

1 Feature Article

2 Giving Back

3 Did You Know?

4 Passport to Careers

PFC B.O.D. Serving Abroad

“To serve my Country and Island” is one of the reasons why PFC B.O.D. Vice Chairman, ANTHONY R. CAMACHO, joined and is serving as a Major in the Guam Army National Guard. In his civilian life, Anthony is an Attorney serving as the Legal Counsel for CCU, GPA and GWA. To apply his education in the military, Anthony joined the Judge Advocate General (JAG) Corps, a wide-ranging practice that includes military law and criminal prosecution to international law and legal assistance, both in the U.S. and abroad. Established in 1775 by George Washington, the JAG Corps is the oldest law firm in the nation. Major Camacho is currently participating in President Bush’s Operation Freedom and is deployed to LSA Anaconda, near the Tigris River in Iraq. Having been gone for over a year, he truly misses his family and in sharing the holidays with them. With over 15 years of service in the Guard, Major Camacho is looking forward to continuing to serve his country and to practice law.

Anthony is pictured with his baby daughter at the Guam International Airport on August 4, 2005 prior to returning to Iraq.



President’s Message

Hafa Aдай! Another year has gone by and I am proud to announce that PFC has had a very successful year. 2005 saw great growth in PFC. In addition to providing a newsletter and bill payment services for GPA, GWA, GTA, Guamcell & IT&E in 2004, we opened a Dededo Center in the Compadres Mall and added insurance brokerage services in January, 2005. Also, for added convenience, we launched our website www.pfcguam.com in October, 2005 with drawings for great prizes till the



end of the year. We continue to provide, prompt and convenient loan and insurance services as well as higher yielding investments on our Money Certificates. We are constantly striving to provide convenient services for you. These added products and services show our commitment that “You’re First in All We Do.”

2006 will also be a very exciting year for PFC. 2006 will mark our 30th Anniversary of providing services to you, our valued clients. From our humble beginnings in the Gibson’s Shopping Center in Tamuning as Pacific Financial Corp. in 1976, to our two convenient locations in Tamuning and Dededo named Personal Finance Center today, we continue

the PFC tradition and look forward to continuing to provide services to you for years to come. On Jan. 1, 2006, in addition to Moylan’s Insurance Underwriters, we will expand our insurance brokerage to include other general agents, offering you a broader choice of insurance options. Let us do the shopping for your personal, auto, home and/or business insurance needs and we’ll provide you the best quote.

Thank you for continuing your faith in PFC. We appreciate your business. Our commitment is to the island of Guam so please consider PFC for more products and services in the future.

Giving back to the community

In one of its definitions, Merriam Webster defines "giving" as "to enter wholeheartedly into an activity". Personal Finance Center and its employees are sincerely devoted to upholding charities affecting the major issues our island faces.

At charitable events, you may have seen our employees wearing bright green knit shirts with the Company logo emblazoned on the front and large "PFC" letters on the back. This shirt, by the way, was issued to our employees a few years ago and was initially meant to be used for just one event. Today we continue to use this shirt as we are always receiving positive comments from the public of its very visible presence at these events.

In past and present years, all our employees participate in the Annual American Cancer Society's Relay for Life, and recently with the Leukemia/Lymphoma 5K Run the Red Cross Red Ball, and the Big Brothers/Big Sisters Bowl-a-Thon.



Although we may not be able to advocate all the numerous organizations and clubs on island, Personal Finance

Center is committed to supporting the major charities that have a direct impact on the well-being of our island community. Our employees agree that "Giving Back to the Community" is a very worthwhile and rewarding experience.



American Red Cross Red Ball



Relay for Life



Leukemia/Lymphoma 5K Run



Big Brothers Big Sisters

Personal Finance Center

Bowl for Kids' Sake

MEMBER AFSA American Financial Services Association

Great Rates

So Don't Wait!

MONEY CERTIFICATES		
4.00% PER ANNUM	FOR	6 MONTHS MINIMUM \$7,000
4.75% PER ANNUM	FOR	12 MONTHS MINIMUM \$100
5.00% PER ANNUM	FOR	18 MONTHS MINIMUM \$100
5.25% PER ANNUM	FOR	24 MONTHS MINIMUM \$100
5.75% PER ANNUM	FOR	36 MONTHS MINIMUM \$100

Get the most out of your money. PFC money certificates, offering **high yields** and **flexible terms** to accommodate your individual needs. Hurry and don't wait. To open a money certificate, simply call or visit us at one of our two convenient locations in Tamuning or Dededo.

FOR GUAM RESIDENTS ONLY. NOT FDIC INSURED

PERSONAL FINANCE CENTER
You're First In All We Do.

For a Limited Time Only.

Did you Know?

I have never borrowed money from a financial institution before. How do I establish credit?

If you are a first-time borrower, Personal Finance Center ("PFC") will make every effort to accommodate your financing needs. However, there are certain basic qualifying criteria that must be met before an application is processed.

First, you should have at least two years of employment with your current employer. If you don't meet this criterion, being employed in the same position or profession for at least two years would suffice.

Second, you should have established a permanent residence for at least two years.

If you meet the above employment and residence criteria, you may qualify to borrow up to \$2,000.00.

One of the most critical aspects in establishing good credit is to make sure that you MAKE YOUR MONTHLY PAYMENTS ON TIME, ALL THE TIME.

You should also be aware that late payments on your loan will only hurt your ability to borrow money later.

Now, if you don't qualify for a loan due to your short employment, or length of residence, PFC may reconsider your application if you provide collateral for a loan, or if you ask someone who has good, established credit, to be a co-applicant with you.

So don't be discouraged to borrow if you haven't established credit. Apply on-line at www.pfcguam.com or come in and visit one of our friendly Loan Department staff in Tamuning or Dededo to see how you can get off to a good start with PFC!



American Financial Services Association

Personal Finance Center (PFC) has been a proud member of the American Financial Services Association (AFSA) for over ten years. AFSA is a national trade association for market funded providers of financial services to consumers and small businesses. There are nearly 400 members of AFSA with membership ranging from large national financial services firms to single office, independently owned consumer finance companies. AFSA's membership is united by its main goal of serving the credit needs of consumers and businesses.

PFC continues to keep abreast of finance industry trends through AFSA by attending annual membership meetings held throughout the United States. The 2005 annual meeting was held in Las Vegas, Nevada. In addition to networking with US financial industry contacts and vendors, topics of discussion were finance industry trends in marketing, credit reporting or FACTA and maximizing profitability.

For more information about PFC's AFSA membership, please visit AFSA at www.afsaonline.org

PFC NAMES ONLINE GIVEAWAY WINNERS FOR OCTOBER!!

PFC held the first of three Online Giveaway drawings on November 1st. The first two winners are Bienvenido Nuque and Doris Olson. The lucky winners visited PFC on Monday November 7 to pick up their prizes, Pioneer Home Stereo / CD systems.



Pictured above are (from left) Rose Duenas, VP and Loan Manager, Doris Olson and Frank Camacho, VP and Operations Manager.



Also pictured above (from left) are Nelson Pegarido, VP and CFO, Bienvenido Duque and Rose Duenas.

There will be two more drawings, the next to be held on December 1, and the grand prize drawing on December 23. Any person who visits pfcguam.com and applies for a loan or inquires for an insurance quote will be automatically entered into the Online Giveaway.

Insurance Brokerage

In January, 2005 PFC opened an Insurance Division, a full-service insurance brokerage that enables consumers to access Moylan's Insurance Underwriters insurance products through PFC. We provide consumers choices for auto and homeowners insurance and also provide business insurance.

To serve you better and increase your choices, beginning January, 2006 we will add more carriers, resulting in more flexibility for customers.

"Expanding our list of carriers provides PFC more flexibility in obtaining insurance quotes which will benefit our customers by providing a one-stop shop for all their insurance needs" states Deedee Camacho, PFC's insurance manager.

Visit us on-line at www.pfcguam.com or call us at 647-6830 to obtain an insurance quote from PFC. We'll be happy to do the shopping for you.

Team Player Awards



JUAN GUZMAN
Data Control
Coordinator
4th Quarter 2004



JULIE ROSE RAMIREZ
Loan Servicing
Supervisor
2nd Quarter 2005



CARLOS MESA
Systems Specialist
1st Quarter 2005



MILAGROS ESCALERA
Loan Clerk
3rd Quarter 2005

Passport-To-Careers Summer Youth Employment/Training Program & Summer Intern Program

The Passport Program was designed to give high school youths training and work experience in the context of a community work environment. While the Summer Intern Program is designed to give college students work experience in the field of work in which they're majoring in. Personal Finance Center was glad to host the following students in 2005:



CAROL QUITUGUA, J.F.K., conducted and tagged the company's fixed asset inventory and put receipts in order for Accounting.



JOSEPH CAMACHO, currently attending Santa Clara University, interned with PFC during this past summer. After receiving tutelage from our Executive Management Team, he continued learning skills from the Accounting, Money Certificate, Collection, Human Resource, Loan, M.I.S., and Teller Departments.



JEZZIKA CRUZ, J.F.K., sorted and organized documents with respect to the different phases in Collection.



KENNETH WRIGHT, G.W., assisted in the Birthday Recognition Program in H.R. and provided filing support for Collections.



VINCENT GARRETT, Simon Sanchez, installed anti-virus software during the computer upgrade task for M.I.S.



SHARLENE WRIGHT, G.W., consolidated and packaged required forms for committee review in Loans.

Personal Finance Center is a longtime participating employer of both Summer Youth Training and Summer Intern Programs. We take pride in knowing that our students enjoyed their work experience at PFC while gaining valuable knowledge towards their future.

Chairman's Message



As we progress towards our 30th year, it brings to mind our humble beginnings. When PFC was first introduced on Guam, the Company's incorporators had a few worthwhile ideas in mind. We established a locally owned and operated consumer credit operation with an investment facility and insurance brokerage to give our customers a one-stop central and convenient financial services location.

With experienced management and staff, we gave, and continue to give, customers quick loan decisions, above market

returns on investments and act in your best interest when packaging insurance coverage. Whenever possible, we also try to reduce the premiums you pay for insurance.

The personalized attention given to you, our customer, kept us in business for almost 30 years. It is our continued commitment to give you the best possible service in the years ahead.

Our management and staff are truly grateful for your loyalty.

My best wishes to you for a safe and happy holiday season.

Very truly yours,

Eduardo G. Camacho
Chairman of the Board
President Emeritus

Introducing Personal Finance Center online at
www.pfcguam.com

PFC products and services information at your fingertips day or night!

Get information on Loans, Insurance, Money Certificates and Bill Payments.

- ▶▶ **PFC Online Giveaway**
Apply for a personal, car or mortgage loan online or get an online insurance quote and you'll be automatically entered in our online giveaway!
RAFFLE DRAWINGS EACH MONTH: OCTOBER-DECEMBER
No purchase necessary.
- ▶▶ **Loan Application**
Apply for a loan from the convenience of your home or office. Quick, easy and secure!
- ▶▶ **Insurance**
Receive online quotes.
- ▶▶ **Online Financial Calculator**
Calculates loan payment or interest earned on money certificates.

PERSONAL FINANCE CENTER
You're First In All We Do

CONSUMER & COMMERCIAL LOANS | MONEY CERTIFICATES | INSURANCE BROKERAGE