



The Philippine Deposit Insurance Corporation
leads the nationwide observance of the

19th Depositor Protection and Awareness Week | 16 - 22 June 2021

Maniguro, Mag-impok, Mag-deposito sa Bangko

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Deposits are insured by PDIC up to P500,000 per depositor



The Philippine Deposit Insurance Corporation (PDIC) is the government institution that provides deposit insurance of up to P500,000 per depositor per bank. As state Deposit Insurer, the PDIC also actively promotes wise saving and responsible banking, and pursues initiatives to reach out to Filipinos who have no access to formal financial services.

On a yearly basis, the Corporation is at the forefront of observing the Depositor Protection and Awareness Week (DPAW) to encourage the public to save in banks. Presidential Proclamation No. 358 issued on April 4, 2003 declared June 16-22 of each year as DPAW.

Now on its 19th year, the observance of DPAW supports the strengthening of the country's banking system through enhanced depositor confidence, and complements the government's thrust of driving economic recovery through savings mobilization.

The pandemic issues that continue to affect millions of lives globally, emphasize the need to not only stay safe, but also to prepare for uncertainties. Savings will save the day, as proven by the following real-life accounts of various ages and domains. Through these testimonies, we can find inspiration to make saving a goal, a habit, and a mindset.

As we observe this year's DPAW, let this be the start of our journey to becoming wise savers.

Tayo ay maniguro, mag-impok, mag-deposito sa bangko!



"Maniguro, Mag-bangko." Save in Banks

Jose G. Villaret, Jr.
- Vice President, PDIC Corporate Affairs Group

Lahat tayo kailangan ng pera. Pero ang pera, hindi lang dapat ginagasta para sa ngayon. Dapat nagtatabi ka rin para bukas. Because you do not know what will happen tomorrow. And we should always be ready. A good way to be ready is to deposit your money in banks. Your money will not only be safe in banks but also insured by PDIC up to P500,000.00 per depositor.



"Magtabi ka ngayon!" Basic Deposit Account: Saving Made Easy

Elizabeth Carlos-Timbol
- President, Rural Bankers Association of the Philippines (RBAP)

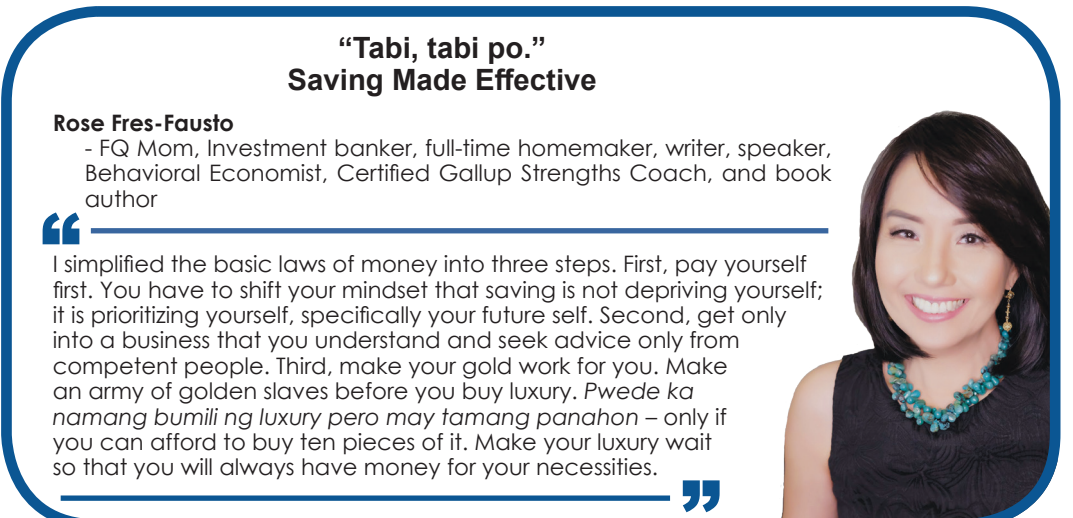
Ang feeling ng mga tao, nakakahiya kung maliit lang ang ide-deposit nila like *fifty pesos* o *one hundred pesos*. Hindi nila alam na wala silang dapat na ikahiya because everything starts from something small. Yung small amount na yan, kapag inilagay mo sa bangko, mapapalaki mo at magkakaroon ka ng discipline na palaging mag-ipon. Ang importante, may naitatabi ka. Eventually, kapag nakita mong lumalaki na yung nasa passbook or ATM mo, ayaw mo nang gastusin kasi gusto mo pang mas mapalago ito.



"Sipag at Tiyaga." A Success Story of a Micro, Small Medium Enterprise (MSME)

Venus Busmente
- Former market vendor turned *talipapa* owner

Nangungupahan lang kami noong una sa pwesto namin sa palengke. Nakapag-ipon nang kaunti at nakapagsarili. Sipag at tiyaga lang sa hanapbuhay. Ngayon, may sarili na kaming talipapa. Nagsikap kami para makaahon sa hirap. Yung mga sobrang kita, itinatibi namin araw-araw at inilalagay sa bangko. Malaking tulong iyon para sa amin dahil nakakaipon kami at may madudukot na emergency fund kung kailangan. Kaya, mahalagang mag-ipon araw-araw kahit kaunting kita lang.



"Tabi, tabi po." Saving Made Effective

Rose Fres-Fausto
- FQ Mom, Investment banker, full-time homemaker, writer, speaker, Behavioral Economist, Certified Gallup Strengths Coach, and book author

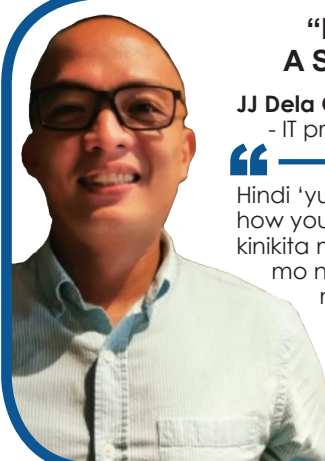
I simplified the basic laws of money into three steps. First, pay yourself first. You have to shift your mindset that saving is not depriving yourself; it is prioritizing yourself, specifically your future self. Second, get only into a business that you understand and seek advice only from competent people. Third, make your gold work for you. Make an army of golden slaves before you buy luxury. *Pwede ka namang bumili ng luxury pero may tamang panahon* - only if you can afford to buy ten pieces of it. Make your luxury wait so that you will always have money for your necessities.



"New Dad, New Job - Ang kwento ng isang wais saver" Saving Tips from a Young Wise Saver

Matthew Jacinto
- A new jobber, a wise saver, and a young father

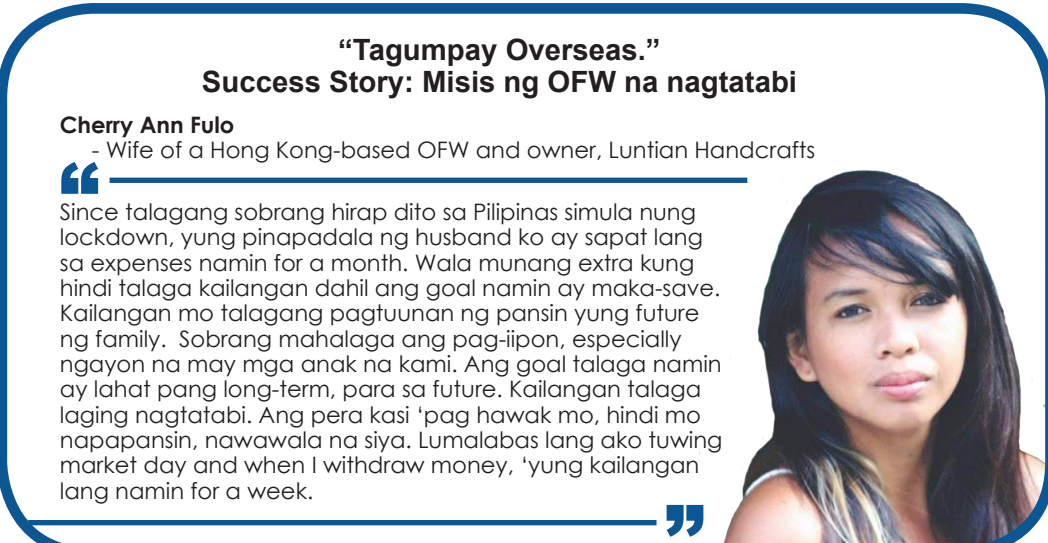
Buti na lang age of Internet ngayon, maraming resources to learn from. Save what you can kasi mag-snowball lang 'yan. Lalaki at lalaki 'yan basta itinatibi mo. Sa akin, 10% ng sahod ko goes into a savings account na hindi ko ginagalaw. Also, be careful where you spend your money. Kasi baka masaya ka ngayon, tapos sa susunod na linggo, you would need that money you spent.



"Paano magkaroon ng extrang pagkakakitaan" A Small Entrepreneur's Saving and Success Story

JJ Dela Cruz
- IT professional cum entrepreneur

Hindi 'yun sa kung gaano kalaki 'yung kinikita mo. Para sa akin, it is how you save your money, how you use it wisely. Kahit sobrang laki ng kinikita mo every month, kung hindi ka naman nag-se-save, kung hindi mo nilalagay sa bangko 'yung savings mo, ginagastos mo lang, mauubos at mauubos ang income mo kahit gaano kalaki. I have one year worth of savings para if ever dumating man 'yung rainy days, alam kong hindi ako lulubog. May enough time ako para dumiskarte na makakuha ng regular job or income para hindi magkaproblema financially.



"Tagumpay Overseas." Success Story: Misis ng OFW na nagtatabi

Cherry Ann Fulo
- Wife of a Hong Kong-based OFW and owner, Luntian Handcrafts

Since talagang sobrang hirap dito sa Pilipinas simula nung lockdown, yung pinapadala ng husband ko ay sapat lang sa expenses namin for a month. Wala munang extra kung hindi talaga kailangan dahil ang goal namin ay maka-save. Kailangan mo talagang pagtuunan ng pansin yung future ng family. Sobrang mahalaga ang pag-ipon, especially ngayon na may mga anak na kami. Ang goal talaga namin ay lahat pang long-term, para sa future. Kailangan talaga laging nagtatabi. Ang pera kasi 'pag hawak mo, hindi mo napapansin, nawawala na siya. Lumalabas lang ako tuwing market day and when I withdraw money, 'yung kailangan lang namin for a week.



"Kitang-kita ang Passion." Saving Up and Starting Your Passion-based Business

Jiro Tan
- A self-made entrepreneur and owner of Smoking J's Premium Smoked Meats

Whatever amount of money you receive from your sales, lagyan mo ng plano. Huwag yung porke kumita na, gagastos na. Kung pwede nga, 'wag mong gastusin. Kung may iba ka pang pinagkukuhanan ng pera, 'yun na lang ang galawin mo. But your start-up capital, do not touch it, until sure na 'yung business, mabubuhay siya at aangat through the years.



Be a Wise Saver

7 HABITS OF A WISE SAVER

- 1) Know your bank
- 2) Know your bank products
- 3) Know your bank's services and fees
- 4) Keep your bank records safe and updated
- 5) Transact with authorized bank personnel and channels only
- 6) Be informed about PDIC deposit insurance
- 7) Be cautious