



**PLATINUM FEDERAL
CREDIT UNION**

Partners in Progress...

**2013
ANNUAL REPORT**



LETTER FROM THE CEO



Oh what a year 2013 has been for Platinum Federal Credit Union (PFCU), our community credit union. From the achievement of crossing \$50 million mark in assets, which takes PFCU from infancy (Small Credit Union) stage to a more stabilized and established credit union, to the Fire disaster at the Lilburn, GA branch just before the Christmas holidays.

As PFCU now enters the playing field of stabilized credit unions, it has to be more competitive and aggressive in its approach to growth and development. The Board and management handled the fire disaster very well whereby all the data, files, equipment was moved to another secured location overnight. Except the damage to the branch drive through, teller area and equipment, there was no other damage.

We are working diligently with Insurance companies and contractors to restore the branch as soon as possible and resume operations from Lilburn Branch.

PFCU continues to serve more than 7,000 members with over \$50 million in assets. PFCU increased its assets in 2013 by \$7 million and due to its lending efforts the marginal loan to share growth was 97% in 2013. This is a remarkable marginal growth booked by your credit union and it was possible due to the efforts of the loan committee as well as the staff of PFCU and of course most importantly with the participation of PFCU members.

PFCU Academic Scholarship Program had another excellent year whereby PFCU was able to again double the scholarship amount with the help of ARA as ARA matched PFCU's scholarship contribution. Ten bright students of our community received scholarships of \$2,500 each totaling to \$25,000. PFCU continues to find avenues to increase its scholarship fund to provide a helping hand to students and their families to shape their bright future.

During the year 2013 PFCU Board, Committee Members and Staff participated in Southeast Regional Sports Tournament by forming a volleyball team and in Aga Khan Foundation's Partnership in Action WalkRun raising funds and walking as a team to alleviate poverty. The year 2013 also marked the first year PFCU started celebrating the credit union youth week with the 2013 Youth Week Theme of "Stache Your Cash". The celebration was held at PFCU Lilburn Branch location and the only complaint we heard from parents was that the kids refuse to leave and parents had to stay at the event from beginning to end. PFCU staff, board and committee members had planned activities for kids of all age groups from FUN BUS for toddlers to GAME BUS for teenagers and Pizza and Ice Cream Truck for all. We would like to make this event an annual tradition and have all the PFCU youth come together and celebrate the youth week as a family. PFCU also celebrated the member appreciation day together with the International Credit Union Day in October. We truly appreciate our members for the year round support and participation and the trust they have bestowed on us.

Yours Sincerely,
Kabir Laiwalla

2013 PFCU ACADEMIC SCHOLARSHIP PROGRAM

With the aim of promoting the pursuit of further education and fulfilling aspirations of life-long learning for its student members, PFCU introduced the Academic Scholarship Program in 2011. This year, 84 completed applications were submitted from 12 States as this program is available to all PFCU members irrespective of where they reside in the U.S. Applicants were from both genders, ranging in ages from 17 to 49 years, pursuing diverse educational programs from associate to advanced degrees, enrolled in 46 institutions of learning and aspiring in 24 academic disciplines.

Each and every application was processed for eligibility and completeness. An independent evaluation committee was appointed comprising of Mrs. Karima Eboo, Mr. Imran Hasni, Mrs. Laila Ali-Aswani, Mrs. Ashraf Meherali Punjani and Mrs. Shyna Mistry Punjani. Using a defined criteria, the evaluators spent a day and a half reviewing all the applications and selecting 10 applicants, each to receive a scholarship award of \$2,500.

The 2103 PFCU Academic Scholarship Program awarded an aggregate amount totaling to \$25,000 which has again doubled from \$11,000 in 2012. We would like to take this opportunity to thank Atlanta Retailers Association (ARA) for matching the contribution of PFCU towards the 2013 PFCU Academic Scholarship Program.

The recipients of the 2013 PFCU Academic Scholarship Program:

Nadir Merchant (California)

Alikhan Nurani (Florida)

Armaan Velji (Georgia)

Asad Panjwani (Georgia)

Mehtab Chithiwala (Georgia)

Mizaan Pirani (Georgia)

Naveed Mitha (Georgia)

Sohail Bhimani (Georgia)

Erum Kasmani (Texas)

Ghazala Janmohamed (Texas)

LETTER FROM THE CHAIRMAN



Platinum Federal Credit Union (PFCU) has recorded a very strong financial performance as evident in the Treasurer's report. In addition to positive earnings, PFCU also reported deposit and loan growth resulting in asset growth. Even more impressive, these earnings included a mandatory payment to assist with the Corporate Credit Union network stabilization. PFCU was able to control its loan delinquencies and charge-offs at a record level and ended the year with a strong capital position, further illustrating our soundness as a financial institution. We ended the year on a strong note with over 7,000 members and assets in excess of \$50 million, demonstrating our position as a well-respected institution that our community members continue to trust as their financial partner.

While mainstream financial institutions have been moving slowly towards the top gear in lending to its customers, many financial institutions are taking a cautious approach towards lending which is partially influenced by new stricter regulations. PFCU's loan growth was excellent in 2013. The loan committee and board members have come up with innovative lending ideas to boost loan growth, keeping in line the loan to share ratio with deposit growth. This has helped PFCU to be financially well positioned and grow faster than other financial institutions.

We continue to see new members join the credit union, especially business members. This has helped PFCU to grow its deposits as well as loans rapidly. There has been higher scrutiny and regulation requirement from credit union and banking regulators to monitor Money Service Business (MSB) Accounts, this has resulted in several banks cease to open new MSB accounts and some have decided to completely do away with these types of accounts as the compliance and monitoring expense plus higher scrutiny from regulators is not worth the additional fee income. PFCU Board of directors have discussed the higher expense requirement in compliance and operations in order to support MSB Accounts. Since several of PFCU members are in Money Service Business and for some it is their primary source of income, the board has decided to continue to service MSB accounts and adequately staff the compliance department in order to have all MSB accounts in compliance and in turn have PFCU in compliance with applicable rules and regulations. We urge the members to cooperate with the staff regarding compliance related documents and licenses in order for PFCU and your business to stay in compliance and PFCU to continue to offer these services. PFCU will be conducting education seminars in conjunction with Atlanta Retailers Association (ARA) for Cash Intensive Businesses as well as Check Cashing and Money Service Business Members.

PFCU's strategic planning meeting for the years 2014-18 was held in November 2013 and your PFCU board have incorporated new products and services that will be implemented in the years to come to serve existing members better as well as provide products that can be beneficial to youth and professional membership. In addition to new products and services PFCU will be expanding geographically mainly through its virtual branch model and some places through physical branch openings. This will enable PFCU to continue its growth path and serve more members of the community residing in various regions of United States of America.

Your deposits continue to be insured up to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), a division of the National Credit Union Administration (NCUA). Deposit accounts maintained in different rights, capacities, or forms of ownership may be further insured. Not only is your deposit in PFCU insured by NCUA for up to \$250,000, but NCUA also regulates Federally Chartered Credit Unions including PFCU. PFCU undergoes rigorous examination from NCUA each year for compliance with regulations including privacy, Bank Secrecy Act (BSA), Lending, Savings, etc. PFCU also engages independent BSA/AML Auditor as well as external supervisory auditor to ensure it is in compliance with all the NCUA and other state and federal requirements.

PFCU will continue to prove itself as a credit union, worthy of our members' confidence, trust and referrals to family and friends. We look forward to continue to serve you and thank you for your membership. I also want to thank the PFCU staff and the volunteers who serve on our board of directors and various committees. These volunteers give their time and expertise because they believe so deeply in the purpose our founders had in mind. To these directors and committee members, I offer my sincere gratitude and appreciation. Together we have created a strong financial institution that has and will continue to benefit generations of members.

Anwar Ghaswala
Chairman of the Board

SUPERVISORY COMMITTEE REPORT



The Supervisory Committee has two primary responsibilities:

- 1) To ensure that a comprehensive financial audit of the credit union is performed at least annually; and
- 2) To monitor the credit union's internal controls, assuring compliance with applicable laws, regulations, and the credit union's policies

The Committee had engaged Georgia Credit Union Consultants, Inc., an independent credit union supervisory audit firm, to perform the financial audit for calendar year 2013. We had also engaged MSB Compliance, Inc. an independent BSA compliance audit firm, to perform the compliance audit for the credit union. We are happy to report that PFCU is in compliance with all applicable laws and regulations. Additionally, NCUA examiners conduct an annual review of the credit union to evaluate the financial condition, the safety and the soundness of the credit union, and compliance with applicable laws and regulations. We are happy to report that PFCU passed the NCUA audit. Both the NCUA and independent BSA auditors have stressed the increasing risk to PFCU caused by the increase in cash intensive and money services business accounts. In order for PFCU to continue to provide MSB Account services to its members, we urge members to provide all information necessary to keep you in compliance which will also keep PFCU accounts in compliance.

As part of its responsibility to monitor the credit union's internal controls and compliance, the Committee oversees the internal audit function of the credit union. The supervisory committee performs auditing procedures to obtain reasonable assurance that internal controls are in place to protect member assets. The supervisory committee reviews and tests operational controls for adequate security and verifies Platinum Federal Credit Union's compliance with State, Federal and NCUA regulations and adherence to PFCU's own written policies and procedures.

Supervisory committee is confident that the Board of Directors are performing its duties and obligations in a conscientious manner. Working diligently and establishing operating policies, each member of the Board and staff has dedicated himself/herself towards the best interest of the membership. Additionally, CEO Kabir Laiwalla and his staff have carried out their duties attentively and competently while being always mindful that the financial success and soundness of the credit union are top priorities.

The internal and external audits, regulatory examinations, and meetings with the credit union's management all indicate that the credit union's financial condition and its internal controls and procedures continue to be sound.

I would like to thank Mr. Nizar Motani, Mr. Zeeshan Rehmani and Mr. Habib Ismail for volunteering their time and knowledge and being part of supervisory committee.

Karim Kaisani
Chairman, Supervisory Committee

LOAN COMMITTEE REPORT



It is the function of Loan Committee to ensure that the depositor's funds are put to the best use by lending it to fellow members. From the purchase of a business to an emergency loan and everything in between, Platinum Federal Credit Union makes funds available to all qualified members for any worthwhile purpose.

It is the Committee's task to handle each and every member's request in an equitable manner and to make loan decisions in accordance with PFCU's loan policies. The committee also reviews loan policies each year to ascertain that they are in compliance with NCUA and other laws and regulations. The Committee plays an important leadership role in providing financial counseling to members when necessary.

During the year 2013 the national trend for loans showed positive signs of stabilizing and the banks are willing to lend again and normalize operations. PFCU continued to make funds available to its members. This year 1,210 members took advantage of PFCU's loan offerings at competitive financing rates totaling to \$22.88 million in loan disbursed. PFCU's total outstanding loan balance reached \$35.31 million as of December 31, 2013 compared to \$28.85 million as of December 31, 2012.

We had excellent demand for residential real estate loans, both purchase and refinance, in the year 2013. We also had a good year as far as business real estate loans are concerned. Due to growth in assets and some loan payoffs we were able to originate some commercial real estate loans this year. However, we are still near the member business lending cap of 12.25% enforced by the government on credit unions, which is limiting PFCU to increase its commercial lending portfolio and help member finance their commercial real estate loans.

PFCU offered a special 0% interest rate for 6 months on balance transfer and 0% balance transfer fee in 2013 for its VISA® Platinum Credit Card holders. Several members took advantage of this lucrative offer and saved hundreds of dollars in interest on their higher rate credit cards with outside banks. We urge members to make PFCU VISA® Platinum Credit Card their top of the wallet card. PFCU VISA® Platinum Credit Card earns ScoreCard® Reward Points for each dollar spent. ScoreCard® Reward Points can be redeemed for various merchandise, travel, gift cards as well as statement credit.

PFCU also issued a number of Business MasterCard® which features ScoreCard® Cash Back Rewards program of up to 1% Cash Back on all qualified purchases. There is no maximum to the cash back rewards for PFCU Business Credit Card as other banks impose maximum cash back you can earn. PFCU offers credit limits of up to \$25,000 with low interest rates on outstanding balances.

PFCU's loan delinquency ratio dropped to 0.23% in 2013 from 1.54% in 2012. These are positive signs of a better economy for our community members. PFCU's recovery committee continued to work with members who are facing difficulties to lower their payments by extending the terms of the loans. We have seen many borrowers step forward to pay their obligation towards the credit union, which shows loyalty of members towards our community owned credit union.

As Loan Committee Chairman, I am pleased to work with four other truly dedicated volunteers: Karim Kanji, Nooruddin Mithani, Suhel Kazani and Rahim Asani. I would also like to thank our Chief Lending Officer, Ms. Shaheen Mitha, for her excellent work in underwriting and originating new business loans as well as her ongoing hard work and support. On behalf of the Committee, I wish to express our appreciation for your business and the support given to us.

Nizar Ali
Chairman, Loan Committee

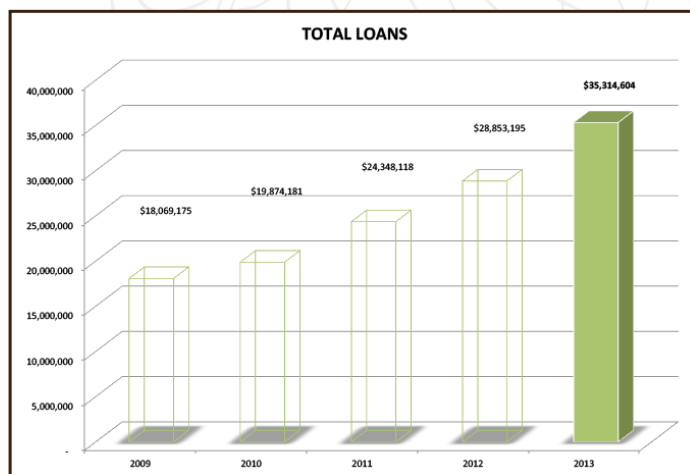
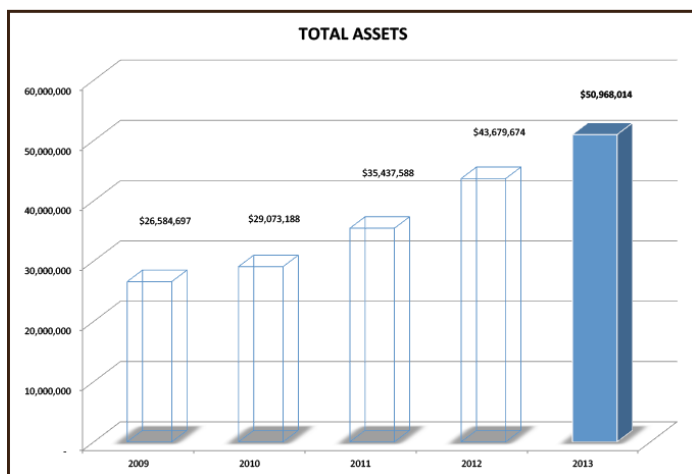
**STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2013 (UNAUDITED)**

ASSETS	2013	2012
Cash and Equivalents	\$10,358,636	\$11,381,926
Receivables	16,286	5,792
Loans to Members	27,540,201	22,247,478
Business Loans	7,774,403	6,605,717
Allowance for Loan Loss	(234,201)	(222,228)
Investments		
Certificate of Deposit	3,463,000	1,729,000
Accrued Interest	163,404	135,741
NCUA Share Insurance Fund	372,393	311,049
Prepaid and Other Assets	121,855	100,581
Property, Equipment, and Furniture		
Net of accumulated depreciation	1,392,037	1,384,618
TOTAL ASSETS	\$50,968,014	\$43,679,674
LIABILITIES		
	2013	2012
Accounts Payable	\$903,406	\$762,295
Notes Payable	-	214,780
Member Deposits		
Savings Accounts	11,638,422	8,595,301
Personal Checking	3,901,337	2,833,467
Business Checking	11,791,790	10,809,568
Money Market	7,179,343	7,281,926
Certificate of Deposit	7,584,083	6,202,772
IRA Accounts	516,732	309,717
College Saving Plan	2,660,864	2,600,250
	45,272,571	38,633,001
Equity		
Reserve Fund	900,000	900,000
Undivided Earnings	3,892,037	3,169,598
	4,792,037	4,069,598
TOTAL LIABILITIES AND EQUITY	\$50,968,014	\$43,679,674

STATEMENT OF OPERATIONS

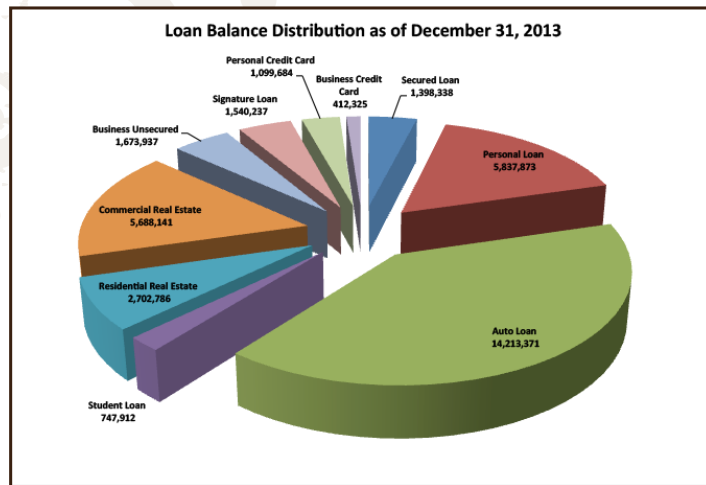
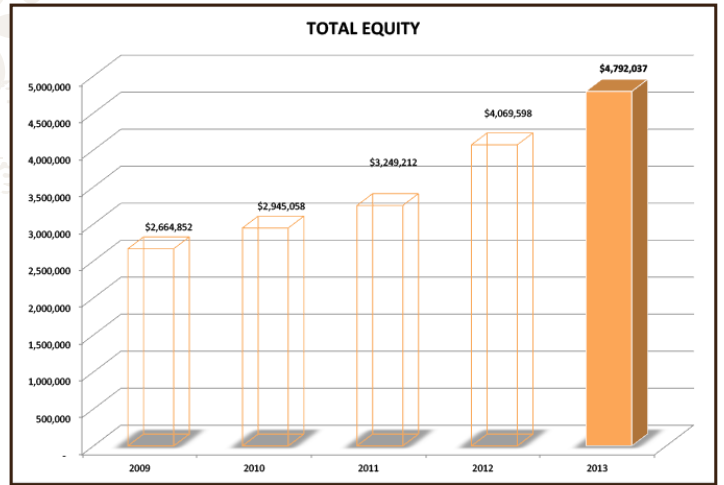
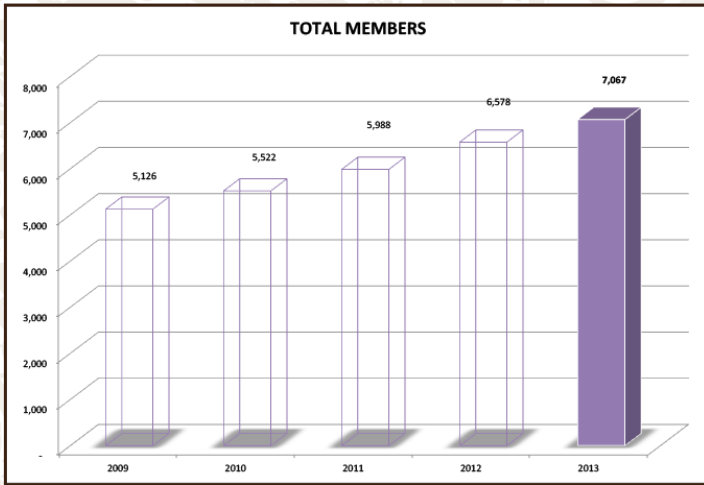
FOR THE YEAR ENDED DECEMBER 31, 2013 (UNAUDITED)

REVENUE	2013	2012
Interest on Loans	\$2,030,424	\$1,852,848
Interest on Investments	28,156	32,083
Fees	1,394,526	1,071,045
Miscellaneous	98,099	76,290
	3,551,205	3,032,266
EXPENSES		
Salaries & Benefits	1,325,035	967,832
Office Occupancy Expenses	119,275	106,584
Office Operating Expenses	729,601	609,841
Loan Servicing Expenses	127,754	108,905
Professional & Outside Services	49,411	19,518
Marketing / Member Education	94,584	64,252
Misc. Operating Expenses	100,829	99,903
Provision for Loan Losses	4,150	(47,242)
	2,550,639	1,929,593
COST OF FUNDS		
Interest on Borrowings	\$134	\$1,071
Dividend Expenses	244,043	247,080
	244,177	248,151
NET OPERATING GAIN / (LOSS)		
	756,389	854,522
Extraordinary Gains and Losses	(33,949)	(34,136)
CONTRIBUTION TO CAPITAL	\$722,440	\$820,386



Cash Flow

	12/31/13	12/31/12
Cash From Operating Activities:		
Net Income/Loss	\$722,440	\$820,386
Depreciation on Fixed Assets	112,599	109,662
Provision for Losses	4,150	(47,242)
Change in Other Assets	(120,775)	(86,246)
Change in Other Liabilities	141,109	238,465
Cash From Operating Activities	859,523	1,035,025
Cash From Investing Activities:		
Change in Investments	(1,734,000)	966,000
Change in Loans	(6,368,072)	(4,535,139)
Change in Fixed Assets	(120,018)	(87,842)
Cash From Investing Activities	(8,222,090)	(3,656,981)
Cash From Financing Activities:		
Change in Borrowings	(214,780)	214,780
Change in Deposits	6,554,057	6,968,455
Cash From Financing Activities	6,339,277	7,183,235
Net Change in Cash	\$(1,023,290)	\$4,561,279
Cash at beginning of the period	11,381,926	6,820,647
Cash at end of the period	10,358,636	11,381,926
Net Change in Cash	\$(1,023,290)	\$4,561,279



PLATINUM FEDERAL CREDIT UNION

Notes to Financial Statements December 31, 2013

Note 1-Significant Accounting Policies

Method of Accounting. The credit union financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investments. Platinum Federal Credit Union does not have Investment in securities. All its investments are in Shares, Deposits & CD's in Corporates; CUs and Banks.

Loans to Members. Loans are reported in the Statement of Financial Condition at book value. Interest income is recognized over the term of the loan and is generally computed using the simple interest method.

Allowance for Loan Losses. This account represents the amount set aside by management to absorb probable loan losses which exist as this financial statement date related to loans currently outstanding. The Allowance for Loan Losses is derived from charges made to the Provision for Loan Losses adjusted by charge-offs, and net of recoveries. The Allowance for Loan Losses represents management's evaluation of various factors influencing the collectability of individual loans and management maintains it at a level adequate to absorb probable losses which exist today related to loans currently outstanding.

Premises and Furniture and Equipment. This account represents all other fixed assets. Premises and Furniture and Equipment are stated at cost. Depreciation is computed over the estimated useful lives of the related assets using the straight-line method of depreciation.

Income Taxes. The Platinum Federal Credit Union is exempt from federal and state income taxes in accordance with Section 501(c) of the Internal Revenue Code and Section 122 of the Federal Credit Union Act.

Dividend Expense. The dividend rate is set by the board of directors on a semi-annual basis for regular share accounts and dividends are charged to the Statement of Income when declared.

Note 2-Investments

Platinum Federal Credit Union does not have Investment in securities. All its investments are in Shares, Deposits & CD's in Corporates; CUs and Banks.

Note 3-Loans to Members

The composition of loans to members are as follows:

Secured Loan	1,398,338	3.96%
Personal Loan	5,837,873	16.53%
Auto Loan	14,213,371	40.25%
Student Loan	747,912	2.12%
Residential Real Estate Loan	2,702,786	7.65%
Commercial Real Estate Loan	5,688,141	16.11%
Business Unsecured Loan	1,673,937	4.74%
Signature Loan	1,540,237	4.36%
Personal Credit Card	1,099,684	3.11%
Business Credit Card	412,325	1.17%
Total Loans to Members	\$35,314,604	100.00%

Note 4-Allowance for Loan Losses

A summary of the changes in the Allowance for Loan Losses are as follows:

Balance on 1/1/2013	222,228
Add: Provision for Loan Losses Expense	4,150
Add: Recoveries on Charged-off Loans	36,540
Less: Charged-off Loans	(28,717)
Balance on 12/31/2013	\$234,201

Note 5-Other Assets & Prepaid and Fixed Assets

Other assets are summarized as follows:

Prepaid Expense	68,643
Security Deposit for Office Rent	2,150
Security Deposit for Credit Card Clearing	42,687
Security Deposit for Debit Card Clearing	8,375
Total Other Assets & Prepaid	\$121,855

Fixed assets are summarized as follows:

Land and Building and improvements	1,435,242
Furniture and Fixture	181,591
Data Processing	609,013
Total Cost	2,225,846
Accumulated depreciation	(833,809)
Net carrying amount	\$1,392,037

PLATINUM FEDERAL CREDIT UNION

Notes to Financial Statements December 31, 2013

Continued

Note 6-Deposit Accounts

A summary of deposit accounts are as follows:

Savings Accounts	11,638,422	25.71%
Personal Checking Accounts	3,901,337	8.62%
Business Checking Accounts	11,791,790	26.04%
Money Market Accounts	7,179,343	15.86%
Certificate of Deposits	7,584,083	16.75%
IRA Accounts	516,732	1.14%
College Saving Plan	2,660,864	5.88%
Total Deposits	\$45,272,571	100.00%

Note 7 - Related Party Transactions

Loans to credit union officials and senior executive staff contain interest rates, terms, and collateral requirements comparable to those of other members.

	Number	Amount
Loans outstanding to Officials and senior executive staff	16	\$625,190

Note 8 - Commitments and Contingent Liabilities

Commitments to extend credit are agreements to lend to a member as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Because many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The credit union evaluates each member's creditworthiness on a case-by-case basis. The amount of collateral obtained, if deemed necessary by the credit union upon extension of credit, is based on loan committee credit evaluation of the counterparty. Collateral held varies but may include consumer assets, real estate and member share balances.

A summary of unfunded commitments are as follows:

Revolving open-end lines secured by real estate	107,666
Credit Card lines	3,127,737
Unfunded Commitments for Non-Business Loans	15,242
Unfunded Commitments for Business Loans	1,866,182
Total Unfunded Commitments	\$5,116,827

Pictures from 2013 PFCU Programs & Events





PFCU
**PLATINUM FEDERAL
 CREDIT UNION**
Partners in Progress...

Board of Directors



Anwar Ghaswala
Chairman



Kasemali Jinnah
Vice-Chairman



Nizar Ali
Secretary



Afzal Mithwani
Treasurer



Nooruddin Mithani
Director



Ebrahim Jaffer
Director



Nawroz Kapadia
Director



Karim Kaisani
Director



Shahid Charania
Director

SUPERVISORY COMMITTEE



Karim Kaisani
Chairman



Nizar Motani
Member



Habib Ismail
Member



Zeeshan Rehmani
Member

RECOVERY COMMITTEE



Nawroz Kapadia
Chairman



Ali Jamal
Member



Sadruddin Sohani
Member



Nadir Nanji
Member

LOAN/CREDIT COMMITTEE



Nizar Ali
Chairman



Karim Kanji
Member



Nooruddin Mithani
Member



Rahim Asani
Member



Suhel Kazani
Member

ORLANDO MANAGEMENT COMMITTEE



Issa Kassam
Convener



Shiraz Lokhandwala
Member



Salman Hamirani
Member



Noorali Pirani
Member



Shams Ebrahim
Member

ALABAMA MANAGEMENT COMMITTEE



Rahim Budhwani
Convener



Anisha Rahim
Member



Nizar Batada
Member



Qahir Tharani
Member



Nazleen Walji
Member



Rubina Charania
Member



Hussain Hussain
Member

TAMPA MANAGEMENT COMMITTEE



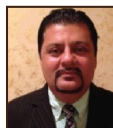
Nooruddin Lalani
Convener



Afrose Kalani
Member



Nizar Bhojani
Member



Nadrishah Rattani
Member



Nooruddin Mandani
Member

SENIOR MANAGEMENT

Kabir Laiwalla
Chief Executive Officer
Rizwan Pradhan
Chief Financial Officer
Shaheen Mitha
Chief Lending Officer
Tony Pleasant
Senior Compliance Officer

BACK OFFICE STAFF

Meenaz Vaidya
Compliance Officer
Shamsa Virani
Compliance Associate
Shaila Nayani
Accountant
Gulnar Gulamali
Accountant
Shazeen Mehdi
Merchant Capture Services
Razia Gilani
Merchant Capture Services

LILBURN BRANCH

Shama Velji
Branch Manager
Zehra Gilani
Loan Officer
Rosmin Panjwani
Member Services &
Business Relationship Officer
Salma Samani
Head Teller
Saleema Gaulani
Asst. Head Teller
Aly Nathani
Teller
Shehzad Babvani
Teller
Perviz Walji
Teller
Khatija Roy
Teller
Zahra Jiwani
Teller
Shaheezad Panjwani
Teller
Shenaz Dandawala
Teller

ORLANDO BRANCH

Nazneen Remtulla
Office Manager

DECATUR BRANCH

Khatija Dholakia
Loan Officer
Karima Dayani
Collection/Loan Officer
Naveen Janmohammed
Member Service Rep.
Ambreen Ismail
Member Service Rep.
Adil Gilani
Head Teller
Shakeer Punja
Asst. Head Teller
Shamim Lakhdir
Teller
Hussain Roy
Teller
Aman Panjwani
Teller
Munira Goawalla
Teller
Mumtaz Gulamali
Teller

ALABAMA BRANCH

Zohra Kassam
Office Manager

Lilburn Branch

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Fax: 770-500-3069
Email: Info@PlatinumFCU.org

Decatur Branch

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Email: Decatur@PlatinumFCU.org

Orlando Branch

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Fax: 407-226-0750
Email: Orlando@PlatinumFCU.org

Alabama Branch

2801 John Hawkins Pkwy, Suite 153N
Hoover, AL 35244
Telephone: 205-403-8881
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