

HAGIT

1st Valley Bank's Official Publication



1VB Hosts Training Events for Farmers

By Muamar Carba and Cheryy May Bajarla

In the past three months, from April to June 2018, 1st Valley Bank hosted several training programs for farmers. These programs are meant to empower participants with knowledge, skills, and technology to increase their profitability.

Maranding and Kapatagan branches organized the Supervised Credit orientation programs held at various venues in Lanao del Norte and attended by at least 320 participants.

Meanwhile, in Bukidnon, more than 100 farmers participated in the training and convention held at Brgy. Linabo, Malaybalay City. Aside from new technology and free high quality seedlings, the event allowed the participants to meet with suppliers that offer farm input at the most affordable cost.

1st Valley Bank clients can expect more programs such as these as the Bank continues to be your lifetime friend! ☺

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Better Dissemination of Information

By Atty. Nicolas J. Lim, CEO/President

I take great pleasure in greeting and congratulating the prime movers for the revival of Hagit! It is very timely indeed because it comes at an auspicious time when our bank is on the verge of creating a new phase of its existence.

As you may have already known, we are at the early stages of going through the process of consolidating with the rural banks that we have acquired- the Sugbuanon Rural Bank, Inc (SRBI) and the D'Asian Hills Bank, Inc (DAHBI).

A revived Hagit will allow for a better dissemination of information among our branches and will help bridge our physical divide

We expect this process to be completed before the year is over. Moreover, all our three banks are now in the midst of progressively growing each of our loan portfolios thereby enabling the creation of a bigger merged bank.

A revived Hagit will allow for a better dissemination of information among our branches and will help us bridge the physical divide which has by now grown and expanded to even further areas from where we all started.

I am hoping that Hagit will not just be a one time issue but a continuous quarterly newsletter supported by and with contributions from each and every branch.

Kudos to all!!

THIS ISN'T GOODBYE, BUT WE'LL MISS YOU AROUND HERE!

by Emily E. Enad

It is with mixed emotions that we are announcing the official retirement of Ms. Cynthia C. Rudinas from her position as Vice President - Chief Internal Auditor of our institution. She has provided us with 19 years of dedicated and committed service. Throughout her years in service, Ms. Rudinas or 'Ate Cyn' to most of us has been responsible in assuring our capabilities to achieve our organizational goals.

On June 30, 2018, we surprised 'Ate Cyn' with a send-off lunch by inviting Jollibee to grace the occasion. The celebration is to honor her valuable contributions to our organization. Everyone at the Head Office joined us in wishing her all the best, as she truly deserves it.

To Ate Cyn, this is certainly not goodbye, but we hope you enjoy your retirement! We'll surely miss you around here. 😊

**"TWO ESSENTIALS FOR RETIREMENT:
MUCH TO LIVE ON AND MUCH TO LIVE FOR."**



Eat Today? Thank a Farmer!

BY IVY MAE A. RODRIGUEZ

Food is one of our essential needs to survive. Regardless of who we are, our body requires a variety of nutrients that we can get from food. Isn't this reason enough to be grateful to our farmers who supply us with the food our body needs?

Mario B. Cataylo, a 50-year old farmer married to Anita B. Cataylo with 3 children and residing at Brgy. Banay-Banay, Bayawan City, is one of our Bayawan Branch's pioneer Supervised Credit (SUCRE) clients.

Farming is the only source of living for the Cataylo family, even when he was still single. The four (4)-hectare farm land that Mario is cultivating now was inherited from his father, also a farmer.



*"Ang rice financing sang
1st Valley Bank perti gid
kanami, indi na
maglingin ang amon ulo
kung sa diin kami
makakita panggasto sa
talamnan namon, dako
gid nabulig sa amon
kabuhi!"*

- Mario Cataylo

Life then was difficult for the Cataylo's considering the meager income they get from farming. In fact, Mario wasn't able to complete his primary studies since their income at that time was just sufficient to sustain their basic needs.

At an early age of 19, Mario entered his married life with income from farming as their source of living. It wasn't easy especially with low harvest and challenges brought by calamities. On top of these, he needed funds to sustain his farming activities.

This is where 1st Valley Bank or 1VB has made a difference in his life. On June 2015, the then newly opened branch in Bayawan conducted its Supervised Credit (SUCRE) orientation program at Barangay Agricultural Development

Continuation of Eat Today, Thank a Farmer



Center or BADC. The orientation venue is about 31 kilometers from the Branch. Mario attended the orientation. Satisfied with the product features, he decided to avail the loan immediately.

At present, Mario is on his 6th cycle as responsible borrower of the SUCRE loan. Through the funds, he was able to acquire the following equipment: 1 thresher, 1 hand tractor, and a water pump. Further, Mario received 2.75 hectares of rice field under Arrendo (lease/contractual) Agreement from his neighbor. He then purchased an IZUZU 10 wheeler truck financed by 1VB's Bayawan Branch.

“Ang Rice financing sang 1st Valley Bank perti gid kanami, indi na maglingin ang amon ulo kung sa diin kami makakita panggasto sa talamnan namon, Dako gid nabulig sa amon kabuhi” (The rice financing of 1st Valley Bank is so beneficial that we no longer experience any difficulty in finding the funds to

sustain our farm production and activities. It has helped us tremendously.), Mario quips.

Additionally, he said that *“Kag ang mga empleyado sa bangko indi gid kahayaan, malapitan gid namon dayon, MADAMO GID NA SALAMAT* (The employees of the Bank are friendly and accommodating that you will not hesitate to approach them for your funding needs. Thank you very much).

There's food on your table because of farmers like Mario Cataylo. It's just fitting that we also thank them! 😊



WHAT MAKES 1VB DIFFERENT

BY YUCCA P. MAGHANOY

Since all banks offer almost similar products and services, you might ask, how do you find the best bank for your banking needs?

Like all banking institutions, 1st Valley Bank offers loans and deposit products to its clients. So, how does it differ from other banks?

COMMITTED SERVICES

Once you avail their products or services, you are assured that the staff will work with you all the way until your banking needs and requirements are met with satisfaction.

24/7 CUSTOMER SERVICE

You can receive the information you need or get help from a staff any day at

"Dili gyud ko magtago ug kwarta sa balay, diretso na sa 1st Valley Bank akong halin kay dako kaayo kog salig nila ug usa pod ko sa proud nila na borrower sa SME."

- Mr. Guillermo Omay

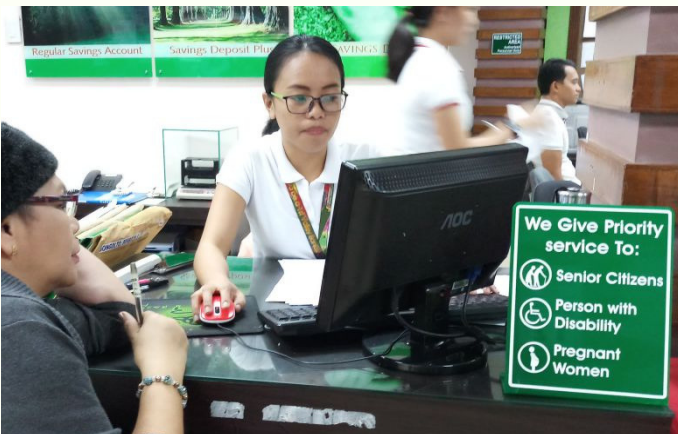
any time. The Bank is open Mondays to Saturdays from 8:30 am to 3:00 pm. You can reach them anytime, any day through their website at <https://www.1stvalleybank.com.ph> or through their official Facebook page and group page.

CUSTOMIZED SERVICES

The Bank's products and services are customized according to the needs of its clients. In innovating their products, the Bank always think of how the innovation will empower their clients to meet their needs or to achieve success in their own business.

These are just three of the many reasons doing business with 1st Valley Bank is a prudent choice. If you're looking for the best bank to entrust your money with, or to get funds for your business, you know where to go. 😊





CDO BRANCH IN ACTION

Your banking needs come first!

by: Katherine Michelle G. Betoy

Dubbed as K16 or the 16th branch, Cagayan de Oro (CDO), is considered as one of the "bigger" branches of 1st Valley Bank. From the time of its opening to present, K16 has proven to deliver profitable results especially in generating deposits.

A typical day begins with the staff preparing all the resources necessary to serve the needs of their clients. As the branch opens, clients are greeted by the guards respectfully. Staff entertain client needs on a first come first served basis. However, priority is given to senior citizens, persons with disability, and those who are pregnant.

Come and visit 1st Valley Bank CDO and experience for yourself a different kind of banking service. 😊

Experience
A Different
Banking
Service!

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Carmen, Cagayan de Oro
City (088) 858-4196
Norman F. Florida,
Branch Manager

How to Address USB Risks

By: Rebmevon C. Opamin

Typically, we use USB or flash drives as it enables us to transfer files easily and to increase file storage capacity.

We plug it easily into our computers thinking that they are always safe to use. However, do you know that most of the malware that enters our computers use these USB drives as their gateway?

If your computer gets infected by these malware programs, not only may you lose all your stored data, but you will also be placing all other computers in your network at risk.

Prevention is always better than cure. Here are ways you can address the risks of using your USB drive:

Protecting Your PC

First thing to do is to make sure that you only use USB that you trust. Do not just plug any USB into your computer unless you're sure that it's 100% safe and clean.



Regardless if you trust your USB, it always pays to scan it before using it. This also means that your PC or laptop must be running an updated anti-malware program.

You see, it only takes a few seconds to minutes to scan your USB drive and get protected against fixing an infection that can take you hours to days if it can be fixed at all.

Lastly, just follow this simple rule:
ABC- Always Be Careful! 😊

