

Keeping it Personal

PFC Recognized for Community Service



KUAM CareForce Honors Special - Personal Finance Center

On Thanksgiving, KUAM aired their inaugural broadcast of the KUAM CareForce Honors Special, recognizing several community partners and individuals for their service to the island's community. At PFC, we were very proud to be among those acknowledged on Thursday night.

Our work with the island's charities has been a great source of pride and fulfillment. The segment featuring PFC, which can be viewed above, highlighted some of our fundraising and volunteering efforts over the past year: the \$10,000 we raised for Big Brothers Big Sisters of Guam and Habitat for Humanity of Guam, our sponsorship of community events all over island, our participation in the American Cancer Society's Relay for Life, and our donations, together with the Guam Table Tennis Federation, of tables and equipment to the island's schoolchildren.

"Giving back is a value that the company promotes, and as an employee at PFC, it reminds us about the blessings that we have in our own lives," said Robert Paulino, PFC's Director of Marketing and Business Development, in the segment.

"We know that the island's a very special place, where the community is very giving and generous in helping those in need," Rob told viewers. "Giving back is truly gratifying for our employees, ourselves, knowing that we can make a difference in someone else's life."

Tax Refund Loan Overpayments will be Mailed

Personal Finance Center customers who have received a loan against their refunds will be receiving their overpayments by mail. Overpayments will be mailed to the address on file Saturday, December 3, 2011.

If there are any other accommodations, PFC will notify those customers directly. Customers who have a change of address are asked to contact PFC at 647-6820/5.

\$500 Shopping Spree Giveaway from PFC!



Convenient Fax Application
Just complete the check form and fax to (871) 646-1249 or (871) 637-3102. \$100 min. req.

Personal Signature: _____ Date: _____

Name: _____ Date of Birth: _____

Address: _____

Phone Number: _____

Employer: _____ Length of Employment: _____

Previous Employment: _____ Gross Monthly Income: \$ _____

A Homeowner? Yes No Renting? Yes No Monthly Payment / Rent: \$ _____

I authorize PFC to contact my credit and financial institutions for credit information. I authorize PFC to contact my employer for employment information.

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

Tamuning Center | Tel: (871) 647.6820/25 | Fax: (871) 646.1249
Dededo Center | Tel: (871) 635.7320 | Fax: (871) 637.3102

Apply online today @ www.pfcguam.com

What's Santa adding to your stocking this year? It could be a \$500 Gift Card for Guam Premier Outlets, if we pull your name out of the hat this month for our December Shopping Spree Giveaway!

Simply apply for a loan at Personal Finance Center between now and December 22nd, and you'll be eligible to win one fantastic shopping day.

You can fax in your loan application, apply in person at a PFC center in Tamuning or Dededo, or fill out an [online form](#)

available at our website. Call us at 647-6820 for more information. Good luck!

Our \$500 Black Friday Winner!

We're just getting into the full swing of the holiday shopping season, and at PFC we wanted to add our own festive treat to the mix, a \$500 Guam Premier Outlets Gift Card for our PFC customer Elouise Gomez!



Customers who applied for a PFC loan between November 1-22 were eligible to win our \$500 Black Friday Shopping Spree Giveaway with Guam Premier Outlets. In the spirit of Thanksgiving, we'd like to thank you all for your business, and we hope that you're enjoying a wonderful holiday season!

Congratulations, Elouise, and thank you to all of our entrants!



PFC Shopping \$500 Shopping Giveaway Presentation

PFC in Friary Christmas Display

It's a winter wonderland at the St. Fidelis Friary in Agana Heights, and Personal Finance Center is happy to be a part of the holiday cheer! We've helped sponsor this year's Christmas Display, and you can spot PFC's logo among the twinkling lights if you look for the train that makes its way around the Friary's Christmas Village.

The display this year, "Manger in the City," boasts a spectacular from 6 p.m. to 9 p.m. until January 8, 2012, and there's no better way on Guam to get into the Christmas spirit. See you there!



PFC at St. Fidelis Friary Christmas Display

Committed to Putting You First

Jeanette Aguigui—Collections, Assistant Manager

In 1984, Jeanette was hired as a general helper in the accounting department. Open to career opportunities, she progressed in roles as a teller, data entry clerk, and loan officer. Her talent was quickly recognized and she was assigned to aid in the operations of the newly opened Dededo Center.



Jeanette counts the knowledge and experience gained through those earlier positions as significant preparation for her current role as Assistant Manager in the Collections Department.

Looking back, Jeanette is very proud of her twenty five years with the company. Her longevity, she says, is a result and reflection of Personal Finance Center's confidence in her abilities to perform. She further credits the corporate culture, which fosters camaraderie and appreciation for hardworking employees.

PFC's "You're First in All We Do," is not just a motto, but a commitment she works toward every day. Over the years, Jeanette has heard customers comment that PFC is able to help in times of need. She recalls a customer's appreciation when PFC took the time to rebuild their credit by providing financing along with financial counseling. That appreciation is both a reward and further motivation for us to continue to work hard in our commitments to our customers.

Keeping in Touch this Holiday Season

The holidays are the most important time of the year for catching up with your loved ones, near and far.

You can find long-distance calling cards and prepaid calling cards at any Personal Finance Center. We've included this service as an added convenience for you, so that you can be sure that you can always keep in touch with your family members and friends, no matter where in the world they are.



We carry calling cards from major carriers on island in multiple denominations. Ask about our calling cards when you stop by for your financing, insurance and investment needs.

Money Matters

Michael Camacho

Bad financial habits often crop up out of nowhere, and once in place, those habits eat away at our financial health a little bit at a time. Fortunately, with a little help, you can put an end to those pesky bad habits. This November, Mike outlined steps you can take to pay your bills ahead of schedule, so that you can avoid the late fees and damage to your credit score that come with consistent late payments. You can also find advice on controlling your impulse spending and regularly tracking your finances. Mike rounds out the month with useful tips on protecting your financial records, which help eliminate the habit of leaving your important information open to fraud and misuse.

For more great tips on personal finance, visit Mike's Money Matters blog on the Pacific Daily News website, where you can find all of Mike's previously published columns.

Click on the links above to find out more.



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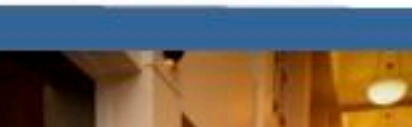
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*For Guam Residents and Businesses Only. Rates are subject to change without prior notice. Not FDIC Insured.



Black Ties & Tennes Ball Make-A-Wish Foundation

Convenient Fax Application

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

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