

Pancakes For Charity a Success!

We had a fantastic time at Pancakes For Charity this year, and we thank you all for joining us!

We're proud to announce that this event, PFC's second annual charity fundraiser at the Sheraton Laguna Resort, sold out this year! It was a great show of island support for our featured organizations, the Make-A-Wish Foundation and Cantate.



Held on Sunday, March 25th, Pancakes For Charity featured a tasty pancake buffet, games for the kids, and music for all. We also gave away some great raffle prizes to the lucky winners!

The chefs at the Sheraton prepared a delicious breakfast for us, including a medley of toppings to complement buffet trays full of pancakes.

We were entertained throughout the morning by Cantate, and there were so many great performances that we're sorry we can't post them all here.

Moon River is a big favorite. We also especially recommend "Be Our Guest!" and some of the great solo performances from members of Cantate, which you can watch on PFC's [YouTube](#) page.

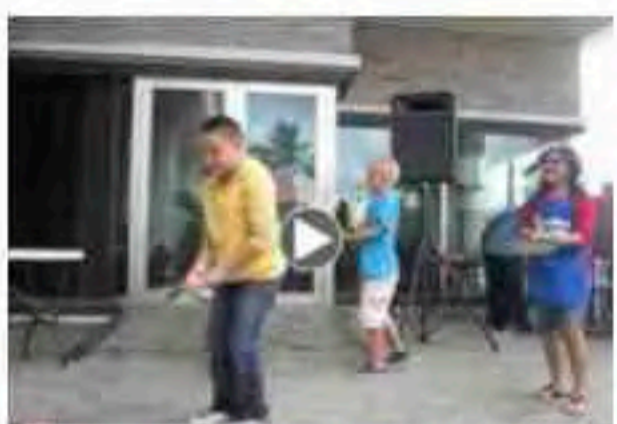


Moon River - Cantate

We were thrilled to support the Make-A-Wish Foundation of Guam, as they grant the wishes of children with life-threatening medical conditions throughout Guam and the Marianas. Learn more about Make-A-Wish and check out one of our pancake-themed contests for the kids by clicking below. All in all, it was a great day, and we look forward to seeing you next year!



Make-A-Wish Foundation

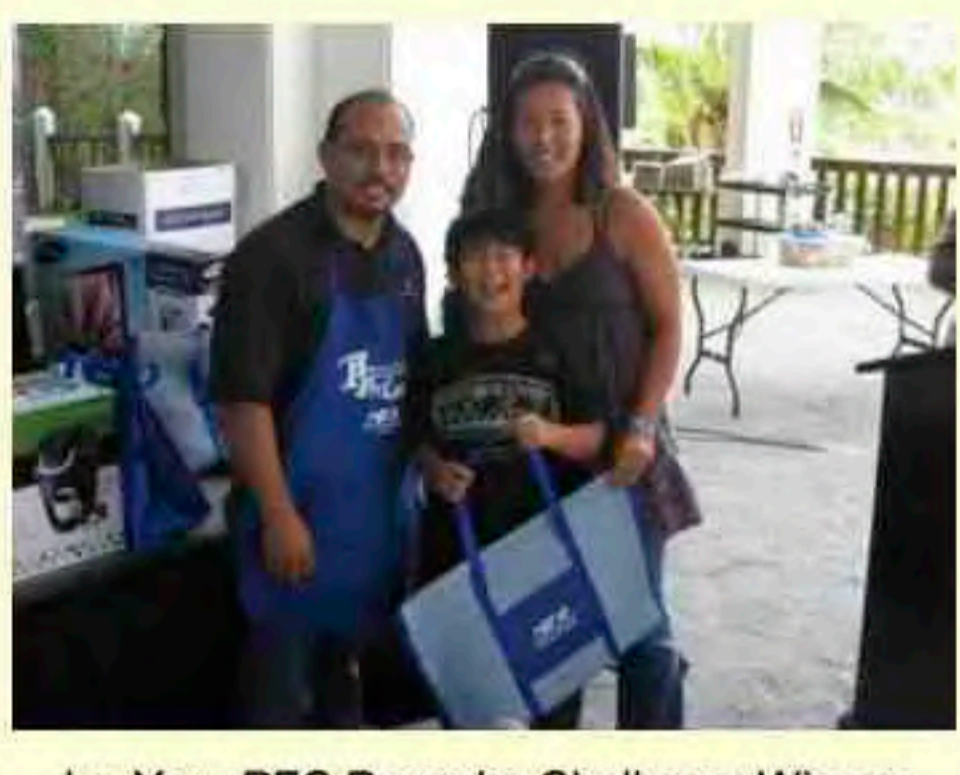


Pancake Flipping Contest

Winners of PFC's Pancake Challenge

Congratulations to Ivy Yen and Lizzie San Nicolas, winners of PFC's 2012 Pancake Challenge!

Ivy's recipe for cottage cheese pancakes and Lizzie's recipe for buttermilk pancakes earned them each two tickets to Personal Finance Center's 2nd Annual Pancakes For Charity, held on March 25th!



Ivy Yen, PFC Pancake Challenge Winner

You can see their pancake recipes on PFC's [Facebook](#) page. You'll also find some great family photos we took of attendees heading into Pancakes for Charity, so be sure to check them out!



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You can also visit our [website](#) for more information. We look forward to providing you with great service!

Creative Solutions to Meet Challenges

Deedee Camacho -- Insurance Manager

I've been the Insurance Manager for Personal Finance Center since 2004. Since then, we have reestablished the insurance division and maintained a level of profitability.

Our clients from the investment and loan sections enjoy the added convenience of our insurance brokering services. They are confident knowing PFC has been a trusted name in the industry for 36 years. PFC has developed innovative consumer and business products in order to maintain a competitive advantage in our market niche.



We provide personal service and have been very successful in delivering this. In our insurance business, there are a lot of memorable moments, but one that comes to mind right away involves a client who had an immediate need for insurance coverage in order to continue their business with the military. If they could not acquire the proper coverage, their business would be severely interrupted. In situations like this, I look forward to the challenges and the opportunity to creatively resolve the problem to the client's satisfaction. As a result, we were able to successfully broker the insurance coverage when others declined to help. Of course it was not easy to negotiate, but in the end we were able to provide the coverage and satisfy their needs.

We have also been involved in giving back to our community through donations and participation with various non-profit organizations and schools.

At PFC we pride ourselves in having a professional, family-oriented, fun, and team-spirited atmosphere. Additionally, our Executive Management and Board of Directors are certainly commendable for demonstrating a genuine respect and care for its employees.

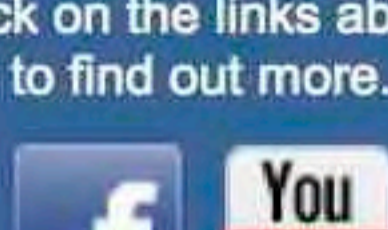
Money Matters

Michael Camacho

This month in Money Matters, Mike discussed different options you have for stashing away college savings. Tax-advantaged college savings accounts like the [Coverdell ESA](#) and [529 College Savings Plans](#) allow you to generate and withdraw savings and investment earnings tax-free, as long as those funds are used for qualified education expenses. Mike also lays out different [college savings strategies](#) you can use to maximize the amount that you save.

Is your teenager planning to start his or her first summer job this summer? Mike concluded the month with tips for getting your teen started on managing new earnings. For more financial advice for your family's 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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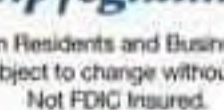
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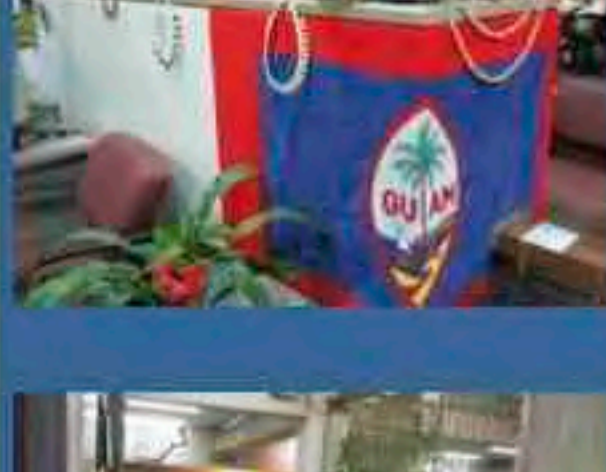
*For Guam Residents and Businesses Only. Rates are subject to change without prior notice. Not FDIC Insured.



Member AFSA

PFC Celebrates Chamorro Month!

Click on the photos to see more fantastic displays from the team at Personal Finance Center:



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