

PFC Tax Refund Loan Program

Still waiting on your tax refund? Call PFC at 647-6820/25 or 635-7320 to find out how you can receive funds now through our tax refund loan program! You can also [email](#) us with any questions, or stop by one of our PFC locations in Tamuning or Dededo!

PFC's TAX REFUND LOAN PROGRAM IS STILL AVAILABLE FOR YOU!

Didn't get your refund?
■ **Get money now**

Need to pay bills?
■ **Borrow up to 70%**

Need affordable terms?
■ **Interest only payments**

APPLY TODAY!



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. | Fax (671) 646.1249 | Compadres Mall | Fax (671) 637.3102
Harmon Loop Rd.

Apply online today @ www.pfcguam.com
Follow us on [facebook.com/PersonalFinanceCenter](https://www.facebook.com/PersonalFinanceCenter)

* Subject to program terms and conditions.

Money Matters

Michael Camacho

Owning a home is a dream for many people that requires a lot of planning and financial preparation. This July, Mike shares several tips on how to get your finances in order to attain the most favorable rate for home ownership.

During the mortgage process, financial institutions will look thoroughly into your financial history. A healthy debt-to-income ratio, early savings for the down payment, and improving your credit score are certain steps to obtaining a lower rate. By understanding and knowing your credit score you can change your financial habits into healthier behaviors to start preparing for that dream.

Mike rounds out the month by highlighting special home loan programs that can make a home purchase more affordable. You can find more financial tips 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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Compadres Mall-Harmon Loop Rd.
Tel (671) 635.7320

Visit us online at www.pfcguam.com

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



Peace of Mind for a New School Year

Parents, get a head start with a PFC loan for
Back to School!
**Receive a sling bag with your new loan while supplies last.*

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

Amount Requested \$ _____ or \$5,000 \$10,000 \$15,000

Name _____

DOB _____ Date of Birth _____

Purpose _____

Home Address _____

Telephone Number Home _____ Work _____

Employer _____ Length of Employment _____

Previous Employment _____ Gross Monthly Income \$ _____

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

Applicant's Signature _____ Date Submitted _____

You are authorized to obtain any credit and employment history check on yourself and the applicant, and have provided your consent. SUBJECT TO NORMAL CREDIT POLICIES.

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Some restrictions apply. Loans closed before August 31st, see website.

The summer is almost over, and with a new school year starting soon, you may need some extra cash for educational expenses.

PFC is here to help with our Back-to-School Loans! Just click on the image to the left for a [printable application](#). Once you fill out the form, just fax it to us at 646-1249 (Tamuning) or 637-3102 (Dededo)!

Starting August 1st, we'll be giving out a PFC sling bag with every new Back-to-School Loan, while supplies last. So be

sure to apply early in August!

You can visit our PFC Tamuning Center or Dededo Center to request a form, submit an application, or simply ask us about our loans. Also feel free to check out our [website](#) or give us a call at 647-6820 or 635-7320!



To learn more about our bill payment service, [email](#) us, click the image to visit our [website](#), or call 647-6820 or 635-7320.

Servicing All Your Technology Needs

Jesse Baza -- Information Technology, Chief Information Officer

In 1989, Jesse began working for Pacific International Corporation, a sister company of Personal Finance Center. Jesse was responsible for servicing all of PFC's computer hardware and software applications. He soon began working closely with all of the department managers for all their technology needs, from stand-alone PCs to networking, data sharing, and communications. By 1995, Jesse was on board as a Systems Programmer exclusively with PFC.



Over the years, PFC recognized Jesse's expertise as being instrumental to the modernization of its operations. In 2001, Jesse was promoted to IT Manager. He was primarily tasked to program software code to successfully migrate the banking system software that is currently in use today. Having only one other staff member, the IT department has been supporting all of PFC's computing needs through the years.

In 2009, Jesse was promoted to his current position of Chief Information Officer. One of the biggest changes in his long tenure, he recalls, was when PFC moved into the age of personal computers, allowing digital information sharing across the organization.

Through the years, Jesse has attributed the success of the company to the example senior management has set. As a locally owned family business, PFC executives treat their employees with great appreciation and gladly share in its success. They consistently remind employees that their doors are always open to discuss both work and personal concerns. Jesse particularly enjoys it when executives come around to greet the staff "Good Morning." "It's a great way to start your day," says Jesse.

Convenient Fax Application



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

Apply online today @ www.pfcguam.com
*See our partner stores for financing available.

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