

## Join us on Facebook for PFC's Pancake Challenge!

We love pancakes and we bet you do, too. That's why we're offering a prize of **free tickets** to our **March 25th** international pancake buffet, at the Sheraton Laguna Resort, for winners of the PFC Pancakes for Charity 2012 Facebook Challenge!

Here's what you can do:



1. Like **Personal Finance Center** on Facebook.

2. Post your favorite **pancake recipe** or **pancake-related photo** to our Facebook page!

You can enter up to three submissions to our contest. PFC employees and their immediate family members aren't eligible for the prize, but we would still love to see your submissions!

We will choose winners starting March 1st, right up through March 23rd. In this Facebook challenge, your creativity and presentation skills are King, so we can't wait to see what you come up with!

Interested in rising to the challenge? Get more details on our Pancake contest [here](#).

And stay tuned for some incredible pancakes! We can't wait to see you at the Sheraton Laguna Resort on March 25th for the delicious fare, fun, and support of two of our island's great charities.



## Money Matters

Michael Camacho

'Tis the season for taxes, and this month in Money Matters you can find tax advice for 2011 and 2012. Retirement contributions to a traditional IRA come with great tax benefits, as Mike discussed earlier this month. Health Savings Account contributions and moving expenses are other adjustments to income, which are deductions you can take even if you use the standard deduction.

To get an accurate amount withheld for taxes with every paycheck, you can revise your **Form W-4** at your workplace. Mike ends the month with a look at how you can save for your child's college education.

For more financial advice on your personal budget, 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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## Tickets to Pancake Paradise



The second annual Pancakes for Charity event is less than a month away, and we can't wait! Here's a quick glance of some of the basics:

### Pancakes For Charity 2012

When: Sunday, March 25, 2012  
 Time: 8 a.m. to 12 p.m.  
 Where: Sheraton Laguna Resort, Guam

Adults (ages 13 and over): \$25  
 Children (ages 4 - 12): \$15  
 Children 3 and under: Free!

**Who are we supporting?** Two fantastic community organizations, Cantate Guam and Make-A-Wish Foundation Guam

**What can I expect?** Sweet and savory pancakes with some international flavors, contests, entertainment, and fun for the whole family!

**Where can I get tickets?** Stop by Personal Finance Center's locations in Tamuning or Dededo to pick up your tickets. You can also enter our [PFC Pancake Challenge](#) for a chance to win!

To learn more about Pancakes For Charity, watch the video of our announcement below, and visit our [Facebook](#) Page for more photos and videos.



Pancakes for Charity 2012 - Announcement

## Quality Leadership, Quality Service

**Zenny A. Santos -- Assistant Vice President/Certificate & Teller Manager**



In her fifteen years with PFC, Zenny has held several positions within the organization.

Her initial employment started with Pacific International Corporation in 1977. She transferred to Personal Finance Center in 1995 and was hired as a management trainee. After six months of training, she was promoted to Loan Officer for consumer loans, then later transferred to the Commercial Loan Department. In 1999, she was promoted to the Corporate Note

Department. Executive Management quickly took notice of Zenny's leadership qualities and in three months made her the Assistant Vice President/Money Certificate Manager.

During her career at PFC, Zenny has managed the Human Resources, Money Certificate and Teller Departments. In recent years, PFC hired a Human Resources Manager, which allowed Zenny to focus on managing the other two sections. Zenny has gained a lot of experience through the years and continues to look forward to assisting the company in any capacity she can.

As part of the management team, she is proud to contribute to the success of a locally-owned business which prides itself on helping customers. Zenny appreciates the executive management team's guidance and their recognition of employees' contributions. She describes the work environment as "family-friendly" and our "second home." "The employees" work well as a team to focus on the goals set for us to achieve," says Zenny. "Each day, we pursue our passion in helping our customers with their financial needs."

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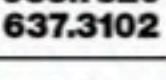
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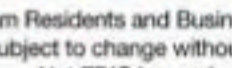
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A Preview of Deliciousness to Come!

Pancakes for Charity 2012

Announcement Photos

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