



*Bank deposit mo, protektado!*

**NEWS RELEASE**

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**PDIC urges creditors of United Consumers Rural Bank, Inc.  
to file claims against the bank's assets by October 9**

All creditors of the closed United Consumers Rural Bank, Inc. have until October 9, 2023 to file their claims against the assets of the closed bank either by e-mail, mail, or personal filing.

Creditors refer to any individual or entity with a valid claim against the assets of the closed United Consumers Rural Bank, Inc. and include depositors whose deposits exceed the maximum deposit insurance coverage (MDIC) of ₱500,000. The Philippine Deposit Insurance Corporation (PDIC) said that creditors may file their claims through any of the following:

1. E-mail at [unico-pad@pdic.gov.ph](mailto:unico-pad@pdic.gov.ph);
2. Mail addressed to the PDIC Public Assistance Department, Ground Floor, PDIC Chino Bldg., 2228 Chino Roces Avenue, Makati City 1231. Claims filed by mail must have a postmark date no later than October 9, 2023; or
3. Personal filing at the PDIC Public Assistance Center (PAC) located at the 3rd Floor, SSS Bldg., 6782 Ayala Avenue corner V.A. Rufino St., Makati City, from Monday to Friday, at 8:00 AM to 5:00 PM. For visits to the PAC, clients are highly encouraged to request for an appointment by calling the Public Assistance Hotline during office hours at (02) 8841-4141 or at Toll-Free number 1-800-1-888-7342 or 1-800-1-888-PDIC, by sending an e-mail request to [unico-pad@pdic.gov.ph](mailto:unico-pad@pdic.gov.ph), or by sending a request through private message at PDIC's official Facebook page at [www.facebook.com/OfficialPDIC](https://www.facebook.com/OfficialPDIC).

The prescribed Claim Form against the assets of the closed bank may be downloaded from the PDIC website at [http://www.pdic.gov.ph/files/Claim\\_Form\\_Against\\_Assets\\_of\\_Closed\\_Banks.pdf](http://www.pdic.gov.ph/files/Claim_Form_Against_Assets_of_Closed_Banks.pdf). PDIC reminds creditors to transact only with authorized PDIC personnel.

Claims filed after October 9, 2023 shall be disallowed. PDIC, as Receiver, shall notify creditors of the denial or disallowance of claims through mail. Claims denied or disallowed by the PDIC may be filed with the liquidation court within 60 days from receipt of final notice of denial or disallowance of claim or within 20 days from date of publication of the Order setting the Petition for Assistance in the Liquidation Proceeding for initial hearing, whichever is later.

In addition, PDIC said that depositors with account balances of more than the MDIC of ₱500,000 who have already filed claims for the insured portion of their deposits as of October 9, 2023 are deemed to have filed their claims for the uninsured portion or the amount in excess of the MDIC.

PDIC, as Receiver of closed banks, requires personal data from creditors to be able to process their claims and protects these data in compliance with the Data Privacy Act of 2012.

United Consumers Rural Bank, Inc. was ordered closed by virtue of Monetary Board Resolution No. 930.B dated July 20, 2023. It is a single-unit rural bank located on National Highway Centro, Brgy. Santa Rosa, Aurora, Isabela.

All requests and inquiries relating to United Consumers Rural Bank, Inc. shall be addressed to the PDIC Public Assistance Department through e-mail at [unico-pad@pdic.gov.ph](mailto:unico-pad@pdic.gov.ph), or through telephone number (02) 8841-4141. Creditors outside Metro Manila may call the PDIC Toll Free Hotline during office hours at 1-800-1-888-PDIC (7342). Inquiries may also be sent as private message to the PDIC's official Facebook page at [www.facebook.com/OfficialPDIC](https://www.facebook.com/OfficialPDIC).

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The **Philippine Deposit Insurance Corporation** (PDIC) was established on June 22, 1963 by Republic Act No. 3591 to provide depositor protection and help maintain stability in the financial system by providing deposit insurance. Effective June 1, 2009, the maximum deposit insurance coverage is ₱500,000 per depositor. All deposit accounts of a depositor in a closed bank maintained in the same right and capacity shall be added together. A joint account shall be insured separately from any individually-owned deposit account.

PDIC news/press releases and other information are available at the website, [www.pdic.gov.ph](http://www.pdic.gov.ph).

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