

Felis Año Nuevo from PFC!

PFC's 2012 Calendar: In-house Photographers

Thank you to all the PFC staff who submitted their hibiscus-themed photos for the 2012 Calendar! We had a lot of beautiful submissions, and we left it to our Facebook fans to make the final selection. Congratulations to those whose photos were selected, pictured here.



Joseph Mendiola



Kathy Torre



Ana Francisco



Reginald Patacsil

Our \$500 Shopping Giveaway Winner!

At PFC, we're happy to bring our customers more reasons to keep the holiday spirit alive, as PFC customer Floce Hasanon found out when we handed her a \$500 Holiday Shopping Spree Gift Card for Guam Premier Outlets!



We drew Floce's name from a pool of eligible customers for this month's Shopping Spree Giveaway. We hope Floce has a great time at Guam Premier Outlets with this extra bit of Christmas cheer from PFC, and we wish you all a very Merry Christmas and Happy New Year!

Christmas Village Display at the Friary

Have you seen "Manger in the City" at the St. Fidelis Friary? There are only a few days left to visit this incredible display of miniatures. While you're there, be sure to look out for PFC on the display's holiday train! As a sponsor in this year's display, Personal Finance Center was thrilled to be a part of this island Christmas tradition.

The miniature Christmas village will be on display at the Friary until Sunday, January 8, 2012. You can watch our video below for a quick preview, and stop by the Friary to see the display in person from 6 p.m. to 9 p.m. every night until January 8th. As you can see, it's a sight to behold. See you there!



PFC at St. Fidelis Friary Christmas Display

Auto Loans for the New Year

Have you been combing dealerships for 2011's year-end deals? If you have your eye on a new car, be sure to call or stop by Personal Finance Center to ask about financing for your new auto purchase.

We can provide you with a fast response and flexible terms, so that you can be behind the wheel in no time.



You can [email](#) our loan officers to ask about PFC auto loans, apply for a loan [online](#), or you can call us at 647-6820 to learn more.

Personal Finance Center's superior products and services are designed to meet your financial needs, now and in the future. Also, give us a call about your car insurance needs. PFC can help you get the best price on Guam. We look forward to making your dream of a new car come true, so call us today!

The Best Service for Diverse Needs

Kathy Torre -- Assistant Manager, Dededo Center



Kathy started with Personal Finance Center in 1995 as a System Support Specialist. In 1999, she moved to the Loan Department as the Operations Supervisor. In 2005, she was promoted as the Assistant Manager at the newly reopened Dededo Center.

Each day, Kathy looks forward to serving the financial needs of the customers, adding that each PFC employee stands by the motto "You're First in All We Do."

"We ensure that customers are given the best service for whatever their needs may be," she explained. Kathy remembered a time when a customer needed a loan for off-island medical treatment. The request was urgent, and she recalled the joy in his face when PFC was able to approve his loan in a matter of minutes. For many customers, the quality of service and friendly atmosphere is enough to keep them coming back to PFC.

Money Matters

Michael Camacho

This month in Money Matters, Mike discussed those big, sudden events that can affect us all. Loss, illness, disaster, new life in the world--these are matters that reach deep into our lives, and continue to affect us long after they occur. Luckily, we can take steps to prepare for these life changing events and their financial outcomes long before they take place.

You can start on your estate planning by [preparing a will](#). In anticipating illness, you can write a [letter of instruction](#) that helps your family members manage your financial affairs. A [disaster kit](#) can save you crucial minutes during an evacuation, and careful planning will help you prepare your budget for a [new baby](#).

For more valuable advice on personal finance, visit Mike's [Money Matters blog](#) on the Pacific Daily News website.

Click on the links above to find out more.



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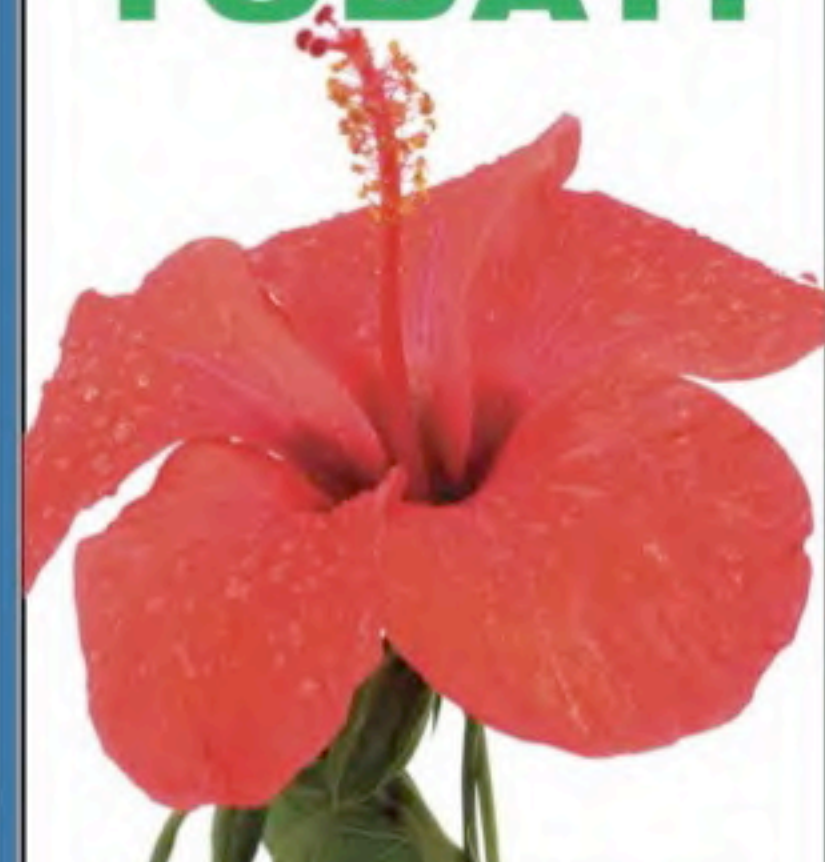
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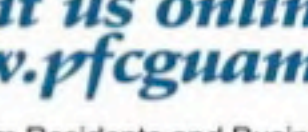
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