

Terms and conditions apply. We reserve the right to refuse this offer in the event terms and/or conditions are not met or if any adverse credit information is made available to us, including but not limited to the following:

- Income qualifications apply.
- Must be employed for (2) two years as a regular full-time employee.
- Present (2) two most recent check stubs and original Verification of Employment
- Present your valid Government issued photo I.D.
- You must be 18 years or older and a US citizen or permanent resident of Guam. This offer is subject to confirmation of identity and is not transferable.
- You do not need to include alimony, child support or separate maintenance payment paid to you if you are not relying on them to establish creditworthiness.
- The offer cannot be combined with any other promotion. If you receive multiple offers, you may only receive (1) one loan for the amount stated in (1) one offer.
- The offer is conditioned upon our ability to properly identify the borrower at or before loan closing. The borrower's identifying information in our files which was used or relied upon in making this offer must match the borrower's identification. The offer shall be revocable in our sole discretion in the event we are unable to properly identify the borrower at or before loan closing.
- If you have an existing loan with PFC Finance, the offer may be rescinded.
- You must meet certain pre-determined credit criteria inclusive of minimum income and employment requirements that may be verified upon acceptance of the offer.
- You also have the option of increasing the loan amount however, it would be subject to you meeting other credit criteria.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- Offer is subject to meeting eligibility and credit qualifications on existing and prior loans with PFC Finance.
- You must not have filed Bankruptcy in the last (14) fourteen years.
 - **Minimum and Maximum Repayment Period:**
Loan terms range from **12 months to 60 months**, depending on the product and borrower eligibility.
 - **Maximum Annual Percentage Rate (APR):**
The maximum APR for our loans is **26.00%**, which includes the interest rate, applicable fees, and other finance charges calculated on an annual basis.
 - **Representative Example:**
A personal loan of **\$5,000** with a term of **36 months** at an **APR of 26.00%** would result in **36 monthly payments of approximately \$200.24**.
The total repayment amount would be **\$7,208.64**, including all applicable interest and fees.