Republic of the Philippines
Department of Education
REGION VI – WESTERN VISAYAS
SCHOOLS DIVISION OF AKLAN

DIVISION ADVISORY No. 108, s. 2026
November 3, 2026
In compliance with DepEd Order (DO) No. 8, s. 2013
this advisory is issued for the information of SDO-Aklan
officials and personnel/staff and all others concerned.
(Visit https://depedaklan.online*)*

PRE-MEMBERSHIP EDUCATION SEMINAR (PMES) and OWNERSHIP MEETINGS

This has reference to the request of Cebu CFI Community Cooperative, to conduct the Pre-Membership Education Seminar (PMES) and Ownership Meetings.

Please be guided of DO 009, s. 2026 regarding the No Class Disruption Policy.

Attendance of teachers and personnel shall be **purely voluntary** and shall not be construed as mandatory.

For your information and guidance.

For more information, contact:

RAMIL D. ALAGDON
Branch Manager
Contact Number: 09999188768

CEBU CFI COMMUNITY COOPERATIVE

ILOILO BRANCH

Brgy. Rizal Ibarra, Rizal St Iloilo City

Tel. No.: (033) 315-5105 / 0928-554-5987

DepEd Region VI
Division of Aklan
RECEIVED
Date: OCT 15 2026
Time: 10:21am
Signature:

October 08, 2026

DR. FELECIANO C. BUENAFE JR.
Schools Division Superintendent
Division of Aklan
Poblacion, Numancia , Aklan

Dear SDS:

Cooperative greetings!

The Department of Education (DepEd) has been one of our valued partners since 1985, playing a significant role in the growth of our cooperative and in enabling us to continuously provide quality products and services to our members.

In line with our long-standing partnership, we respectfully request your approval to visit the schools and offices under the Division of Aklan. During our visit, we intend to conduct a Financial Literacy Session for your teaching and non-teaching personnel. This activity aims to enhance financial awareness and management while also providing an opportunity to introduce the various products and services offered by our cooperative- Investments, Medical Assistance, Financial Services and other coop services.

We fully recognize the importance of ensuring that academic and office operations remain uninterrupted. With this, we are more than willing to coordinate with the respective School Heads or Department Heads and strictly follow the schedule they deem most convenient to avoid any disruption to classes and regular office functions.

We sincerely hope for your favorable consideration of this request. Thank you for your continued partnership and unwavering support.

(See attached letter from RD)

Sincerely,

RAMIL D. ALAGDON
Branch Manager
09999188768

RELEASED
AUG 24 2026
By: TIME: 9:50 AM/SC

August 12, 2026

MR. MARVIN M. PACRIS
Branch Manager
Cebu CFI Community Cooperative – Iloilo Branch
Rizal St., Iloilo City Proper, Iloilo City

Dear Mr. Pacris:

Greetings.

This refers to your letter dated August 3, 2026, requesting approval and endorsement to conduct the **Pre-Membership Education Seminar (PMES)** and **Ownership Meetings** for teachers and personnel in public schools within the Schools Divisions of Iloilo City, Iloilo Province, Passi City, Antique, Roxas City, Capiz, Aklan, and Guimaras.

Attention is invited to DECS Order No. 28, s. 2001 titled ***"Prohibiting the Commercialization of the DECS Organization through Endorsements and Accreditation of Goods and Services"***.

Cebu CFI Community Cooperative – Iloilo Branch may conduct the said activities, subject to the following conditions:

1. The activities shall be conducted strictly **outside of official teaching and working hours** and shall not disrupt classes, office operations, or any school-related activities.
2. Attendance of teachers and personnel shall be **purely voluntary** and shall not be construed as mandatory.
3. No DepEd resources, funds, facilities, or personnel shall be utilized without the prior approval of the concerned Schools Division Superintendent or School Head.
4. Coordination with the respective Schools Division Offices and school heads shall be undertaken before the conduct of any activity.
5. All activities shall comply with existing DepEd policies, rules, and regulations governing partnerships, solicitation, and engagements with external organizations.
6. This approval shall not be construed as an endorsement by the Department of Education of any financial product, loan program, or investment offered by the cooperative.

We trust that the conduct of your activities will contribute to providing information and opportunities beneficial to interested DepEd personnel while ensuring that the delivery of basic education services remains uninterrupted.

Thank you, and we wish you success in your undertaking.

Very truly yours,

CRISTITO A. ECO, CESO III
Regional Director

EGD/ASD-PS-Miscellaneous/PMES-Cebu CFI...
524/August 12, 2026



CEBU CFI

COMMUNITY COOPERATIVE

Cebu CFI Coop is a premier multi-billion cooperative established in 1970 to provide financial services, investment opportunities, and medical benefits to all of its members.



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CONTACT US

(032) 255- 25-25

www.cficooop.com

CEBU CFI COMMUNITY COOPERATIVE
ILOILO BRANCH

(033) 315 5105/ 09285545987

mrocfiiloilo@gmail.com

C F I-Iloilo Cooperative

Cebu CFI Building, Rizal Ibarra Street, Iloilo City Proper, Iloilo City

CFI SERVICES



Financial Services

- **Employees Loans**
  (APDS, Salary, ATM, Bonus, Benefit)
- **Personal Credit Line**
- **Commercial Loans**
  (Business Loan, Housing Loan, Commercial Revolving Credit Line, CFI Pangkabuhayan Program, etc.)





Investment Benefits

- **TAX FREE Annual Dividends and Patronage Refund**
- **Share Capital of 8% per annum**
- **Time Deposit of 4% per annum**
- **Savings Deposit of 2% per annum**

Healthcare Benefits

- **Cheapest and most affordable**
- **P100,000 Medical Benefit + Dental + Annual Physical Exam (APE)**
- **Flexible and transferable to immediate family members**
- **Can file for a double claim if the member has an existing HMO**





Online / Support Services

- **CFI Online Application (e-Services)**
- **Online Payments & Loan Renewals**
- **Real-time cash-in & cash-out to banks and remittance centers**
- **Online Membership Application**
- **CFI Helpdesk for inquiries**
- **Call Center Hotline (032)255-25-25**

ILOILO BRANCH
0928-554-5987
CFICOOP Loan Monthly Amortization Table

Rates: 1-5 Years = 7.05% p.a. | 6-7 Years = 8.05% p.a. | Diminishing Balance Annuity | Monthly Payment

Loan Amount	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
₱100,000	₱8,654.98	₱4,479.52	₱3,090.00	₱2,396.94	₱1,982.48	₱1,755.77	**₱1,561.11**
₱200,000	₱17,309.96	₱8,959.05	₱6,179.99	₱4,793.89	₱3,964.96	₱3,511.53	**₱3,122.23**
₱300,000	₱25,964.94	₱13,438.57	₱9,269.99	₱7,190.83	₱5,947.44	₱5,267.30	**₱4,683.34**
₱400,000	₱34,619.92	₱17,918.10	₱12,359.99	₱9,587.78	₱7,929.92	₱7,023.07	**₱6,244.45**
₱500,000	₱43,274.90	₱22,397.62	₱15,449.98	₱11,984.72	₱9,912.40	₱8,778.83	**₱7,805.57**
₱600,000	₱51,929.88	₱26,877.15	₱18,539.98	₱14,381.67	₱11,894.88	₱10,534.60	**₱9,366.68**
₱700,000	₱60,584.86	₱31,356.67	₱21,629.97	₱16,778.61	₱13,877.36	₱12,290.37	**₱10,927.80**
₱800,000	₱69,239.84	₱35,836.20	₱24,719.97	₱19,175.56	₱15,859.84	₱14,046.13	**₱12,488.91**
₱900,000	₱77,894.82	₱40,315.72	₱27,809.97	₱21,572.50	₱17,842.32	₱15,801.90	**₱14,050.02**
₱1,000,000	₱86,549.80	₱44,795.25	₱30,899.96	₱23,969.45	₱19,824.80	₱17,557.66	**₱15,611.14**
₱1,100,000	₱95,204.78	₱49,274.77	₱33,989.96	₱26,366.39	₱21,807.28	₱19,313.43	**₱17,172.25**
₱1,200,000	₱103,859.76	₱53,754.30	₱37,079.96	₱28,763.34	₱23,789.76	₱21,069.20	**₱18,733.36**
₱1,300,000	₱112,514.74	₱58,233.82	₱40,169.95	₱31,160.28	₱25,772.24	₱22,824.96	**₱20,294.48**
₱1,400,000	₱121,169.72	₱62,713.35	₱43,259.95	₱33,557.23	₱27,754.72	₱24,580.73	**₱21,855.59**
₱1,500,000	₱129,824.70	₱67,192.87	₱46,349.94	₱35,954.17	₱29,737.20	₱26,336.50	**₱23,416.71**
₱1,600,000	₱138,479.68	₱71,672.40	₱49,439.94	₱38,351.12	₱31,719.68	₱28,092.26	**₱24,977.82**
₱1,700,000	₱147,134.66	₱76,151.92	₱52,529.94	₱40,748.06	₱33,702.16	₱29,848.03	**₱26,538.93**
₱1,800,000	₱155,789.64	₱80,631.45	₱55,619.93	₱43,145.01	₱35,684.63	₱31,603.80	**₱28,100.05**
₱1,900,000	₱164,444.62	₱85,110.97	₱58,709.93	₱45,541.95	₱37,667.11	₱33,359.56	**₱29,661.16**
₱2,000,000	₱173,099.60	₱89,590.50	₱61,799.93	₱47,938.90	₱39,649.59	₱35,115.33	**₱31,222.27**