



Keeping it Personal

Liberation Day Prize Package Winner

It's what you need for a spur of the moment barbecue on the beach: a cooler and grill, a pair of folding chairs shaded by umbrellas, paper products, snacks, and a gift certificate to Oka Pay-Less.



It's the gift of a great summer day, and we were thrilled to award Victoria Cepeda, our final Liberation Day Special winner, with this BBQ summer prize package. Congratulations, Victoria!

We're moving into the fall season and the kids have headed back to school, but here at PFC we'd like to invite you to keep the summer spirit alive. Our thanks to all of the entrants, and congratulations to all of our winners!

Our Third \$500 Cash Giveaway!

This summer, we've been giving \$500 each month to one lucky winner of our cash giveaway. It's our way of thanking you for choosing PFC.

On August 1, we awarded our third \$500 prize to Evelyn Terlaje. Best wishes, Evelyn! You can watch a video of our award presentation below.

We have one more prize left to round out our giveaway. We'll choose one lucky winner on September 1st from all entrants who applied for a loan during the month of August. If you haven't already applied, you have until August 31 to be entered in.

To enter, submit a loan application online through pfcguam.com, or fax your loan application to 646-1249. Walk-in applicants can enter the drawing by filling out a ticket stub at either PFC location in Tamuning or Dededo. You can see the full terms and conditions of this giveaway by [clicking here](#). Good luck!



\$500 Giveaway - Evelyn Terlaje

Investing in Your Island, Your Future

PFC has been serving the community of Guam for over 35 years. We continue to offer our Money Certificate as an investment product to our residents and local businesses, offering a return above most alternative forms of local investments.

We thank our customers for their confidence in PFC, which has allowed us to invest directly into our island community through loan products for deserving individuals and businesses.

Should the need arise, you also have the option to borrow from your Money Certificate. You may borrow up to 95% of your investment and your loan rate will be only 2% above your certificate rate.

PFC continues to offer you its commitment, experience and personal attention when it comes to your Money Certificate investments, so you can take comfort knowing you're in good hands.

You can [email](#) our Money Certificate Investment staff or call us at 647-6840 to learn more.

Money Certificates

Get Hooked on Higher Rates

18 months
4.50% PER ANNUM
\$50 Minimum to Invest

12 months
4.00% PER ANNUM
\$100 Minimum to Invest

Tamuning Center
973 South Marine Corps Dr.
Tel: (671) 647.6840/51
Fax: (671) 646.1249

Dededo Center
Compadres Mall-Harmon Loop Rd.
Tel: (671) 635.7320
Fax: (671) 637.3102

*For Guam Residents and Businesses Only. Rates are subject to change without prior notice. Not FDIC insured.

Visit us online at www.pfcguam.com

Moving Forward in the Digital Age

Jesse Baza--Information Technology, Chief Information Officer

In 1989, Jesse began working for Pacific International Corporation, a sister company of Personal Finance Center. Jesse was responsible for servicing all PFC's computer hardware and software applications.

He soon began working closely with all of the department managers for all of their technology needs, from stand-alone PCs to networking, data sharing and communications. By 1995, Jesse was on board as a Systems Programmer exclusively with PFC.



Over the years, Personal Finance Center recognized Jesse's expertise as being instrumental in the modernization of its operations. In 2001, Jesse was promoted to IT Manager. He was primarily tasked to program software code to successfully migrate banking system software-it's currently being used today. Having only one other member of its staff, the IT department has been supporting all of PFC's computing needs through the years.

In 2009, Jesse was promoted to his current position of Chief Information Officer. One of the biggest changes in his long tenure, he recalls, was when PFC moved into the age of personal computers, allowing for digital information sharing across the organization.

Through the years, Jesse has attributed the success of the company to the example senior management has set. As a locally owned family business, PFC executives treat their employees with great appreciation and gladly share in its success. They consistently remind employees that their doors are always open to discuss both work and personal concerns. Jesse particularly enjoys it when executives come around to greet the staff "Good Morning." "It's a great way to start your day," says Jesse.

Money Matters



The dream of a comfortable retirement isn't as unattainable as it might seem. This month in Money Matters, Mike lays out how an early start on retirement savings can earn you the nest egg you need, and he goes over the retirement accounts that can help you make the most of your money.

Also in August, you can find credit score basics, tips for reviewing your credit report, and strategies you can use to improve your credit score. For more useful guides on personal finance, visit Mike's Money Matters blog, which includes past columns published in the Pacific Daily News.

Click on the links above to find out more.



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Visit our Tamuning or Dededo Location today to take advantage of our great Money Certificate rates and flexible terms!

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Convenient Fax Application

For all occasions, we can help with your shopping list.

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You're First In All We Do