

Leaders to take the helm in steering AFPFC MPC towards mutual growth

Cooperative leadership sworn in, to lead AFPFC MPC through 2026



Cooperative officials taking their oaths as they assume their leadership positions on May 8, 2026.

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) marked a significant transition in leadership and governance with the formal oath-taking of its key officers and appointed committees.

On March 16, 2026, CAPT DANILO A. MEMBRERE PN (Ret) and COL EDILBERTO P. CARNIYAN PA (Ret) took their oaths as the Chairman and Vice Chairman of the Board of Directors, respectively.

The Cooperative officers: CMS RODOLFO CANTALEJO PAF (Ret) was reappointed as Board Secretary and Ms. Babyllinda Nohay as Treasurer. The ceremony was witnessed by Atty. Alaine Arnolf Palomo.

Starting his tenure as the new General Manager of the Cooperative is LTC BENJIE A. ARCIAGA PA (Ret), who officially assumed his position as General Manager on May 1, 2026.

In a separate ceremony held on May 8, 2026, the members of AFPFC MPC Appointed Committees took their pledge at the AFPFC MPC Main Office, reinforcing the Cooperative's governance structure and operational support system.

The Member's Welfare Committee (MWC) is composed by ENS ANDRES FORDAN PN (Ret), chairperson of the MWC, 2LT SILVESTRE BURCA PA (Ret), MS. REMEDIOS CABATIC, 2LT FIDEL MAGAT PA (Ret), MR. BIENVENIDO ANGELES JR, and MS MERSHIBI TAGUINOD, and 2LT EMOLYNE R CORTEZ PA (RET). This committee shall be advocating for the well-being of AFPFC MPC's members.

The Conciliation and Mediation Committee has MS EVELYN CASTRO as its Chairperson, with MS MARIANITA CASTRO, and MS MARILYN SAMIA as its members. This committee is tasked with conflict resolution

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AFPFC MPC General Manager LTC BENJIE A. ARCIAGA PA (Ret)

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Cooperative leadership...

From p1

within the Cooperative through mediation services.

2LT DESIREE S. BASCON PAF (Ret), MS LUCIA REYES, LTC PATSY-LHEEN P. BASQUINAS PA (GSC), MS RODELIA PALOMAR, 2LT ARCELIE LUCAS PAF (Ret), MS MILAGROS CALLANGAN, and MR JOSE C. DIAZ serve as members of the Gender and Development Committee, leading efforts to develop programs that advance gender equality and inclusivity. Director Bascon is the chairperson for this committee.

The Ethics Committee, chaired by MAJ LORENZO BATALLA JR. PA (Ret), is composed of MR ROY C. PASION and MS MARGARITA OLARTE. This committee is responsible for overseeing the implementation of the Code of Governance and Ethical Standards.

The Membership Committee, chaired by COL FLORENTINO CAMPAÑANO PA (RET), and its members TSG MARVIN U



Taking their respective oaths of office, L-R: Chairman of the Board CAPT DANILO A MEMBRERE PN (Ret), Vice Chairman COL EDILBERTO P CARNIYAN PA (Ret), Board Secretary CMS RODOLFO C CANTALEJO PAF (Ret), and Treasurer Ms. Baby Linda N Nohay.

JAVAR PAF, MS ANNABELLE M TEVES, MS LOLITA DC PACAO, and MS LIZA R GUBATAN.

This committee is tasked with the processing and evaluation of membership applications.

Lastly, AFPFC MPC Vice Chairperson COL EDILBERTO P CARNIYAN PA (Ret), 2LT JAIME BELEN PAF (Ret), MSG CATHERINE CADIMAS PA (Ret), SSG DAISY MAE MAURO PA, MS ROSALINA LEONOR, MR DAVY JOHN SALINAS, form the Education and Training Committee, dedicated to advancing the skills and engagement of Cooperative members and staff.

This committee is chaired by COL CARNIYAN.

The Cooperative also takes this opportunity to express its sincere appreciation and gratitude to former Chairman MGEN RIZALDO B LIMOSO AFP (RET) for his dedicated service and leadership over the past three years.

The Board of Directors, Cooperative officers, and the Committees are responsible for steering the Cooperative towards sustained growth and remaining steadfast in its mission to deliver reliable and first-class services to all Kamay-Ari.



During the PR distribution at the AFPFC MPC Main Office.

Marks timely relief and ease for members during the school season

Patronage Refund allocates ₱140.5M to Kamay-Ari



Staying committed to its mission of Bringing Better Benefits to its Kamay-Ari, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) allocated a total of PHP 140.5 million in Patronage Refund (PR) to eligible member-borrowers in 2026, maintaining one of the highest PR rates in the industry.

The Patronage Refund, an exclusive benefit for Kamay-Ari, is released annually beginning in May to borrowers with loan deductions from the previous year.

This initiative reflects the Cooperative's vision of fostering shared success and

collective growth, where members who actively patronize its credit services receive a portion of its earnings as fellow Kamay-Ari.

The distribution started on May 26, 2026, at the Main Office and AFPFC MPC locations nationwide. Kamay-Ari

may claim their unclaimed PR through their preferred payment option or at their nearest AFPFC MPC office.

AFPFC MPC expresses its sincere appreciation to its members for their continued trust, loyalty, and support of the Cooperative's services.

₱140.5M

Patronage Refund
Allocated for 2026

Patronage
Refund

Signals Coop trust and confidence

Credit line with LBP renewed and expanded

The AFP Finance Center Multi-Purpose Cooperative (AFPMC MPC) has expanded its credit line with the Land Bank of the Philippines (LBP) from Php 1.5 billion to Php 2.5 billion, formalized through a Memorandum of Agreement (MOA) signed on April 27, 2026, at the AFPMC MPC Main Office.

This increase is intended to enhance the Cooperative's financial capacity and support the continued expansion of its products and services in the coming fiscal year.

Chairman of the Board CAPT DANILLO A. MEMBRERE PN (Ret), along with the AFPMC MPC Board of Directors, welcomed representatives from LBP, including Assistant Vice President for the Microfinance Institutions Department Ms. Arlene R. Columbano, Ms. Glenda Ferrer, Account Officer, and Ms. Henni Lynne Ignacio, Account Assistant.



AFPMC MPC together with LBP after renewing the credit line to P2.5 billion.

With a membership base exceeding 49,000 and total assets surpassing Php 10 billion, the Cooperative's strength and sustainability are reinforced by the ongoing trust and support of its banking partner.

The increased credit facility is designed to improve service delivery further, enhance financial offerings, and address the evolving needs of a growing membership.

This renewed partnership underscores the AFPMC MPC's commitment to strengthening institutional collaborations while ensuring readiness to meet the financial needs of all Kamay-ari and to support future growth.



LBP has been AFPMC MPC's banking partner since 2000, initially starting with a P2.5M credit line.

Easier access and better service set for Kamay-Ari

Lucena and San Miguel offices relocated, new San Manuel Help Desk opened

Two AFP Finance Center Multi-Purpose Cooperative (AFPMC MPC) Satellite Offices (SO) were transferred to more convenient locations, along with a new help desk opening, improving Coop access and service this Q2 2026.

The relocated Lucena and San Miguel offices make AFPMC MPC more accessible for Kamay-Ari within their respective localities. In the new locations, members will experience a smoother

and more convenient experience in availing the products and services of the Cooperative.

Following the MOA signing last January 2026, San Manuel, Tarlac LGU Kamay-Ari, can now conveniently avail of Coop services right at the San Manuel Town Hall through the new help desk.

Lucena Satellite Office

(0917-122-6250)

9005 National Road, Purok Masagana, Brgy. Gulang-Gulang, Lucena City, Quezon

San Miguel, Tarlac Satellite Office

(0917-129-7094)

AJ-AS Commercial Center, MacArthur Highway, Barangay Maligaya, Tarlac City

San Manuel, Tarlac Help Desk

Ground Floor, COMELEC-BIR Office, Municipal Mayor's Building, San Manuel Town Hall, San Manuel, Tarlac*

*Monday and Tuesday from 7 AM to 4 PM; adheres to the San Manuel Town Hall operating hours.



The relocated Lucena and San Miguel, Tarlac Satellite Offices



The newly-opened San Manuel, Tarlac Help Desk

Commitment to ensuring stakeholder welfare

Coop inks agreements with AFP Units for infra sponsorships



AFPFC MPC leadership with COMMODORE CASIS after the MOA signing on May 13, 2026

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) strengthened its partnership with key AFP units through the signing of agreements for infrastructure support throughout the second quarter of 2026, creating tangible long-term support for the Cooperative's partner stakeholders.

Armed Forces of the Philippines Pension and Gratuity Management Center (AFPPGMC) | Baguio

The Cooperative formalized its support to the AFPPGMC through the signing of a Memorandum of Agreement (MOA) at the AFPFC MPC Main Office. Chairman of the Board, CAPT DANILO A

MEMBRERE PN (RET) and COMMODORE LUIDEGAR C CASIS PN, Chief of the AFP PGMGC, formalized the partnership on May 13, 2026.

Following the MOA signing was the formalization of a contract with Mr. Deo G Dato, Sole Corporator of DGD Construction and International Trading OPC, who shall be executing the project. The infrastructure support includes the provision of a container van and retrofitting it into a new office to enhance operational facilities.

Naval Installation and Facilities – Eastern Mindanao (NIF-EM) | Davao

In Davao City, the AFPFC MPC Board of Directors, led by Chairman Membere,

were welcomed by CAPT MELVIN U CARRO PN (GSC), NIF-EM Commander. The Cooperative entered into an agreement with the Naval Installation and Facilities through the signing of the Deed of Donation on May 18, 2026.

A sponsorship was committed for the construction of a shaded pathway at Camp Panacan, Davao.

Davao Prison and Penal Farm (DPPF) | Carmen, Davao del Norte

In Carmen, Davao del Norte, the AFPFC MPC Board of Directors led by Chairman Membere were welcomed by Davao Prison and Penal Farm Superintendent C/SUPT ABEL DR CIRUELA, MSCA.

The Cooperative formalized its support through the signing of a Deed of Donation on May 19, 2026, committing sponsorship for the renovation of their Human Resources Office.

These initiatives reflect the Cooperative's continued commitment to supporting its partner units through meaningful and sustainable infrastructure projects.



The Cooperative contingent met with NIF-EM officials for an agreement about infrastructure support

Reaching more members and units

Info drives and caravans serve Kamay-Ari

The AFP Finance Center Multi-Purpose Cooperative reached more members and units through effective marketing efforts focused right in their localities, going to areas where the Cooperative otherwise has no permanent presence.

From May to June, the Cooperative conducted information drives and actively participated in caravans, making key services available—like loan availment,



membership updates, and benefit claims, along with exciting activities that let participants take home prizes.

All in all, this brought AFPFC MPC's services closer to more than 5,200 stakeholders with activations throughout Metro Manila, Luzon, Visayas, and Mindanao, for a total of 12 caravans

attended with various institutional partners.

Moving forward into the latter half of the year, the Cooperative remains dedicated to participating in more similar activities that let its members engage with AFPFC MPC no matter where they are in the country.

Coop invests in 50 students as the trailblazers of tomorrow

Changing lives and securing dreams with AFP EBSO, scholars share their stories of hope for the future



Since committing 1 million PHP to the AFP Educational Benefit System Office (AFP EBSO), the AFP Finance Center Multi-Purpose Cooperative has received stories about how the program has assisted the educational journeys of 50 students.

Four student-beneficiaries share how the stipends received from the Cooperative helped support their schooling as they pursue their dream careers this Academic Year 2025–2026.

Sharhan, an aspiring civil engineering technologist

“Because of your unwavering support, I never had to stop schooling despite our loss”, expresses Sharhan, who is pursuing a Diploma in Civil Engineering Technology at the Sulu College of Technology, Inc.

While it is true that money can never replace the loss of a loved one—with his late father serving in the Philippine Army—Sharhan is grateful for the hope he was given, knowing a community sees his struggle and grieves with him.

“You made me feel that my father’s sacrifice for our country was never forgotten. You stood as a pillar of support during the years when we needed it most”, adds Sharhan. He vows to honor his father’s legacy by graduating and serving the country in the field of engineering.

Loreen, competent healthcare professional

“[Through] your generosity, I can continue pursuing my dream of becoming a nurse with focus and determination,” shares Loreen, who is studying nursing at the DMC College Foundation, Inc.

Her late father also served in the Philippine Army.

Studying to become healthcare professionals often incurs extra costs: equipment, uniforms, and other expenses that are beyond those shouldered by academic institutions.

Loreen says that with the financial assistance, her worries were significantly reduced, enabling her to lend more time to improving her skills and finishing her nursing degree.

Judy, entrepreneur-in-the-making

“I aim to apply the knowledge and skills I gain to create opportunities and contribute to society,” says Judy about her dreams for the future after finishing her education as a business management student at the De La Salle College of Saint Benilde.

Eager to honor the sacrifices of those in military service, as her late father did in the Philippine Navy, Judy is committed to contributing to nation-building through the business world.

Ging Ging, pursuing compassionate, empathic healthcare

“May you continue to help and inspire more students in the years to come”, wishes Ging Ging, a nursing student in North Valley College Foundation, Inc.

She is hopeful that more students like her can have the hope she received through the Cooperative’s support.

Ging Ging strives to become a nurse who channels the kindness she receives from her family, especially like her late father in the Army, who dedicated his life to the country and his community.

AFPFC MPC entered into a partnership with AFP EBSO with a MOA signing last February 21, 2024.

The program aims to provide educational assistance to 50 dependents of military personnel who were killed-in-action, killed in the line of duty, or became fully incapacitated.

Believing that the youth are catalysts of change, the Cooperative places its trust in trailblazers like Sharhan, Loreen, Judy, and Ging Ging, soon-to-be professionals set to leave their mark through positive change in the country.

With their stories among the 50 total scholars of the program, AFPFC MPC expresses its sincere well wishes to the student-beneficiaries.



AFP EBSO scholars Sharhan, Loreen, Judy, and Ging Ging.

Improving stakeholder financial security

Seminars for financial literacy launched with partners

Standing firm in its role in empowering financial goals and secured futures, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) launched numerous financial literacy (FinLit) seminars for its public service partners.

Executive agencies, in partnership with the Union of Defense and Public Safety Cooperatives (UDPSC)

Together with the UDPSC, the Cooperative organized FinLit seminars with the Anti-Red Tape Authority and Office of Transportation Security on February 26, and the PAF Finance Center on March 2, yielding a total of 100 participants.

Tactical Operations Wing Northern Luzon (TOWNOL)

The Cooperative conducted a FinLit seminar with the Tactical Operations Wing Northern Luzon (TOWNOL), Philippine Air Force, at Clark Air Base on April 8, 2026, with over 50 personnel participating.

Bureau of Corrections – Class 2025-01 DESENTRADOS

340 participants at the Corrections Officer Basic Recruit Course (COBRC)

Class 2025-01 “DESENTRADOS” at the New Bilibid Prison Reservation, National Headquarters, Muntinlupa City learned crucial financial skills during a seminar held on April 10, 2026.

AFPFC MPC remains rooted in empowering stakeholders as they move forward in their financial journeys.



BuCor trainees posing after participating in the financial literacy seminar.



IP community children receive school supplies just as the school season starts.

Fortifying relationships with stakeholders

Establishing impact with Coop community programs

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) conducted various engagements with partner units within the AFP to help improve operational capacities through the donation of information technology and audio-visual equipment.

The recipients include the 1st Explosive Ordnance Disposal Company, 69th Infantry (COUGAR) Battalion, Office of the Adjutant General, Eastern Rizal AFP Retirees & Pensioners Association Inc, Office of the Ethical Standards and Public Accountability, 2ID, PA, Bureau of Fire Protection Region 8, 802nd Infantry Brigade, 8th Regional Community Defense Group, National Police Commission Region 8, and Eastern Mindanao Command.

Kalingang Koop: Flu Vaccines for Members

190 Kamay-Ari participated in a vaccination drive that spanned the

Fridays of May, boosting the immune systems of our members, safeguarding the community as a whole. The Cooperative extends its gratitude to the doctors of V. Luna General Hospital for their support in providing pre-vaccination consultation and administering the flu vaccines for the members.

Kalingang Koop: School Supplies for Indigenous Communities in the Davao Region

On May 19, 2026, together with Harvest House Family Church, the AFPFC MPC

reached 200 children of Indigenous communities in far-flung localities such as Brgy. Paquibato and Brgy. Marilog in Davao City, and the municipalities of Kapalong and Talaingod in Davao del Norte.

The materials come just in time for the start of a new school year, further encouragement for the children to enjoy the pursuit of learning and education.

AFPFC MPC's community programs are geared to make lasting impact among partner communities.



AFPFC MPC with the 802nd Infantry Brigade.

Elevating entrepreneurial welfare of Kamay-Ari

Livelihood seminars to augment incomes held for members

Following its long-standing efforts in upskilling its members, the AFP Finance Center Multi-Purpose Cooperative held livelihood seminars this April and May 2026.

Tacloban, Leyte

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) held a Livelihood Seminar on "Dish-washing Liquid and Fabric Conditioner Making" for its members on April 24, 2026, at the Summit Hotel – Tacloban.

Over 120 Kamay-Ari from Leyte and Samar participated in the activity that was divided into 2 parts. First, a hands-on experience for the participants on manufacturing the dish-washing liquid and fabric conditioner solutions. Followed by an interactive discussion on business practices in selling the products they made.

Participants were also given raw materials and packaging for 10 liters of dish-washing liquid and fabric conditioner products.



Attending solo parents, with Mr. Edwin Salmero and AFPFC MPC staff for the full-body massage livelihood seminar.

San Manuel, Tarlac

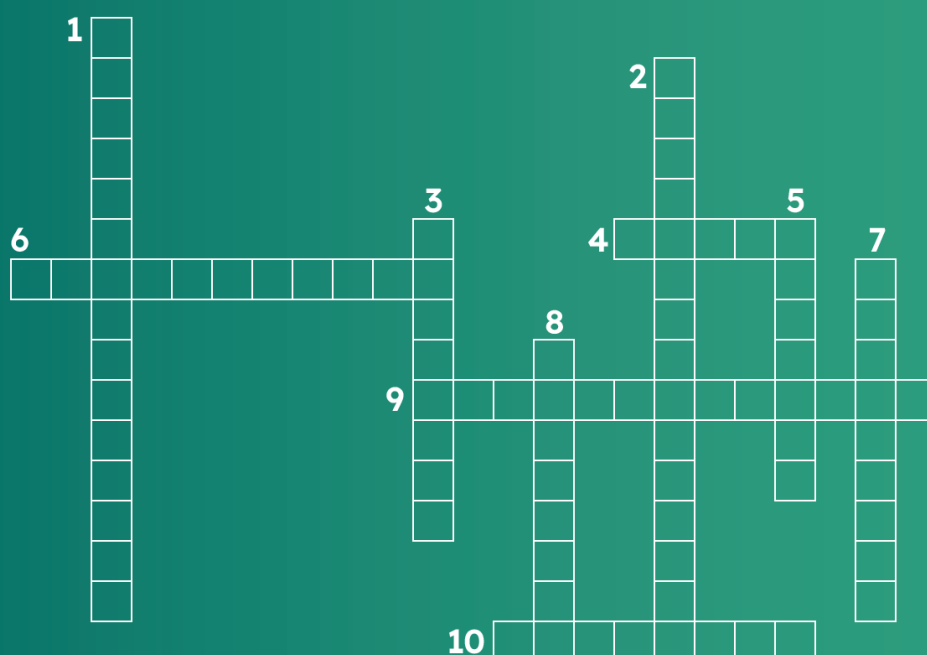
Thirty solo parents from San Manuel, Tarlac were trained in full-body massage on May 14, 2026, at the Livelihood Skills and Training Center.

The session was facilitated by Mr. Edwin Salmero of Negoskwela Livelihood and Technology Training Center, covering body mechanics and massage techniques, followed by guided demonstrations and participant practice. Each participant received a starter kit containing a yoga mat, massage oil, tissue packs, alcohol, and bath towel.

These livelihood seminars contribute to sustainable community development, empowering Kamay-Ari to explore alternative sources of income.



Kamay-Ari participating in the dishwashing liquid and fabric conditioner making session.



Down

1. Christmas grocery giveaway given to qualified borrowers
2. Cooperative-exclusive loan interest rebate, given on May
3. Last word of the AFPFC MPC tagline, "Bringing Better..."
5. Kind of account that members can earn up to 7% p.a. with
7. Gifts given to Kamay-Ari when they avail of a loan

8. The name for the members of the AFPFC MPC

Across

4. Common name for the Cooperative's credit services
6. The name for the kind of organization, regulated by the CDA, AFPFC MPC is like
9. The home AFP institution the AFPFC MPC was originally based in
10. Term for the amount earned from a Kamay-Ari's interest on share capital

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Get the chance to win* ₱500, deposited to your AFPFC MPC savings account when you answer our puzzle!

1. Fill up the crossword puzzle.
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5. Strictly one entry per member.

Scan the
QR Code

Or use the link:
bit.ly/3Shz2I3



*From randomly drawn 20 successful entries



**AFP Finance Center
Multi-Purpose Cooperative**
Bringing Better Benefits

AFPFC MPC Main Office
AFPFC MPC Building, Col. Bonny Serrano
Avenue, cor. 18th Avenue, Barangay San
Roque, Murphy, Cubao, Quezon City

0977-852-7372
(02) 8395 2270 | (02) 8395 2271
customerservice@afpfinancecoop.com
fb.com/financecoop | afpfcmpc.ph

National Capital Region

AFPFC MPC Camp Aguinaldo

Metrowalk Area, Veterans Center
Settlement Commission, Camp General
Emilio Aguinaldo, Quezon City
Mobile No. 0917-122-0814

AFPFC MPC Villamor

P4-12 Manlunas Street, Barangay 183,
Villamor, Pasay City
Mobile No. 0917-861-0552

AFPFC MPC Muntinlupa

Unit 2 Gr. Floor, TSP Building, V. Katihan
Road, Poblacion, Muntinlupa City
Mobile No. 0917-146-1050

AFPFC MPC Bayani Road

Ground Unit A, Waypoint Building, 4
Bayani Road, AFPOVAI, Taguig City
Mobile No. 0917-100-3481

AFPFC MPC Taguig

Blk 32, Lot 3, 9th Ave., HHSG Village, Brgy.
North Signal, Taguig City
Mobile No. 0917-129-6989

Luzon

AFPFC MPC Tanay

E Rodriguez Ave. cor. Mangga Street,
Sampaloc, Tanay, Rizal
Mobile No. 0917-861-2814

AFPFC MPC Capas, Tarlac

Sitio Transmitter, Brgy. Sta. Lucia, Capas,
Tarlac
Mobile No. 0917-105-0712

AFPFC MPC San Miguel, Tarlac

AJ-AS Bldg., 1st Floor, MacArthur Highway, Brgy.
Maligaya, San Miguel, Tarlac, Tarlac
Mobile No. 0917-129-7094

AFPFC MPC Clark, Pampanga

Stall E, Mabanta Arcade McArthur Hwy.,
Balibago Angeles City, Pampanga
Mobile No. 0917-125-8428

AFPFC MPC Cabanatuan

Duran Building, Barangay Bitas,
Cabanatuan City, Nueva Ecija
Mobile No. 0917-861-2820

AFPFC MPC CamSur

Zone 3, San Agustin, Pili, Camarines Sur
Mobile No. 0917-130-6784

AFPFC MPC Isabela

Sitio Zingapan, Maharlika Hwy., Campsite
Upi, Gamu, Isabela
Mobile No. 0917-127-8702

AFPFC MPC Lipa

President J.P. Laurel Highway, Purok 4,
Barangay Sico, Lipa City, Batangas
Mobile No. 0917-127-6769

AFPFC MPC Basa, Pampanga

36 Romana Pangan Highway, San Nicolas,
Floridablanca, Pampanga
Mobile No. 0917-129-2043

AFPFC MPC Palawan

Unit C DCRM STUDCOM Building, WESCOM
Road, San Pedro, Puerto Princesa City,
Palawan
Mobile No. 0917-125-3807

AFPFC MPC Bulihan

Block 51, Lot 9, Zone 3, Old Bulihan Road, AFP
Housing, Barangay Bulihan, Silang, Cavite
Mobile No. 0917-129-8166

AFPFC MPC Lucena

9005 National Road, Purok Masagana, Brgy.
Gulang-Gulang, Lucena City, Quezon
Mobile No. 0917-122-6250

Visayas and Mindanao

AFPFC MPC Jamindan

Brgy. Jaena Norte, Jamindan, Capiz
Mobile No. 0917-106-3566

AFPFC MPC Cebu

BG Licuanan Hall, Camp Lapu-Lapu, Apas,
Cebu City
Mobile No. 0905-990-4348

AFPFC MPC Samar

National Highway, Purok 1, Brgy. Maulong,
Catbalogan City, Western Samar
Mobile No. 0917-100-9415

AFPFC MPC Leyte

Unit 3B WH Building cor. National Highway
& Maharlika Hwy., Brgy. Pawing, Palo, Leyte
Mobile No. 0917-104-9421

AFPFC MPC CDO

Unit 7, Caayupan-Roa, Pension House,
Zone 2, Patag, Cagayan De Oro
Mobile No. 0917-130-6291

AFPFC MPC Davao

KM 14, Panacan, Davao City
Mobile No. 0917-126-6121

AFPFC MPC Zamboanga

Unit 1 & 2 Gr. Floor, HMC Bldg., Block
2 Lot 3, San Jose Road, Baliwasan,
Zamboanga City
Mobile No. 0917-129-3025

AFPFC MPC Pulacan, Labangan

Purok Hillside, Upper Pulacan, Labangan,
Zamboanga Del Sur
Mobile No. 0917-103-2527

AFPFC MPC Awang, Maguindanao

Stall 11, RAD Arcade 3, Awang, Datu
Odin, Sinsuat, Maguindanao
Mobile No. 0917-125-2205

AFPFC MPC Butuan

Purok 1, Barangay Bancasi, Butuan City
Mobile No. 0917-142-4460

Help Desks

AFPFC MPC SOLCOM Help Desk

Old AFPSLAI Bldg., SOLCOM, Camp Guillermo
Nakar, Gulang Gulang, Lucena City
Mobile No. 0917-122-6250

AFPFC MPC Sablayan Help Desk

HR Office, Sablayan Prison and Penal Farm,
Sablayan, Occidental Mindoro
Mobile No. 0917-159-8442

AFPFC MPC BuCor Help Desk

Bureau of Corrections, New Bilibid Prison
Reservation, Muntinlupa City

AFPFC MPC GHQ Help Desk

AFP Finance Center Compound, Guido
Avenue, Camp Aguinaldo, Q.C.
Mobile No. 0917-122-0814

AFPFC MPC Jolo Help Desk

17th FSFO, FCPA, Camp Teodulfo Bautista,
Busbus, Jolo, Sulu
Mobile No. 0917-164-1736

AFPFC MPC Catarman Help Desk

Purok 5, Barangay Dalakit Catarman,
Northern Samar

AFPFC MPC Ormoc Help Desk

H8RCDG, Camp Jorge Downes, Ormoc
City, Leyte

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