



# Keeping it Personal

## PFC Liberation Day Drawing Winners

Congratulations, Annie Camacho and Petronio Manaoat for being the first two winners of our Liberation Day Special! Annie and Petronio each won a great BBQ summer prize package redeemable at Oka Pay-Less.



From barbecue grill to a cooler, paper products and snacks, they're now both ready to celebrate the summer!



Personal Finance Center is still looking for one more winner. All loan applicants who submit their loan before July 29, 2011 will automatically be entered to win. Download the loan application by [clicking here](#) or give us a call at 635-7320 for more information about applying for a loan.

And be sure to have a look at our [full listing](#) of awesome prizes.

Let PFC put you (and your summer celebration) first!

## Money Matters



This month, Mike helps you pay down debt the smart way. You'll find new tips on [taking stock](#) of your debt, getting rid of debt by [reorganizing your budget](#), and creating strategic, [achievable goals](#) on your way to shrinking your debt balance. Mike also talks about steps you can take when debt follows a [traumatic event](#).

Find this debt series and more tips for managing your finances on Mike's [Money Matters blog](#), which includes all past columns published in the Pacific Daily News.

Click on the links above to find out more.



## Products & Services

- Consumer Loans
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- Commercial Leasing
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## Tamuning Center

973 S. Marine Corps Drive  
671.647.6840/51  
Fax: 671.646.1249

## Dededo Center

Compadres Mall  
Harmon Loop Road  
671.635.7320  
Fax: 671.637.3102

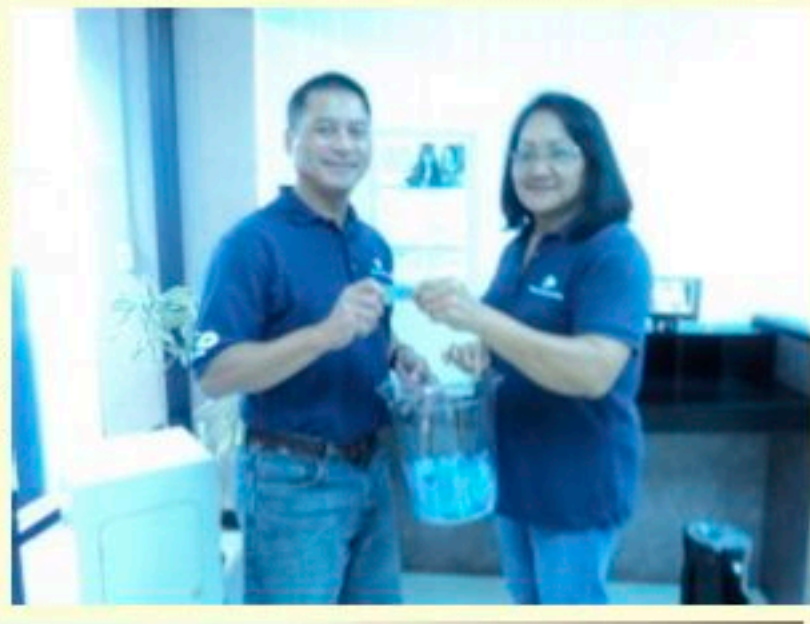
[www.pfcguam.com](http://www.pfcguam.com)

## \$500 for our Second Cash Giveaway!

Congratulations, Crystal, for being the second winner in our \$500 Monthly Giveaway!

Each month from now through August 31, 2011, PFC loan applicants will automatically be entered for our monthly drawing.

We're looking for two more winners before the end of the summer! Will your name be selected?



Online loan applicants who submit their applications through [pfcguam.com](http://pfcguam.com) as well as those who submit applications via fax are automatically entered for each month's drawing. Walk-in applicants can enter the drawing by filling out a ticket stub at either PFC location. Download the full terms and conditions by [clicking here](#).

## Get a Head Start to Academic Success

Personal Finance Center understands the important value of education. Getting a head start in school can make all the difference. That's why we offer loans to keep you on track to reaching your, or your family's, academic goals.

Whether it's to purchase school supplies, cover tuition fees, pay for your child's room and board, or upgrade your computer system, PFC can help you meet your back to school needs with flexible terms and very quick service.

[Email](#) our loan officers or call us at 647-6820 for more details.

Click on the image to the right for a larger version of the form. Simply complete the application and fax the form to 646-1249 or 637-3102.

**BACK 2 SCHOOL**  
Enter to win PFC's \$500 Monthly Giveaway!  
Receive a sling bag with your new loan while supplies last.  
Let PFC help you get a head start.

**Convenient Fax Application**  
Just complete this simple form and fax it to (671) 646-1249 or 637-3102. It's that easy!

Amount Requested \$ \_\_\_\_\_ on  \$5,000  \$10,000  \$15,000

Name \_\_\_\_\_  
DOB \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Purpose \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_ Name \_\_\_\_\_ Work \_\_\_\_\_  
Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_  
Previous Employment \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_  
A Homeowner?  Yes  No Renting?  Yes  No Monthly Payment / Rent \$ \_\_\_\_\_  
X Applicant's Signature \_\_\_\_\_ Date Signed/Applied \_\_\_\_\_  
You are authorized to check my credit and employment history. Please do not use this application for any other purpose and without my knowledge via internet, credit or other sources.

**PFC PERSONAL FINANCE CENTER**  
You're First In All We Do

Tamuning Center Tel (671) 647.6820/25 Dededo Center Tel (671) 635.7320  
973 South Marine Corps Dr. Compadres Mall Harmon Loop Rd.  
Fax (671) 646.1249 Fax (671) 637.3102

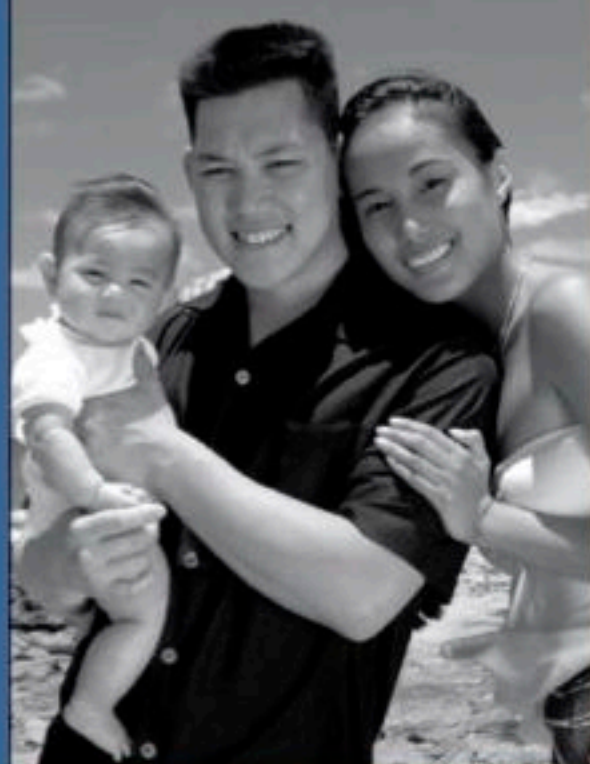
Apply online today @ [www.pfcguam.com](http://www.pfcguam.com)

Follow us on [facebook.com/PersonalFinanceCenter](http://facebook.com/PersonalFinanceCenter)

\*Some restrictions apply. No purchase necessary to enter. See our website or your loan officer for more details.

## Money Certificates

A great way to build your future!



42 MONTHS  
**3.10%**  
PER ANNUM  
\$50 minimum to invest

24 MONTHS  
**2.80%**  
PER ANNUM  
\$50 minimum to invest

12 MONTHS  
**2.60%**  
PER ANNUM  
\$100 minimum to invest

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

**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

Visit us online at [www.pfcguam.com](http://www.pfcguam.com)

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



## Knowing We Can Make a Difference

### John Benito-Dededo Center, Manager

John started with PFC in 1984. During his twenty-six years with the company, he has participated in the expansion of PFC to include the start-up of lending services in Saipan in 1988 and the opening of PFC Dededo Center in the early 1990s.

PFC differentiates itself from other financial institutions in our staff's ability to work closely with our customers. The decisions are made locally and customers appreciate that simple, genuine relationship.

John credits PFC's high employee retention to the "family-feeling" that employees express each day. Team effort is quintessential in the daily function at PFC. When help is needed, John knows he can count on anyone of his team to respond.

"It is gratifying knowing you make a difference in people's lives," says John. He recalls the excitement customers get when their new homes are built and appreciates knowing that PFC helped in realizing their dream.



## Convenient Fax Application



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

Apply online today @ [www.pfcguam.com](http://www.pfcguam.com)  
\*See our partner stores for financing available.

Rates

Applications

About PFC

You're First In All We Do