing guidance to PFCU on community member's needs.

PFCU will be celebrating National Credit Union Youth Week which is from April 21-27 on Sunday, April 28th from 3pm to 6pm at PFCU Lilburn branch. Youth and Parents will be given activities and materials to encourage savings in addition to other fun filled activities. This event is open to all members of the Jamat that includes member of PFCU and non-members.

As we mentioned at the annual meeting that the compliance burden has increased in last couple of years on financial institutions and especially financial institution serving money service business. PFCU has increased staffing in its compliance department in order to continue to serve members who are engaged in money service business and be in compliance with all applicable laws, rules and regulations. Many banks have chosen to stop offering such services; however PFCU will continue to serve its membership. We urge the members who operate such accounts with PFCU to cooperate with the compliance department staff and provide necessary documents that will not only help PFCU, but will also help your business stay in compliance.

We had received feedback from members to offer signature loans without any guarantors and I am happy to inform the members that PFCU has started offering signature loans from \$10,000 to up to \$50,000 with no guarantors. The loan amount and interest rate is based on applicant's credit history, financials, etc.

PFCU has also been very successful in financing and refinancing Home Mortgage Loans for the members. We have been closing five to seven loans each month savings members on interest and closing costs. Interest rates have started rising up as the economy shows positive signs of stabilization. We urge the members to take advantage of the low rates and consider PFCU as the first option to finance your Home Mortgage loan.

We would like to once again urge all the members of the credit union to be the ambassadors of the credit union and spread the word of the products and services offered by PFCU to your friends and families. We feel proud to see new members join PFCU and take advantage of the offerings and when they mention that my friend or family member referred me to PFCU. Please make PFCU your preferred financial institution and let us know if there is anything we can do to make your banking experience at PFCU better.

Yours Sincerely,



Anwar Ghaswala
Chairman

PFCU FINANCIALS

PFCU's Quarterly Financial for 2012 - 2013

	<u>May 2012</u>	<u>August 2012</u>	<u>November 2012</u>	<u>February 2013</u>
Total Assets	\$38,973,288	\$41,840,949	\$42,002,073	\$46,487,960
Number of Members	6,215	6,393	6,532	6,664
Amount of Loans	\$24,911,009	\$26,697,193	\$28,384,196	\$29,487,998

Thirteenth Annual Meeting



Thirteenth Annual Meeting



President for Southeast Council Mr. Murad Abdulla



Employee of the Year Ms. Shamim Lakhdir



Employee of the Year 2012 Ms. Meenaz Vaidya



RSVP Draw winner Mr. Jamil Somani



RSVP Draw winner Mr. Malik Gaulani



RSVP Draw winner Mr. Alnashir Velji



Retiring Director of PFCU Mr. Sadruddin Sohani. Mr. Sohani has been volunteering in the capacity of Loan Committee Chairman since PFCU's inception in 2000.



Thirteenth Annual Meeting**COMING SOON - Ismaili Business Conference (IBC)**

There are more than 3,000 different franchise business companies in the United States. Franchises account for more than 10 percent of businesses with paid employees. The Ismaili Business Conference is your chance to be a part of this trillion-dollar sector of the economy. This June, attend the IBC to learn about exciting opportunities in franchising.

The IBC will bring together a number of franchisors to meet with Ismaili entrepreneurs. One out of every 12 companies has a franchise business model for investment. The industries will include Quick Service Restaurants—which are the most popular franchise businesses in the United States—Finance, Healthcare, Technology, Education and Service Sectors. Franchises have grown exponentially because they deliver what the public demands: brands and uniformity. The proven success of this business format is what attracts entrepreneurs. The IBC platform will help you explore various franchising prospects and select the right one for you. Take advantage of this excellent investment opportunity by attending the IBC in June 2013 in Atlanta, GA.

SIGNATURE LOANS UP TO \$49,900*

PLUS, OUR SIGNATURE LOANS ARE:

- Easy and secure
- Loans from \$10,000 to \$49,900
- Fast Response- 7 business days
- Variety of payment options to fit your budget

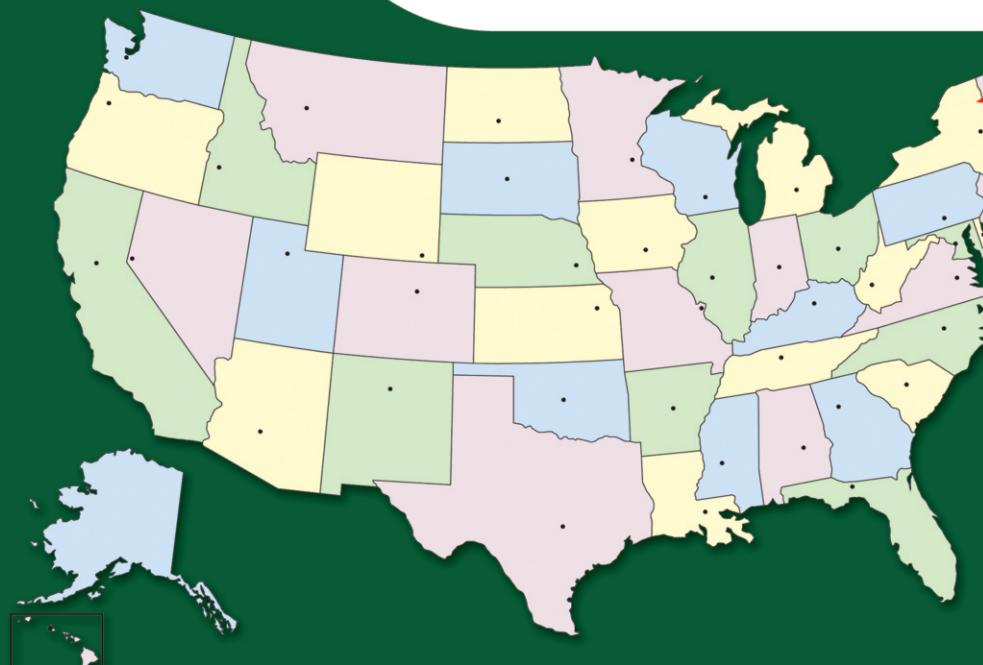
* *"Rates, terms & conditions are subject to change and vary based on credit worthiness, qualifications & collateral conditions. All loans subject to approval"*



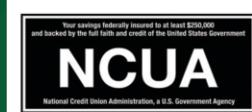
*We can help make your dreams a reality with a variety
of payment plans to fit your budget.*



*Now access to
over 5,000
locations.*



Visit
<http://www.creditunion.net>
to find a location near you.



CREDIT UNION
SERVICE CENTERS.
The Member-Friendly Financial Network

1-877-PFCU4YOU (732-8496)
www.PlatinumFCU.org



'STACHE YOUR CASH

PFCU

PLATINUM FEDERAL
CREDIT UNION

Come join us for the “stache your cash carnival”

at our Lilburn branch on
Sunday April 28th from
3p.m.- 6pm. For fun filled
activities for Youth day.

Youth and parents
will be given activities and
materials to encourage
savings. At the same time
there will be fun activities
like moon walk, fun bus,
video game arcade etc for
kids to enjoy.



4794 Lawrenceville Hwy NW, Lilburn GA 30047