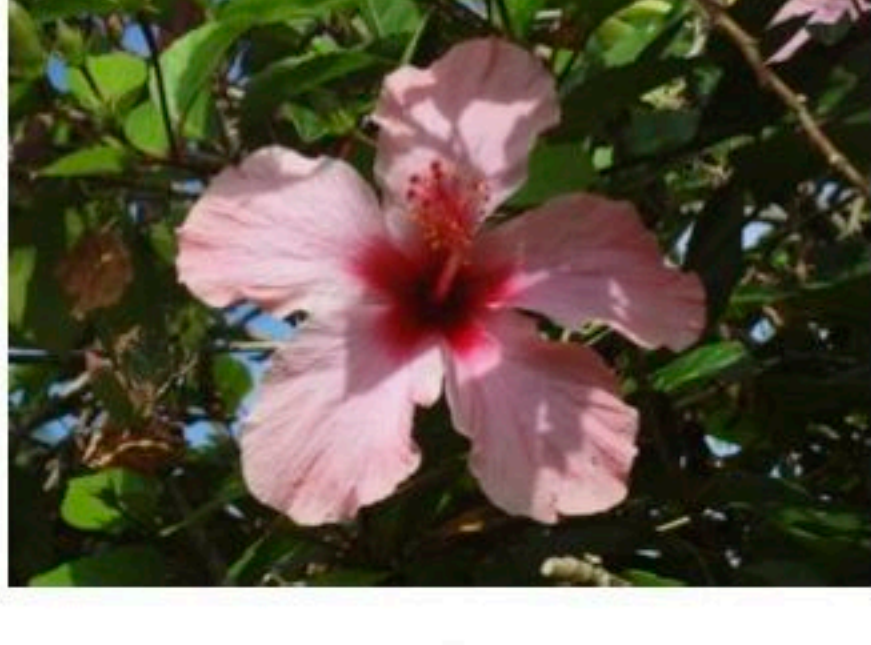


Vote on Facebook for PFC's 2012 Calendar!

It's time to vote for the hibiscus photos that will brighten up your months next year in PFC's 2012 Calendar!



We asked PFC employees to submit photos they've taken for our 2012 photo competition, in keeping with our theme, "The Hibiscus Flower." We've posted these photos on Facebook, and we're leaving the choice of the final 12 calendar photos up to you.

Here's how it works. "Like" the Personal Finance Center page on Facebook, by clicking [here](#). On the PFC Facebook page, you'll find an [album](#) of hibiscus photos submitted by our employees.

To vote, simply click the "Like" button by each photo that you think should be printed in our calendar. The 12 photos with the most "Like" votes win!

Voting will take place from now through November 10th, so get your votes in soon! And tell your friends and family about the contest: it just takes a few clicks on Facebook to vote for a beautiful 2012 PFC calendar.

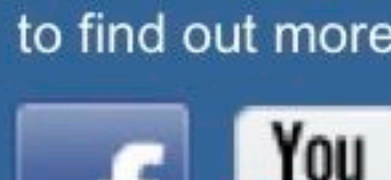
Money Matters

Michael Camacho

This month in Money Matters, Mike helps you put together a personal budget that will keep your finances on track. You can start with a basic outline of your current income and expenses, and then choose the financial goals you want to pursue. Once you can see what you have and what you want, it's a simple matter of making room in your budget for your goals. Mike ends the month with tips that help you stick to your budget, bringing you that much closer to achieving your financial dreams.

You can find more valuable advice, including financial tips for dealing with divorce, by visiting Mike's Money Matters blog on the Pacific Daily News website.

Click on the links above to find out more.



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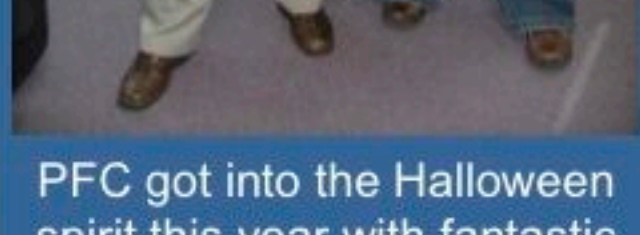
A PFC Halloween



PFC got into the Halloween spirit this year with fantastic costumes by our PFC employees. Click above for photos!



Kids get Halloween Eco-bags at the our PFC Dededo Center! Click above to see our Facebook album.
 Oct. 28, 2011



PFC on the air! PFC's Rob Paulino chats with Power 98's Anna-Victoria and Mama Char. Oct. 28, 2011

Our Galaxy Tablet Winner!

It's sleek, lightweight, and it keeps you connected anywhere on island.



And now, PFC customer Glenn Bejerana is the proud owner of the Samsung Galaxy Tablet 10.1!

Glenn received the tablet at the Harmon offices of IT&E by Cris Baluyut, IT&E; Robert Paulino, PFC, and Julian T. Cooper-Nurse, IT&E.

Any PFC customer who applied for a loan between October 1 and October 31 was automatically entered into the Samsung Galaxy Tablet giveaway. We're happy to thank you for your business with a great gadget like this.

Together with three months of free MIFI Service from IT&E, the Galaxy Tablet offers web browsing, music, and movies all on a high definition screen. We're definitely excited for the tablet's new owner. Congratulations, Glenn, and thank you to all of our entrants!

A \$500 Giveaway in Time for Black Friday

The holidays are coming up and we have what you need, just in time for the biggest shopping day of the year.

From now until November 22, we're entering all of our PFC loan applicants into our \$500 Shopping Giveaway drawing!

Simply apply [online](#), fax us a loan application, or apply in person at our PFC centers in Tamuning or Dededo by November 22, and you'll be automatically entered to win. We can't wait to call your name out as our winner!

PFC's New Home Announced

We're proud to announce that Personal Finance Center will soon have a new home in the Camacho Landmark Center, a 178,000-square-foot commercial complex due for completion in 2013.



KUAM News - Camacho Landmark Center Announcement

The new commercial center will be built alongside one of the busiest intersections on island, Chalan San Antonio and Marine Corps Drive in Tamuning. PFC will be moving into a 15,000-square foot stand-alone building in the complex, fronting Chalan San Antonio.

Developer CAM5 Real Estate LLC, a sister company to Personal Finance Center, unveiled plans for the Camacho Landmark Center in late September. The center, designed by RIM Architects LLC, includes a 21,000-square-foot building with frontage along Marine Corps Drive, linked by an outdoor breezeway to a 114,000-square-foot flagship building tailored to accommodate corporate and professional offices.



Each building has been designed according to the U.S. Green Building Council's LEED Silver Certification standards. The complex will also include 400 parking stalls for tenants and patrons.

PNC - Camacho Landmark Center Announcement

To find out more, you can [email](#) CAM5 Real Estate LLC, visit the [website](#) for Camacho Landmark Center, or call 647-6809.

Access to Your Tax Refund

It's your money. You earned it, and now you can tap into your tax refund before you receive your check in the mail.

At Personal Finance Center, we're proud to bring back our Tax Refund Loan Program. If you have a good-standing tax refund owed to you by the Government of Guam, you can borrow up to 70% of the refund due to you.

Customers make only interest payments on this tax refund loan, which is available for a limited time.

To get started, simply bring your tax documents and two pay stubs to one of our Personal Finance Center locations in Dededo and Tamuning. You can also [email](#) or call us at 647-6820 to find out more.

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- Interest only payments
- For a limited time only

Theresa
 Assistant Loan Manager

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We're always searching for innovative ways to help our customers gain access to the funds they need. At PFC, we put you first.

A Promise to Our Customers

Robert Paulino--Director of Marketing & Business Development

Coming from thirteen years of retail banking experience, Robert is a new addition to the PFC corporate family. Quickly adjusting to his new role, he was put to task in developing a marketing strategy for our company.



Today, the company focuses on branding visibility. PFC can be heard on radio, is seen more often in print media, and now is a presence on TV, with its first television commercial debuting in 2010. In the near future, PFC plans to update its website, in an effort to better reach its wide customer base.

PFC, as a brand, is a promise that reminds customers that "you're first in all we do." Robert explains how PFC has helped many customers establish their first credit history, obtain auto and home insurance or decide on leasing options for their businesses. Whether you want to buy a new car, make those home renovations, cover medical expenses or even start a business, PFC is willing to help.

For all occasions, we can help with your shopping list.
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*See our partner stores for financing available.