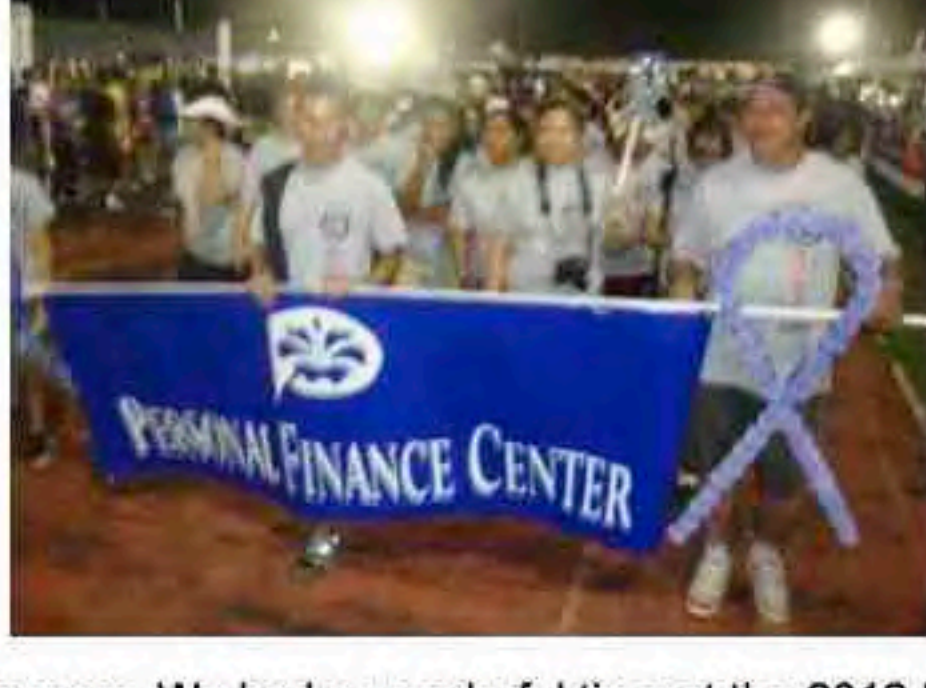


PFC Raises Funds For Relay For Life!



PFC's People Fighting Cancer Team raised more than \$2,000 for the American Cancer Society's 2012 Relay For Life, doubling our original goal of \$1,000!

Thank you to all who supported our efforts this year in the fight against

cancer. We had a wonderful time at the 2012 Relay For Life, and we were moved to see the island come together in the celebration of our loved ones. Special kudos go to our Team Captain, Dominic Calvo!



Find out more about our fundraising efforts on our [Relay](#) page, and see a photo of the team on the [Pacific Daily News photo gallery!](#)



PFC Supports Junior Achievement!

At Personal Finance Center, we're very happy to support efforts to strengthen financial literacy among our island's youths.

Earlier this month, PFC donated \$2,000 to

Junior Achievement of Guam, Inc., a great organization with programs on financial literacy, entrepreneurship, and work readiness for young people on island.



David Beaver, vice chair of Junior Achievement of Guam and vice president of Merrill Lynch Guam, said that PFC's contribution "is going to really help us take the world of money and finance to the students, to the kids--give them an opportunity to understand money and banking and entrepreneurship, and how it all fits in with themselves and the community."

PFC's Director of Marketing & Business Development Robert Paulino presented the check this month to Beaver and Junior Achievement of Guam Executive Director Beth Lizama. PFC proudly supports their efforts, which impact not only the island's young students but also our community and economy.

"We're really thankful for the help that companies like Personal Finance Center have been able to provide to us," Beaver said, "so thank you very much for your generous support."



Junior Achievement - David Beaver

Protecting Our Customers: Scam Alert

Earlier this month, [Marianas Variety](#) and the [Pacific News Center](#) reported on a fraudulent email that mentioned Governor of Guam Eddie Calvo, PFC Founder Eduardo G. Camacho, and the Federal Republic of Nigeria.

The scam intends to solicit sensitive banking information and personal information via email, and neither Personal Finance Center nor Eduardo G. Camacho are involved with this in any way.

PFC reminds the public never to provide any information that would jeopardize their identity.

PFC Shopping Bag Giveaway!

Interested in a free shopping bag that will help you Go Green at your local stores?

Stay tuned on PFC's Facebook page for our upcoming Shopping Bag Giveaway!

You can also find financial tips, the latest news from PFC, and future contests and giveaways on our page, so be sure to click "Like" when you visit [Personal Finance Center](#) on Facebook!



Celebrate that Special Graduate

It's a time for change, for celebrations and new beginnings, and it may be a time when your family could use some additional funds.



A consumer loan from Personal Finance Center can help simplify your life. Click on the image to the right to print out our fax application, and find out more by calling our Loan Department at 647-6820.

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

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

Name: _____ SSN: _____ Date of Birth: _____

Purpose: _____ Mailing Address: _____

Telephone Number: Home _____ Work _____

Employer: _____ Length of Employment: _____

Previous Employment: _____ Gross Monthly Income: \$ _____

A Business? Yes No Not Sure Yes No Monthly Payment / Rent: \$ _____

Applicant's Signature _____ Date Submitted: _____
You are authorized to obtain any credit and employment history. Once we receive your fax application, our loan specialist will contact you. *SUBJECT TO CREDIT REVIEW

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Tamuning Center Tel: (671) 647.6820/25 Dededo Center Tel: (671) 635.7320
 973 South Marine Corps Dr. Compadres Mall Harmon Loop Rd. Fax: (671) 637.3102
 Fax: (671) 646.1249 Harmon Loop Rd. Fax: (671) 637.3102

Apply online today @ www.pfcguam.com

Follow us on facebook.com/PersonalFinanceCenter

*Some restrictions apply. No purchase necessary to enter. See our website or your loan officer for more details.

You're always welcome to talk to us in person by visiting one of our locations in Tamuning or Dededo. We look forward to seeing you!

Able to Help in Tough Situations

Rose Duenas -- Vice President, Loan Manager

Rose has been with Personal Finance Center for twenty-six years. Over the years, Rose has held several management positions in her career. Rose has served as Branch Manager, Collection Manager, and spent most years as Loan Manager.



She always had a heart for lending, as it allows her the most opportunity in making a difference in our customers' lives. Rose enjoys creating, developing and promoting new products to better service PFC customers. "As a locally-owned company, decisions are made right here, giving your customer expedient service. Customers are very appreciative when PFC is able to help, especially in tough situations."

One of her most memorable experiences, she recalls, was helping a postal worker with his personal finances when other lenders could not. "PFC was there for him," she said. One day, she walked into the post office and he was quick to recognize her. From then on, with each visit, he is sure to announce, "There is PFC, my favorite lender." His gratitude makes Rose very proud to work for a company that is driven to serve its customers.

Money Matters

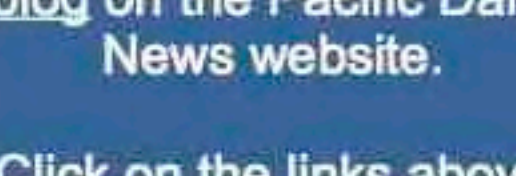
Michael Camacho

Congratulations, new graduates and parents! Graduation signals an important time of transition in personal finance, as graduates move toward greater financial independence. Parents can ease that transition by walking new graduates through the family finances, which can give teens ideas about how they can manage money on their own.

During the month of May, Mike also advised graduates on setting financial goals for their new lives, creating a system to manage their financial obligations and goals, using free online programs for personal finance, and starting on basic money management with a few simple tools.

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.



Products & Services

- Consumer Loans
- Mortgage Loans
- Commercial Loans
- Auto Insurance
- Business Insurance
- Home Insurance
- Money Certificates
- Bill Payments
- Commercial Leasing
- Pre-paid Calling Cards

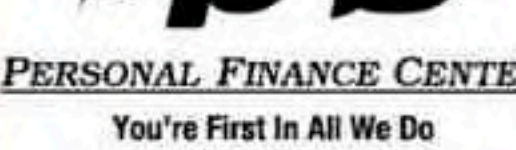
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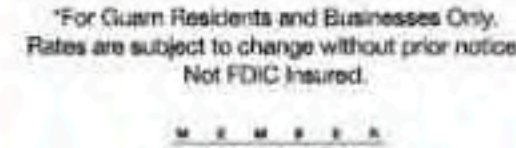


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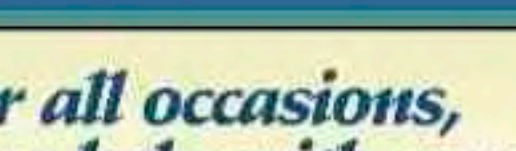
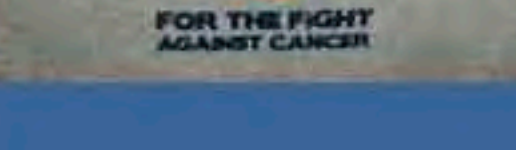
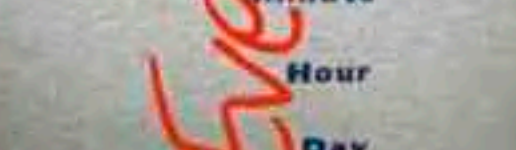
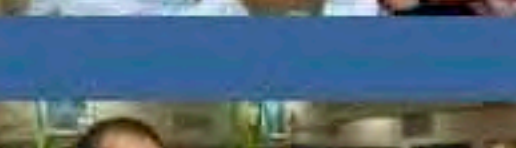
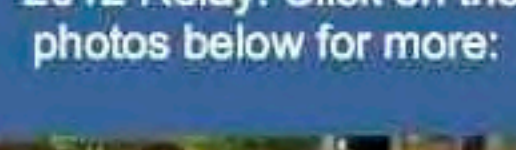
Visit us online at www.pfcguam.com

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



2012 Relay For Life

PFC was a proud supporter of the American Cancer Society's 2012 Relay For Life! Here's a look at our PFC Team Shirts for the 2012 Relay. Click on the photos below for more:



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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