



MASIKAP

First Quarter 2022

CELEBRATING

WOMEN'S MONTH





SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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SAN JOSE KOOP SAFETY MEASURE

PLEASE FOLLOW THE SAFETY PROTOCOL:



NO FACE MASK,
NO ENTRY



CHECK YOUR TEMPERATURE
BEFORE ENTRY



OBSERVE SOCIAL
DISTANCING



WASH AND SANITIZE
YOUR HANDS REGULARLY



STAY AT HOME
IF YOU'RE ILL.

New NORMAL

Due to vaccinations conducted by the DOH, the number of COVID-19 cases has declined to the lowest level. We hope this will continue for a longer period of time and the Pandemic will be gone by 2022. As a safety precaution, we are still required to practice the various safety protocols of wearing face mask, social distancing, frequent handwashing etc.. We hope that COVID-19 will be treated just like ordinary flu, severe colds, and the like.

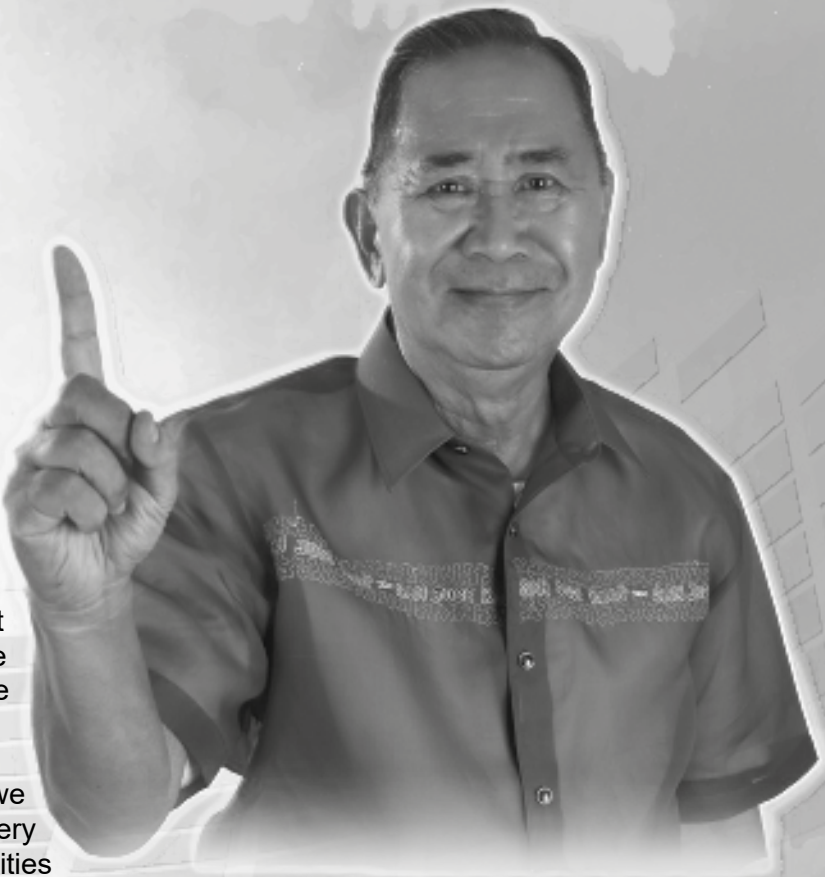
With the declining rate of COVID-19 Pandemic, we foresee that economic activities will begin to be very active and people will have more jobs and activities just like the one we experienced before the pandemic. If our economic activities expand and our Gross Domestic Product (GDP) shoot up, we hope this will contribute to the positive growth of all businesses including our Savings and Lending business. Let's hope that the newly elected leaders of our country will focus all their efforts in insuring the economic growth of our country.

Billionaire Cooperatives' Congress

Last May 23, 2022, the Cooperative Development Authority (CDA) recently conducted a meeting of all the Billionaire Cooperatives in our country. With our Asset of P3 Billion, we were one of those invited in this meeting. Among the information we gathered in that meeting is that, we have at present about 12,000 active cooperatives, micro, small, medium, large and very large. Out of this number, there are only 87 Billionaire Cooperatives spread all over the Philippines. So far, we heard that the highest assets of a single cooperative was P20 Billion, others have P18 Billion, P14 Billion, P12 Billion and P10 Billion to name a few. The challenge pose by CDA to Billionaire Coops is how they can help those micro, small and medium coop, to grow big and be successful. The Koop Kapatid Program was also launched during the conference. On our side, we told them that we were already implementing it more than 5 years ago.

General Assembly and Election of Officers for the Year 2022

Because of the Pandemic, we failed to hold our General Assembly and Election of Officers for the year 2020 and 2021. We have requested to the CDA for Regulatory Relief stipulating our reasons for not holding the Annual General Assembly in accordance with our By-Laws. We encourage our members to attend the 32nd Sequential General Assembly and vote for the new officers who will handle the affairs of the cooperative in the years to come. On this note, I would like to inform our members the practice of all cooperatives all over the world. As a volunteer oriented organization, we are guided by the practice in electing officers that is "THE POSITION SEEKS MEN AND NOT THE MEN SEEKING THE POSITION".



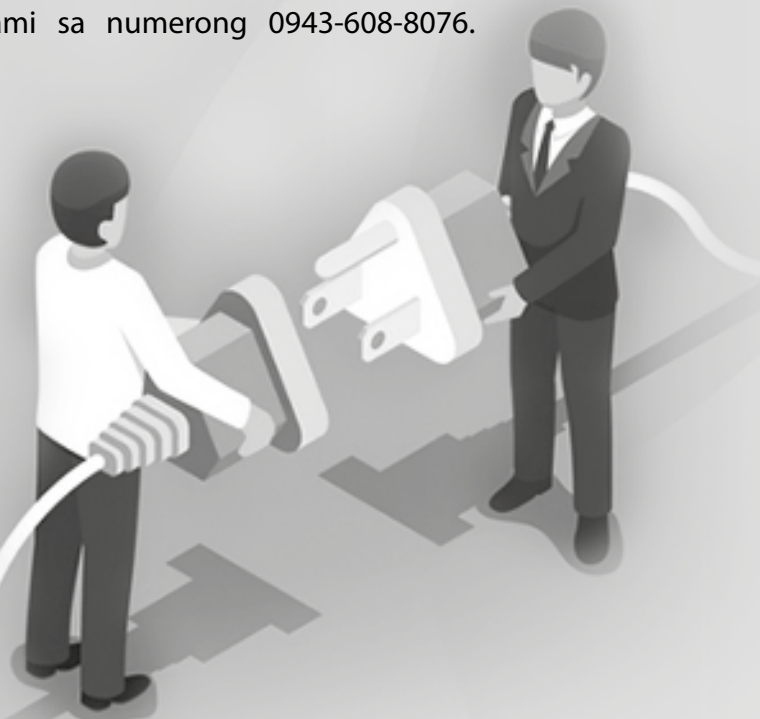
Maging Isa sa Aming **Business Partners!**

Malugod po namin kayong inaanyayahan na maging isa sa mga business partner ng SAN JOSE KOOP upang kami ay inyong makatuwang sa pagpromote ng inyong negosyo.

Ang San Jose Koop ay nagbibigay ng pagkakataon sa mga may negosyo na maging aming business partner. Ang pagiging isang business partner ng SAN JOSE KOOP ay nangangahulugan ng pagbibigay ng discounts sa mga miyembro para sa mga serbisyo o produktong inyong ibinibenta. Saganitong paraan, maaring mahikayat ang aming 49,000+ na miyembro upang bumili o tangkilikin ang inyong negosyo. Bilang kapalit sa discount na inyong ipagkakaloob, ipo-promote naman namin ang inyong negosyo sa aming facebook page, video presentations, Masikap Magazine (official magazine) at mga offices.

Para po sa inyong mga katanungan, maaari kayong mag-email sa anghelito.sanjosekoop@gmail.com o kaya ay kontakin kami sa numerong 0943-608-8076.

Maraming Salamat!



1ST QUARTER ACTIVITIES



1st Batch - Rice & Grocery Distribution at Licao-Licao & Bahay Pag-asa Orphanage (February 18, 2022)



2nd Batch - Rice & Grocery Distribution at Bahay Sibol CSJDM, Lingap Bata & Bahay Kalinga Patag Sta. Maria (March 3, 2022)



3rd Batch - Rice & Grocery Distribution at Fr. Simpliciano & Home for Elderly Dela Costa III (March 18, 2022)

Breast and Cervical Cancer Awareness GAD Committee Project (March 15, 2022)

By: Dr. Jovita V. Mateo



The annual celebration of Women’s Month is from March 1 – 31. The objective of this celebration is to inform and engage women as pioneers and beneficiaries of the government programs and services to create and facilitate platforms and discuss good practices, challenges and commitment in pursuing gender and development (GAD).



In our cooperative, we celebrate Women’s Month by having the Breast and Cervical Cancer Awareness and Physical Fitness Program through Zumba. Last March 15, 2022, we conducted a Breast and Cervical Cancer Awareness with participants from our women in general membership. Our guest lecturer was from our City Health Center, Dra. Ma. Katrina Manicad. Dra. Manicad explained the importance of having a right screening and self-check for early detection. Prevention is better than cure and with this kind of program, San Jose Koop is willing to extend the awareness to all our members.




Another GAD program is the physical fitness or Zumba that was participated by women Officers and Management Staff of the cooperative. The activity was held at St. Joseph Church Patio at Poblacion I, CSJDM, Bulacan on March 25, 2022.

We wish that this physical activity will be sustainable for the cooperative Officers, Management Staff and Members to promote fitness and health awareness.

Featured Services

LOAN PAYMENT AND DEPOSIT THRU GCASH

SAN JOSE KOOP
 Paglalayag ng mga Pagmamalasakit sa mga Pilipino
 Pagmamalasakit sa mga Pilipino



How to Pay Loan and Make Deposit thru Gcash

Go to GCash main menu select "Pay Bills"

On "Pay Bills" Select "Loans" and Choose "San Jose Koop"


Fill out:
 Koop Account No. :
 Koop Account Name + Transaction Code
 Amount:
 Email.

Click "Next" Check the details of confirmation then Click "Confirm"

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SAN JOSE KOOP
 Paglalayag ng mga Pagmamalasakit sa mga Pilipino
 Pagmamalasakit sa mga Pilipino




Transaction Codes

Product	Transaction Code
Savings Deposit - Regular	REGULAR
Holiday Savings	HOLIDAY
Budget Savings	BUDGET
Christmas Savings	XMAS
Damay-Impok Savings	DAMAYAN
Happy Retirement Savings Plan	RETIREMENT
Couple's Savings Plan	COUPLE
Auto-Debit Savings	AUTODEBIT
Emergency Savings Fund	EMERGENCY
College Education Tuition Fund	CETF
Share Capital	SHARE
Loan Payment	LOAN or BLANK
SKYLAB Koop Savings	SKYLAB
Online Membership	MEMBERSHIP
KAYA ATM Application	KAYA ATM

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SAN JOSE KOOP
 Paglalayag ng mga Pagmamalasakit sa mga Pilipino
 Pagmamalasakit sa mga Pilipino



Sample Transaction (Damay-Impok Savings Deposit)

Account Number: 39337
 Account Name: Juan Dela Cruz DAMAYAN
 Amount: 1,200
 Email Address: Juandelacruz@gmail.com

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1ST QUARTER MAIN ACTIVITIES

Feel the Beat with Zumba in C

By: CEO Car



As we continue to struggle by implementing different health crisis is brewing as less mobile than before the pandemic to get back on our heels and start. In observance of the Women's Month, Monte Savings and Credit Cooperative program on the 25th day of March held at the Church Patio, Brgy. Poblacion I, CSJDM, and Officers of the cooperative gathered to pursue common vision of women. It was such a delightful experience of this kind of activity after a couple years and safety protocols due to COVID-19 and pray that everything will turn towards the New Normal towards better. This annual activity of the cooperative and wellness program for the women that we can encourage our members and sustainability among each other through programs and achieve a common



Celebration of Women's Month

Caroline D. Dave

to flatten the coronavirus curve
protective measures, another
s we become more isolated and
emic. However, it is never too late
t exercising to stay fit and healthy.
onth celebration, the San Jose del
erative initiated a Zumba fitness
eld at St. Joseph the Worker Parish
Bulacan. The women Personnel
thethered to participate in this activity
en empowerment and inspiration.
nce to be engaged again in this
ars of strict compliance to health
ovid-19 Pandemic. Let us hope
n out possible as we verge upon
ment and healing of the world.
operative is part of the health
community. We are yearning
members to promote solidarity
other to strengthen institutional
ontinued cooperative success.



Financial Highlights

AS OF MARCH 2022

Total Assets	3.07 B
Loan Receivable (Net)	1.28 B
Deposits Liabilities	1.94 B
Other Liabilities	72.01 M
Members Equity	1.57 B
Gen. Reserve Fund	162.34 M
Net Surplus	32.99 M
Gross Revenue	73.2 M
Portfolio at Risk (PAR 1)	10.78%
Portfolio at Risk (PAR 30)	8.46%
COOP PESOS RATING	78.80%

Membership

Regular Member	51,049
Associate Member	1,296
Skylab	3,094

POLICY UPDATES

AMENDMENT ON TIME DEPOSIT POLICY



**PROCEDURES MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE**

FINANCIAL MANAGEMENT
POLICIES
FMP – SJDMSCC – SAVINGS PROD.

Page 1 of 2

Subject: TIME DEPOSIT SAVINGS

Revised Date: May 26, 2022

Approved By: Board of Directors

Last Board Review: May 26, 2022

Objective

To provide our members a risk-free financial investment through a term deposit. To ensure that members will be able to meet their future plans and desires while being financially secured.

Requirements

1. All members of San Jose Koop are qualified to open this savings account
2. Must fill-out application form or deposit slip
3. Minimum deposit to open an account is P 10,000.00

4. Minimum share capital requirement for P1M and above time deposit shall be 1.5% or minimum of P15,000. (As prescribed under Article VII Section 2 of By-Laws)

Characteristics

1. An investment certificate held at a contractual term and rate is issued thereafter.
2. Must maintain minimum balance of P 10,000.00 to earn interest.
3. Additional deposits below minimum maintaining balance will also be accepted.
4. All deposit shall only be made on the day of maturity or after if the date falls on weekends or holiday. Only the following business day will be given as grace period for additional deposit with maturity that falls on weekends or holiday.

Interest Rate

1. Interest rate ranges from 1.5% to 4.5% per annum depending on the amount and term of deposits. (Board Reso No. 2826 S. 2022)
2. If not renewed at a maturity, interest rate shall be computed based on one (1) month term.
3. If withdrawal is made before the agreed term, interest rate shall be based on regular savings deposit rate.

Time Deposit – Regular Members					
	30 days/ 1 month	90 days/ 3 months	180 days/ 6 months	270 days/ 9 months	360 days/ 12 months
P10,000 – 499,999	1.5% p.a.	1.75% p.a.	2% p.a.	2.25% p.a.	2.5% p.a.
P500,000 – 999,999	2.5% p.a.	2.75% p.a.	3% p.a.	3.25% p.a.	3.5% p.a.
P1M and above	3.5% p.a.	3.75% p.a.	4% p.a.	4.25% p.a.	4.5% p.a.

- In case of pre-termination or withdrawal be made before due date, interest rate shall be based on savings deposit rate (regular/associate)
- Once partial withdrawal is made, the balance shall be considered as new placement and new CTD must be issued, same term shall apply and interest rate varies based on the remaining amount.
- This policy and guidelines apply per certificate of Time Deposit.

FOR YOUR INFORMATION

Abuluyan Program 1st Quarter 2022

Date Died	Name	AGE	Claims	Contribution	Length of membership
12/31/2021	Annabelle Manuel Gugulan	45	239,798.12	5.24	8 yrs
12/29/2021	Mary Ann Cauba Macadangdang	36	29,739.45	0.65	1 yr
12/31/2021	Joel Tapales Arseño	55	59,941.67	1.31	2 yrs
02/1/2022	Alejandrina Cruz Policarpio	65	299,701.80	6.55	10 yrs
04/1/2022	Romeo de Silva Española	60	89,746.44	1.96	3 yrs
12/31/2021	Cesar Acosta Hernandez	77	179,813.22	3.93	6 yrs
12/27/2021	Arsenio de Mesa Dones	61	59,895.82	1.31	2 yrs
04/1/2022	Jennifer Mercado Bueta	49	299,891.75	6.55	23 yrs
05/1/2022	Celso Javier Morales	67	29,764.15	0.65	1 yr
01/7/2022	Simfrosa Antonio De Leon	97	299,669.34	6.54	21 yrs
01/7/2022	Ciriaca Cruz Villanueva	65	29,782.35	0.65	1 yr
01/9/2022	Julio Tuazon Cruz	69	59,566.00	1.3	2 yrs
01/7/2022	Paulita Garcela Sta Maria	67	89,803.28	1.96	3 yrs
01/8/2022	Lea ortiz Pangilinan	35	29,779.75	0.65	1 yr
01/13/2022	Madeline Gumban Neuda	59	299,983.26	6.54	10 yrs
01/13/2022	Luzviminda Villarta Domingo	72	89,464.05	1.95	3 yrs
01/14/2022	Gloria Alfonso Gojo Cruz	63	299,976.72	6.54	10 yrs
01/14/2022	Froilan Misiona Garcia	71	89,462.10	1.95	3 yrs
01/15/2022	Edmund Navarez Dulay	53	209,657.89	4.57	7 yrs
01/17/2022	Rolando Cruz Gregorio	73	59,659.60	1.32	2 yrs
01/18/2022	Rene Romero Ballesteros	73	29,842.80	0.65	1 yr
01/9/2022	Quirico Cruz Policarpio	86	299,564.70	6.54	10 yrs
01/15/2022	Ramon Onofre Silva	46	209,635.04	4.57	7 yrs
01/20/2022	Concepcion de Jesus Guerrero	91	209,904.67	4.57	7 yrs
01/20/2022	Nomeriano Bartolome de Vera	53	299,561.40	6.52	11 yrs
01/20/2022	Edwin Pasion Altoveros	49	299,548.36	6.52	10 yrs
11/1/2022	Guelberto Olequinio Moreno	62	29,786.25	0.65	1 yr
01/18/2022	Romano Manuel Sotolombo	53	149,656.82	3.26	5 yrs
01/22/2022	Azucena Cuvin Apolo	72	149,800.26	3.26	5 yrs
01/23/2022	Patricio Erfe Efondo	43	209,532.00	4.56	7 yrs
01/23/2022	Aniceta Villablanca Laxamana	74	209,527.44	4.56	7 yrs
12/29/2021	Roussel Frances Cando Gajete	40	179,671.74	3.93	6 yrs
01/22/2022	Desie Amurao Pamaong	46	59,732.40	1.3	2 yrs
01/21/2022	Angeles Hunas Padua	65	89,594.70	1.95	3 yrs
01/28/2022	Felipe Callorina Desamito	64	179,517.00	3.9	6 yrs
01/29/2022	Eufemia Avellanoza Mangahas	91	299,629.26	6.51	21 yrs
01/28/2022	Mary Joy Amar Rada	33	89,754.60	1.95	3 yrs
01/30/2022	Lydia Agapito Avena	79	209,422.85	4.55	7 yrs
	38 members		6,048,779.05	131.85	

Date Died	Name	AGE	Claims	Contribution	Length of membership
01/30/2022	Leodigario Florentino Natividad	75	149,581.25	3.25	5 yrs
01/24/2022	Juanito Bembo Manzano	71	299,789.60	6.52	21 yrs
01/2/2022	Zenaida Baculi Meneses	72	299,752.95	6.51	10 yrs
03/2/2022	Medina Santos Olazo	72	89,811.15	1.95	3 yrs
01/31/2022	Rogelio Castor Cervas	76	299,746.44	6.51	21 yrs
01/29/2022	Vilma Ycasas	48	179,485.80	3.9	6 yrs

Date Died	Name	AGE	Claims	Contribution	Length of membership
2/27/2022	Virginia Policarpio Mateo	85	299,624.00	6.5	20 yrs
05/2/2022	Pablito Cruz, Salao	61	299,617.50	6.5	13 yrs
01/2/2022	Jose Cruz Santos	49	14,732.80	0.32	2 days
01/22/2022	Ariel Orbon Rosel	71	299,641.32	7.48	21 yrs
02/8/2022	Arsenio Lugay Bantilan	84	299,608.80	7.44	21 yrs
01/29/2022	Manuel Mirabueno Parian	60	89,918.08	2.24	3 yrs
02/7/2022	Norida Dela Cruz Consuelo	64	59,969.52	1.49	2 yrs
02/13/2022	Leonila Binuya Castillo	72	89,875.69	2.23	3 yrs
02/14/2022	Abelardo Balanon Sampaga	66	89,913.60	2.23	3 yrs
02/13/2022	Filipina Primo Gamboa	66	29,637.27	0.73	6 mon
02/19/2022	Celestino Nieto Manalo Jr	54	29,689.83	0.73	1 yr
02/22/2022	Arcelie Pedrozo Carriedo	54	299,892.67	7.37	10 yrs
02/24/2022	Arlene Lopez Galima	62	149,882.72	3.68	5 yrs
02/27/2022	Virginia Herrera Policarpio	84	299,758.08	7.36	21 yrs
	20 members		3,669,929.07	84.94	

Date Died	Name	AGE	Claims	Contribution	Length of membership
02/24/2022	Romeo Valdehueza Cruz	77	179,636.94	4.41	6 yrs
02/25/2022	Lorena Delos Santos Peñalosa	60	209,774.95	5.15	7 yrs
02/3/2022	Romeo Camua Caliwag	62	89,665.40	2.2	3 yrs
02/3/2022	Raymundo Briones Camino	66	299,681.55	7.35	10 yrs
05/2/2022	Herminia Pajarillo Magno	67	119,933.28	2.96	4 yrs
04/3/2022	Chona Ibabao Borcena	58	299,710.95	7.35	10 yrs
03/7/2022	Wilfredo Sracanlao Valenzuela	70	14,693.76	0.36	3months
02/28/2022	Romana Cerbas Doctolero	75	299,897.92	7.36	21 yrs
02/22/2022	Maria Lourdes Pascua Dery	58	269,847.63	6.63	9 yrs
04/3/2022	Anthony Mateo Garduque	43	29,780.35	0.73	1 yr
03/7/2022	Elsa Ugale Vidad	46	59,594.28	1.46	2 yrs
03/10/2022	Gertrudes Candasua Villaco	71	59,614.72	1.46	2 yrs
03/10/2022	Pacita Oronce delos Reyes	74	299,875.70	7.34	21 yrs
01/29/2022	Nuevena Filipino Francisco	75	299,652.99	7.41	20 yrs
03/8/2022	Delia Mendoza Roxas	73	59,608.88	1.46	2 yrs
03/9/2022	Rosalia Aspille Cervantes	64	239,795.37	5.87	8 yrs
03/16/2022	Krislene Stattee A.Quimbao	35	29,860.65	0.73	10 months
03/17/2022	Angelica Castillo Brosas	63	239,697.44	5.86	8 yrs
03/17/2022	Erwin chavez Costales	50	299,884.96	7.33	10 yrs
03/18/2022	Maria Bailon Gojo Cruz	59	299,884.96	7.33	21 yrs
03/14/2022	Jacqueline Abiog Ballesteros	38	298,841.67	0.73	1 yr
03/18/2022	Celina Guasis Brigoli	49	119,904.39	2.93	4 yrs
03/22/2022	Lamberto Francisco DEL Rosario	68	299,702.76	7.32	21 yrs
03/27/2022	Felixberto Santiago Valderama	79	299,958.96	7.32	11 yrs
01/10/2022	Trinidad Jacinto Jover	73	29,745.78	0.74	1 yr
03/28/2022	Jennelyn Elfa Ignacio	26	149,631.75	3.65	5 yrs
03/29/2022	Espiritu,Celedonia Gojo Cruz	74	269,330.58	6.57	9 yrs
03/21/2022	Bernardo Ricio Bartolome	41	59,740.28	1.46	2 yrs
03/29/2022	Macaria Bautista Borlaza	65	239,486.72	5.84	8 yrs
	31 members		5,466,435.57	127.31	
89 MEMBERS DIED IN THE 1ST QUARTER OF THE 2022			15,185,143.69	344.1	



SKYLabCoop ONLINE MEMBERSHIP

Visit our official page: www.sanjosekoop.com



SJDM Kiddie and Youth Laboratory Cooperative

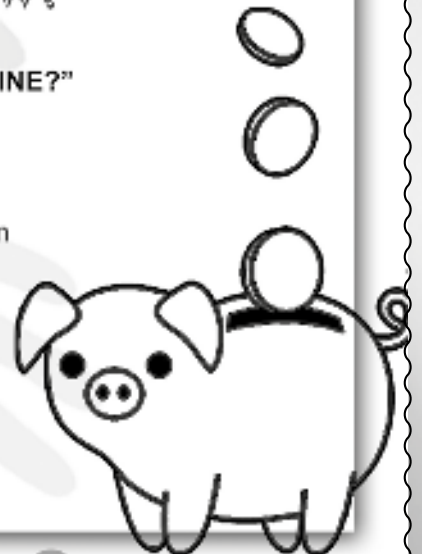
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative



Open Your Child's Savings Account Now!

"HOW TO OPEN YOUR CHILD'S ACCOUNT ONLINE?"

1. Must be 6 to 17 years old
2. Go to sanjosekoop.com
3. Click "Become a SKYLab Member Now"
4. Fill out the SKYLab Online Membership Form
5. Attach pictures of necessary requirements
6. Choose your desired amount deposit
7. Payment options:
 - Via Bank Transfer
 - Over the counter payment at our offices
8. Get your passbooks at your chosen office



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www.facebook.com/SKYLabCoop

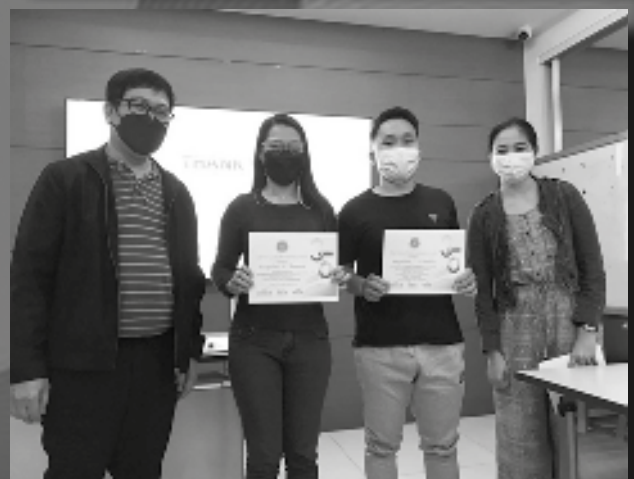


0943-608-8076

Customer Care Training and Seminar

(John Ervin Tim G. Quintana)

Ano nga ba ang kahalagahan ng Customer Care Training and Seminar sa isang empleyado? Bilang isang empleyado lalo't higit sa San Jose Koop ang pagbibigay ng ganitong uri ng seminar at pagsasanay ay mahalaga upang mas mabigyan ng maganda at dekalidad na serbisyo ang bawat miyembro ng ating kooperatiba. Ito rin ay naglalayon na turuan ang bawat isa na mapaunlad ang pakikipag kapwa tao na magdudulot ng magandang ugnayan mula sa pagitan ng empleyado at mga miyembro na syang daan upang umunlad ang ating samahan bilang kooperatiba. Kaya minabuti na una pa lamang ay binigyan na nang ganitong pagsasanay at seminar ang bawat isa upang mabigyan ng ideya at turuan ng pamamaraan sa pagbibigay ng magandang serbisyo. Sinisigurado na sa bawat pagsasanay ay lalong mapapaunlad ng mga kawani ang kanilang mga kakayahan . Layunin din nito na mahasa ang pakikipag usap at pagpapaliwanag sa mga pangangailangan ng mga miyembro at kapwa empleyado. Inaasahan na sa pamamagitan nito ay lalo pang mapaunlad at mapag buti ang pag bibigay ng serbisyo sa ating miyembro at kooperatiba. Sa patuloy na pag-aaral at paglahok sa mga ganitong uri ng pagsasanay ay naniniwala ang San Jose Koop na magdudulot ito ng pag unlad hindi lamang sa pang sariling pakinabang ng empleyado bagkus pati na din sa pag unlad sa pagbibigay serbisyo sa bawat kasapi. Sa patuloy na pag sasabuhay nito ay sama sama nating pa unlarin ang San Jose Koop.



MASIKAP

*MAgasing SInasalamín ang KAPatiran ng mga
MAmamayang Simbolo ng KAunlaran at Pag-asa*

MASIKAP is the official gazette of the San Jose del Monte Savings and Credit Cooperative, with the editorial office at SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, 3023 Bulacan, Philippines. For inquiries, comments, suggestions or contributions, call us (044) 815-21-66 and 307-0526, telefax 913-7744, E-mail at sanjosekoop1987@gmail.com or visit us at www.sanjosekoop.com

List of Acquired Assets Available for SALE

INVITATION TO BID

San Jose Koop invites interested bidders to purchase property through sealed public bidding in an “as is, where is” basis.

Brief Description of Property:

TITLE NO.	LOCATION	AREA- SQ.M.	CLASSIFICATION	MINIMUM BID
040-2019027467	Kamandalaan, Muzon	1,000 SQ.M.	Res.	3,500,000.00
040-2018006661	Sitio Gulod San Vicente, Sta. Maria.	2,000 SQ.M.	Residential	3,000,000.00
T-183692 (M)	Loma De Gato Marilao	1,000 SQ.M.	Res.	2,600,000.00
040-2017017696	Partida Muzon Beside Partida Elem. School	883 SQ.M.	Residential	1,766,000.00
040-2018011529	Brgy. Kaypian	444 SQ.M.	Residential	1,332,000.00
040-2018011527	Brgy. Tigbe Nor. Bul.	333 SQ.M.	Residential	1,200,000.00
040-2015001434	Brgy. San Pedro Area F, S. Palay	331 SQ.M	Residential	993,000.00
040-2016031897	Brgy. San Martin III	224 SQ. M.	Residential	672,000.00

New Interest Rates for Time Deposit

Time Deposit - Regular Members	30 days / 1 month	90 days / months	180 days / 6 months	270 days / 9 months	360 days / 12 months
P10,000 - 499,999	1.50% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.50% p.a	2.75% p.a	3% p.a	3.25% p.a	3.50% p.a
P1M and above	3.5% p.a	3.75% p.a	4% p.a	4.25% p.a	4.5% p.a

- In case of pre-termination or withdrawal is made before due date, interest rate shall be based savings deposit rate (regular/associate).
- If not renewed at maturity, interest rate shall be computed based on one(1) month term.
- Once partial withdrawal is made, the balance shall be considered as new placement, same term shall apply and interest rate varies based on the remaining amount.
- This Policy applies per certificate of Time Deposit.

Regular and Other Savings: 1% net per annum