

HARVEST

A quarterly publication for LANDBANK Clients and Partners
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REDEFINING THE FARMER'S WORTH

A look at Gawad PITAK
Ulirang Magsasaka for 2018

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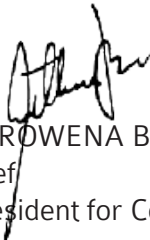
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LETTER FROM THE EDITOR

It gives us great pride in having reached 55 years—well-established and still thriving in this competitive industry of banking. But, more importantly, we are honored to be given the unique opportunity to change the lives of many Filipinos across the country beyond our financial capabilities.

As with the LANDBANK tradition, our anniversary celebration is marked by the Bank's recognition of its outstanding clients, institutional partners and other remarkable individuals championing the cause of Filipinos in need, particularly in the countryside. This issue gives us a glimpse of the people who strive to make a worthy difference toward helping the country grow out of poverty. We give you highlights of the awarding ceremony for the Bank's various recognition programs, such as the Gawad PITAK, Gawad SME, Gawad Kaagapay, and Gawad CFI.

We also continue to fulfill our commitment to the environment with another anniversary regular, the Manila Bay SUNSET Cleanup event. Attended by volunteers from the Bank itself, as well as by partner institutions hailing from different sectors, this year has brought us another simple yet innovative program, ecobrick-making, adding to our initiatives toward helping curb our negative footprints.



CATHERINE ROWENA B. VILLANUEVA
Editor-in-Chief
First Vice President for Corporate Affairs



ABOUT THE COVER

A showcase of gratitude for the remarkable and collective efforts for countryside development, LANDBANK salutes the awardees of the Client Recognition Programs for 2018. Putting the spotlight on this year's awardee for the Ulirang Magsasaka of the Gawad PITAK, Mr. Pacifico Cordada Jr. is proof of a life of determination and inner strength, helping put a face on the impact and the importance of empowering the countryside, one Filipino at a time.

Harvest Magazine Editorial Staff

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LANDBANK

keeps momentum of inclusive growth



As LANDBANK is constantly on the lookout for more innovative products and services to bring to the public, its search is always framed along the Bank's thrust for responsive banking as well as for environmental preservation across demographics and industries.


With the national government's on-going revitalization of the agricultural and transport industries, LANDBANK is doing its share in helping ensure that those in need are given ample support to adapt to these changes.

A new lending facility in compliance with Presidential Directive No. 2018-0176, and in partnership with the Department of Agrarian Reform (DAR) and Department of Agriculture (DA) – called Accessible and Sustainable Lending Program for Small Farmers or ASL Farmers Program – aims to help increase the income of small farmers especially the Agrarian Reform Beneficiaries (ARBs). Launched last July 10, 2018, the event coincided with the distribution of certificates of land ownership awards (CLOA) to ARBs in Bayombong, Nueva Vizcaya.

Part of the launch involved DAR Secretary/Atty. John Castricones and DAR Support Services Office Undersecretary Atty. Emily Padilla receiving the logo of Accessible and Sustainable Lending Program for Small Farmers from LANDBANK Assistant VP for Agrarian Operations Center II Gilbert Barsatan and Head for Nueva Vizcaya Lending Center Ernesto Tumanut (see photo 2).


"We have high hopes for this program which will make credit very accessible to most Filipino farmers at a low interest rate of 6% per annum. This complements LANDBANK's existing agricultural lending programs, as we strive harder to help small farmers increase their productivity and income," said LANDBANK President and CEO Alex Buenaventura.

The program has three lending modules namely:




LENDING MODULE 1

- To Individual Small Farmers
- Through Agri-based Cooperatives/Associations



LENDING MODULE 2

- LANDBANK-Assisted Agri-based Cooperatives/Associations



LENDING MODULE 3

- Farmers Cooperatives through Farmers Corporative Inclusive Financing Program

Keeping pace with the government's Public Utility Vehicle Modernization Program, the LANDBANK Support Package for Environment-Friendly and Efficiently-Driven (SPEED) PUVs Program aims to bring commuters safe and reliable public transportation, while allowing drivers and employees of transit companies to engage in inclusive growth opportunities.

In recent months, two companies were able to sign up with LANDBANK to avail of the lending program: PM Jeepney Drivers and Operators Services, Inc. (PMJDOSI) for and 1-Transport Equipment Aggregator and Management, Inc. (1-TEAM). Loan agreements for PMJDOSI and 1-TEAM amounted to P105 million a P43 million, respectively.

Leading the signing were LANDBANK President Buenaventura and PMJDOSI President Roberto Martin, who was accompanied by other PMJDOSI executives that included Administration Vice President Joseph Martin, Secretary General Raul Raquid, Treasurer Domingo Rivera, and Operations Vice President Romula Semillano. President Buenaventura also led the signing and welcome for 1-TEAM President Yuri Sarmiento, as joined by Corporate Secretary Hershel Lyn Calpo (see photo 3).

They are joined by other LANDBANK official, including Executive VP for Agricultural and Development Lending Sector Joselito Gutierrez, First Vice President for Retail and Mid-Market Lending Group Lolita Silva, and Assistant Vice President for Small and Medium Enterprises-Mid-Market Lending Department I Joji Flores. SME-MLD I Account Officer Joshua Agner was also on hand for the event (see photo 1).

Meanwhile, with the continuous rise of fuel prices in the market, public utility jeepney operators and owners can find some relief with the Pantawid Pasada Program (PPP). With the signing of the Joint Memorandum Circular covering general guidelines of implementing agencies last July 2018, a total of 179,852 legitimate PUJ units are expected to benefit from the PPP for two years, from 2018 to 2019.

As a partner financial institution of the PPP, the Bank shall provide its banking services through the issuance of LANDBANK Cash Cards, also called Pantawid Pasada Card (PPC), to the legitimate PUJ Franchise holders/operators. The first 10,000 legitimate PUJ operators have been issued PPCs, each with P5,000 worth of fuel subsidy for 2018. The fuel subsidy shall further improve to P20,514.92 per PUJ unit in 2019.

LANDBANK President Buenaventura answered questions during signing event along with DOT Undersecretary Thomas Orbos, LTO Assistant Sec. Edgar Galvante, Congressman Dakila Carlo Cua of Quirino Province, LTFRB Chairman Atty. Martin Delgra III, and Department of Finance Director Mark David Ablang (see photo 4).

LANDBANK, together with LTFRB, distributed PPCs to PUJ Franchise holders/operators last July 17 and 18 after the signing. This was held at the Land Transportation Office on East Avenue, Quezon City. The PPC can only be used for fuel purchases.

The use of the card for other purposes will result to the cancellation from the program.

A total of **139,706** cards are available for distribution (as of September 17, 2018).

**Distribution of PPCs by LTFRB and LANDBANK Branches is ongoing.*



LANDBANK CLIENT RECOGNITION PROGRAMS 2018

Prior to the awarding ceremonies for the various Recognition Programs of LANDBANK for 2018 that traditionally marks the anniversary celebrations for LANDBANK, members of the Gawad sa Pinakatanging Kooperatiba (PITAK) Board of Judges (BOJ) and Final Screening Committees (FSCs) concluded deliberations to determine the winners of the following programs: Gawad PITAK, Gawad Small and Medium Enterprises (Gawad SME); Gawad Kaagapay; and Gawad Countryside Financial Institutions (Gawad CFI).

The conferment of awards to the winners was held on August 8, 2018 (*please see story on page 9*), proving to be one of the highlights of LANDBANK's 55th anniversary. For the Gawad PITAK, leading the forum were Senator Juan Miguel Zubiri and Congressman Rico Geron, serving as this year's BOJ Chairperson and Co-Chairperson, respectively. Senator Zubiri heads the Senate Committee on Cooperatives, while Congressman Geron chairs the House Committee on Cooperatives Development.

Held last July 26, 2018 at the Board Room of the LANDBANK Plaza, the event follows the conclusion of the field validation of contenders by internal and external BOJ technical representatives.

Other members of the Gawad PITAK BOJ are LANDBANK President and CEO Alex Buenaventura (as Vice Chairperson), and members Secretary John Castriciones, Department of Agrarian Reform, represented by Director Susana Leones; Secretary Emmanuel Piñol, Department of Agriculture, represented by Assistant Secretary Lerey Panes; Officer-in-Charge/Chairman Benjie Oliva, and Cooperative Development Authority (CDA), represented by Atty. Mona Liza Arriba-Juarez.

Also present during the deliberation were members of the Gawad PITAK Program Management Committee led by LANDBANK Executive VP for Agricultural and Development Lending Sector (ADLS) Joselito Gutierrez. He also serves as the Chairperson of the Final Screening Committees for the Gawad SME, Kaagapay, and CFI, deliberations of which were held on July 19 and 20.

Representatives from various Bank departments make up the technical working groups and screening committees, who conducted table and field validations of entries and contenders to the LANDBANK client recognition programs. The following departments are: Development Assistance, Corporate Affairs, Environmental Program Management, Program Management I and II, Lending Operations Audit, and Credit Risk Management.

Taking center stage to lead the celebratory toast for the evening's festivities were Chairman of the Gawad PITAK BOJ Senator Juan Miguel Zubiri and LANDBANK President and CEO Alex Buenaventura. They were joined by (from l-r): LANDBANK Directors Virgilio Robes and CDA OIC Chairman Benjie Oliva, Congressman Rico Geron, and EVP for ADLS Joselito Gutierrez.



Photo used with permission from the Office of Senator Juan Miguel Zubiri.

LANDBANK CLIENT RECOGNITION PROGRAMS 2018 WINNERS LIST



OUTSTANDING AGRI-BASED CATEGORY

| | | |
|----------------------------------|--|------------------------------|
| Pinakatanging Kooperatiba | Bantug Agricultural Multi-Purpose Cooperative (BAMC) | Talavera, Nueva Ecija |
| 1st Runner-up | Libacao Development Cooperative (LDC) | Libacao, Aklan |
| 2nd Runner-up | Kooperatiba Naton Multi-Purpose Cooperative (KNMPC) | Tigbauan, Iloilo |
| 3rd Runner-up | Batangas Sugar Planters Cooperative Marketing Association (BCPCMA) | Balayan, Batangas |
| 4th Runner-up | Goodyear ARB Multi-Purpose Cooperative (GARBEMCO) | Kabasalan, Zamboanga Sibugay |

OUTSTANDING NON-AGRI-BASED CATEGORY

| | | |
|----------------------------------|---|------------------------|
| Pinakatanging Kooperatiba | Abra Diocesan Teachers and Employees Multi-Purpose Cooperative (ADTEMPCO) | Bangued, Abra |
| 1st Runner-up | Pinoy Lingap Damayan Multi-Purpose Cooperative (PLDC) | Virac, Catanduanes |
| 2nd Runner-up | Ibaan Market Vendors and Community Multi-Purpose Cooperative (IMVMPC) | Ibaan, Batangas |
| 3rd Runner-up | Golden Group Gabay Puhunan Brotherhood Multi-Purpose Cooperative | San Fernando, Pampanga |
| 4th Runner-up | Pateros Multi-Purpose Cooperative (PMPC) | Pateros, Metro Manila |

HALL OF FAME AGRI-BASED CATEGORY

| | | |
|-------------------------------|---|------------------------|
| Agri-based Cooperative | Bontoc Multi-Purpose Cooperative (BCCI) | Bontoc, Southern Leyte |
|-------------------------------|---|------------------------|

GININTUANG GAWAD PITAK CATEGORY

| | | |
|-----------------------------------|--|-----------------------|
| Agri-based Cooperative | Buenavista Development Cooperative (BDC) | Buenavista, Guimaras |
| Non-agri-based Cooperative | Sacred Heart Savings Cooperative (SHSC) | Galimuyod, Ilocos Sur |

SPECIAL AWARDS CATEGORY

| | | |
|--------------------------|--------------------------|------------------------|
| Ulirang Magsasaka | Pacifico C. Cordada, Jr. | T'boli, South Cotabato |
|--------------------------|--------------------------|------------------------|



OUTSTANDING SME AGRI-BASED CATEGORY

| | | |
|------------------|--|---------------------------|
| 1st Place | Velomer Agri Business Corporation | Malaybalay City, Bukidnon |
| 2nd Place | Aim High Tolling Solutions, Inc. | San Pedro, Laguna |
| 3rd Place | Sps. Josefa Consuelo and Romeo Vasquez | San Mateo, Isabela |

OUTSTANDING SME NON-AGRI-BASED CATEGORY

| | | |
|------------------|-------------------------------------|---------------------------|
| 1st Place | Sps. Evelyn and Porfirio Mina | Tanay, Rizal |
| 2nd Place | John Mark Villanueva Medical Clinic | Esperanza, Sultan Kudarat |

BAGONG BAYANI CATEGORY

| | | |
|------------------------|--------------------------------|--------------------------------|
| National Winner | Sps. Regina and Danilo Ruferos | Koronadal City, South Cotabato |
|------------------------|--------------------------------|--------------------------------|



OUTSTANDING LARGE CORPORATION NON-AGRI-BASED CATEGORY

| | | |
|------------------------|----------------------------|--------------------------|
| National Winner | SM Development Corporation | Mall of Asia, Pasay City |
|------------------------|----------------------------|--------------------------|

OUTSTANDING MEDIUM-SIZED CORPORATION AGRI-BASED CATEGORY

| | | |
|------------------|---------------------------------|-------------------------------|
| 1st Place | BF Industries, Inc. | Toril, Davao |
| 2nd Place | Tacurong Fit Mart, Inc. | Tacurong City, Sultan Kudarat |
| 3rd Place | Sps. Jaena and Orlando Manuntag | Brgy. Tambo, Parañaque City |

OUTSTANDING MEDIUM-SIZED CORPORATION NON-AGRI-BASED CATEGORY

| | | |
|------------------|--|----------------------------------|
| 1st Place | Sps. Sabrina Maryam and Luisito Tijing | Dumaguete City, Negros Oriental |
| 2nd Place | ESR Construction and Development Corporation | Pagadian City, Zamboanga del Sur |
| 3rd Place | Kasapi-Kaagapay sa Pangkabuhayan Lending, Inc. | Talavera, Nueva Ecija |



OUTSTANDING RURAL BANK

| | | |
|------------------|---|------------------------------|
| 1st Place | New Rural Bank of San Leonardo (NE), Inc. | Cabanatuan City, Nueva Ecija |
| 2nd Place | Rural Bank of San Mateo (Isabela), Inc. | San Mateo, Isabela |
| 3rd Place | Rural Bank of Solano, Inc. | Solano, Nueva Vizcaya |

OUTSTANDING TRIFT BANK

| | | |
|------------------------|---------------------|------------------------|
| National Winner | CARD SME Bank, Inc. | San Pablo City, Laguna |
|------------------------|---------------------|------------------------|

SPECIAL AWARDS CATEGORY

| | | |
|--|---|------------------------------|
| Best CFI Availer – Agri-Agra Loans | New Rural Bank of San Leonardo (NE) | Cabanatuan City, Nueva Ecija |
| Best CFI Intermediary – Lowest Pass-on Rate | Rural Bank of San Mateo (Isabela), Inc. | San Mateo, Isabela |

A farmer **WORTH KNOWING**

LANDBANK Gawad PITAK Ulirang Magsasaka 2018

“**A**ko ay isang magsasaka” – such a seemingly simple opening statement from someone accepting an award on a stage that is used to winners from all walks of life. Yet, these very words uttered with both humility and pride resonated strongly with the audience for they embody a movement in the agri industry that seeks to empower people hard at work to make a decent living in the countryside.

During his acceptance speech as the 2018 Ulirang Magsasaka under the special awards category of the Gawad sa Pinakatanging Kooperatiba or Gawad PITAK (see related story on page 9), Mr. Pacifico C. Cordada, Jr. shared with the audience a glimpse into his life as a farmer who has overcome great odds to become a successful leader and mentor to many in the town of T’boli in South Cotabato.

With a quiet effusiveness, he explained to the audience his gratitude toward how LANDBANK has helped him and other farmers to succeed.

“*Sa tulong ng LANDBANK, yung mga farmers namin noon na umaasa lang sa mga traders, ngayon nakabili na sila ng sarili nilang sasakyan para gagamitin sa kanilang mga produkto. At ako, ang masasabi ko, isa na ako sa natulungan ng LANDBANK.*”

Hindi pala hadlang ang kapansanan na umasenso ka kung nandyan ang LANDBANK.

Ang kapansanan ay hindi hadlang na makatulong sa bayan at sa mga katulad ko na farmers. Totoo pala ang sinasabi ng LANDBANK, we help you grow. Dahil sa bayan ng T’boli, ang mga farmers dun umasenso na dahil sa tulong ng LANDBANK.”

Such help has given the Laconon 100 Multi-Purpose Cooperative, which Mr. Cordada currently chairs, the opportunity to successfully plant pineapples spanning over a 1,005 hectares, as well as provide close to 2,000 jobs. Additionally, the cooperative has helped get back an estimated 150 hectares of farmland accepted by traders as collateral from farmers.

He also shared how the Bank led him into a path of helping more people farm better. He reminds those in Laconon MPC to look for the really poor farmers to be helped by the cooperative, so that they can also know and experience what it means to be helped by LANDBANK.

A life **LESS ORDINARY**

For Pacifico Cordada Jr., living life with disability is what he has known almost his entire life, having been hit with polio at the young age of two. He grew up in the mountain side, raised by parents who are both farmers. Living far from the nearest hospital as well as being misdiagnosed by the local albularyo, his condition then wasn’t given the proper medical attention.

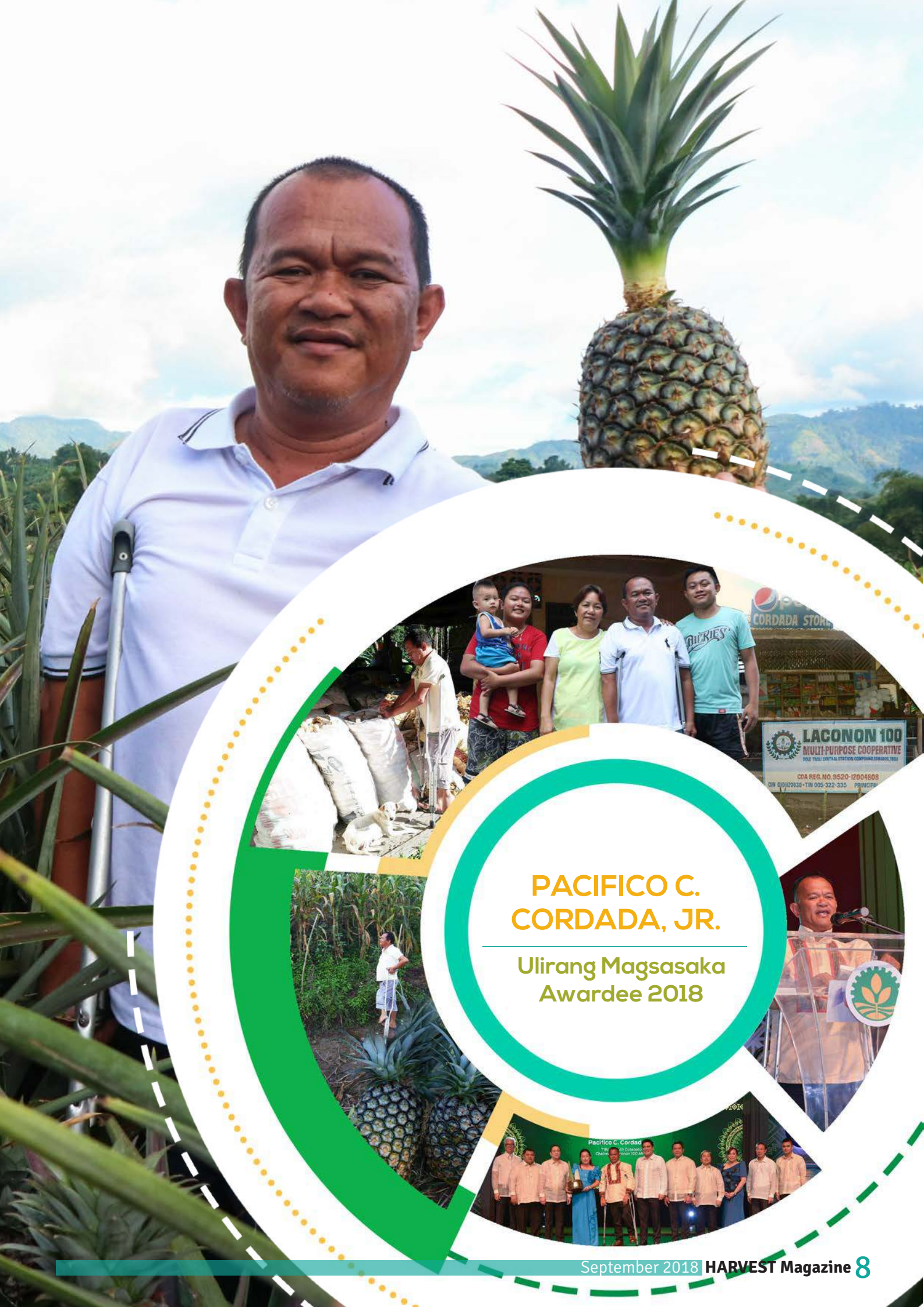
Living with underdeveloped limbs (an arm and a leg), one would typically think this to be a cause for despair. But, for Pacifico, what happened to him at a young age has given him more drive in life. Even if he walks with crutches to get around, even in a wheelchair at times, he works just like any able-bodied person would at times, even harder.

Although he does not have a college degree to his name, his work as a public servant and private citizen has given him valuable credibility among his peers and the community. An inspiration to other persons with disabilities, he has the privilege of helping them lead better lives as president of the PWD federation in the municipality. A former municipal councilor, Mr. Cordada now chairs the Laconon 100 Multi-Purpose Cooperative.

His life as a farmer is no simple feat either. He oversees hectares of corn fields and manages his own pineapple farm located in Barangay New Dumagas in T’boli. These, along with a hog and cattle-raising business and a hauling truck and tractors operation, keep him a very busy and productive man.

The harvested pineapples from the combined efforts of his fellow farmers are delivered to Dole Philippines in Polomolok.

Days after being named Ulirang Magsasaka, Pacifico and his fellow Gawad PITAK winners enjoyed a day at the Senate as they graced the Gawad PITAK exhibit opening staged by LANDBANK, thanks to the Office of Senator Juan Miguel Zubiri, this year’s Chairman of the Gawad PITAK Board of Judges. More importantly, it was to witness the senator champion the cooperatives in front of other lawmakers, and pass several resolutions in their honor. (Please see page 11 for related story.)



**PACIFICO C.
CORDADA, JR.**

**Ulirang Magsasaka
Awardee 2018**



PINAKATANGING KOOPERATIBA BAMC

PINAKATANGING KOOPERATIBA ADTEMPCO

1ST RUNNER-UP LDC

1ST RUNNER-UP PLDC

HALL OF FAME AGRI-BASED CO-OP BCCI

2ND RUNNER-UP KNMPC

2ND RUNNER-UP IMVMPC

GININTUANG GAWAD PITAK AGRI-BASED CO-OP BDC

3RD RUNNER-UP GOLDEN GROUP

GININTUANG GAWAD PITAK NON-AGRI-BASED CO-OP SHSC

3RD RUNNER-UP BPCMA

4TH RUNNER-UP PMPCP

ULIRANG MAGSASAKA PACIFICO G. CORDADA, JR.

When COUNTRY moves

LANDBANK Client Recognition Awarding

Every year, the Bank travels far and wide to the countryside to bring stories of hard work fuelled by resilience, leadership anchored on integrity and strength, and community development born out of reliable relationships.

Bringing another opportunity to shine a light on some of the country's outstanding movers in countryside development and partners in inclusive growth, LANDBANK held its annual awarding ceremony for this year's Client Recognition Programs.





OUTSTANDING SME
AGRI-BASED CATEGORY

OUTSTANDING SME
NON-AGRI-BASED CATEGORY



BAGONG BAYANI
CATEGORY

1ST PLACE
Velomer Agri
Business Corporation

2ND PLACE
Aim High Tolling
Solutions, Inc.

3RD PLACE
Sps. Josefa Consuelo
and Romeo Vasquez

1ST PLACE
Sps. Evelyn and
Porfirio Mina

NATIONAL WINNER
Sps. Regina
and Danilo Ruferos

2ND PLACE
John Mark Villanueva
Medical Clinic

OUTSTANDING
RURAL BANK

SPECIAL AWARDS
CATEGORY

COUNTRYSIDE Awardees meet

Recognition Programs 2018 Ceremony

Coinciding with the 55th anniversary of LANDBANK on August 8, 2018, the event was held at the reception hall of the Philippine International Convention Center in Pasay City.

Here are some of the highlights of the evening, with top officials from the Bank welcoming awardees and guests to the event that honoured the winners of the **Gawad sa Pinakatanging Kooperatiba (PITAK)**, **Gawad Small and Medium Enterprise (SME)**, **Gawad Kaagapay**, and **Gawad Countryside Financial Institution (CFI)**.

OUTSTANDING TRIFT BANK

1ST PLACE
New Rural Bank of
San Leonardo (NE), Inc.

Best CFI Intermediary –
Lowest Pass-on Rate
Rural Bank of
San Mateo (Isabela), Inc.

2ND PLACE
Rural Bank of
San Mateo (Isabela), Inc.

NATIONAL WINNER
CARD SME Bank, Inc.

Best CFI Availer –
Agri-Agra Loans
New Rural Bank of
San Leonardo (NE)

3RD PLACE
Rural Bank of Solano, Inc.



OUTSTANDING
LARGE CORPORATION
NON-AGRI-BASED
CATEGORY

OUTSTANDING
MEDIUM-SIZED
CORPORATION
NON-AGRI-BASED
CATEGORY

OUTSTANDING
MEDIUM-SIZED
CORPORATION
AGRI-BASED CATEGORY

NATIONAL WINNER
SM Development
Corporation

1ST PLACE
Sps. Sabrina Maryam
and Luisito Tijang

1ST PLACE
BF Industries, Inc.

2ND PLACE
ESR Construction and
Development Corp.

2ND PLACE
Tacurong Fit Mart, Inc.

3RD PLACE
Kasapi-Kaagapay sa
Pangkabuhayan Lending, Inc.

3RD PLACE
Sps. Jaena and Orlando Manuntag

A *SENATE* citation

Gawad PITAK 2018 Awardees grace exhibit opening, adoption of resolutions

The newly minted awardees of the Gawad PITAK 2018 attended the opening of an exhibit staged by LANDBANK in their honor on the second floor, main building of the Senate of the Philippines last August 14, 2018.

The winners were also privileged to witness the adoption of several resolutions commending their recent success by the Chairman of the Committee on Cooperatives Development and Chairperson of the Gawad PITAK Board of Judges, Senator Juan Miguel Zubiri.

Leading LANDBANK at the opening was Executive Vice President for Corporate Services Sector (CSS) Julio Climaco Jr. He represented the Bank as it was also commended with its own resolution during the senator's speech.

In his closing remarks at the awarding proper last August 8, 2018, Senator Juan Miguel Zubiri who currently chairs Gawad PITAK Board of Judges encapsulated the significance of cooperatives in fighting poverty and sustaining positive change.

“ The goal of cooperativism—to create deeply humane, generous spaces, where all members share in and empathize with the experiences of their neighbors, and are then quite happy to contribute to the growth of the community, through labor, through fiscal investment, through charity work. We award these cooperatives not to stroke any egos, but to help the Filipino people help themselves. That is the spirit of cooperativism. ”



Photo used with permission from the Office of Senator Juan Miguel Zubiri.

The chairpersons of the various cooperatives conferred with the 2018 Gawad PITAK as well as LANDBANK EVP for CSS Julio Climaco Jr. pose with Senator Juan Miguel Zubiri, Senate President Vicente Sotto III, and other senators, including (l-r): Senators Joel Villanueva, Sherwin Gatchalian, Nancy Binay, Emmanuel Pacquiao, Richard Gordon, Cynthia Villar, Risa Hontiveros, and Grace Poe after the filing of the resolutions for the awardees and LANDBANK. Other photos show exhibit highlights.



ECOBRIK-MAKING

debuts at annual Manila Bay cleanup event



Unyielding to the early morning downpour and strong winds, officials and volunteers from LANDBANK and its Manila Bay SUNSET Partnership Program, Inc. (MBSPPPI) partners trooped to the catch basin area by the US Embassy to participate in the annual cleanup along the Roxas Boulevard coastline last August 11, 2018.

Along with other simultaneous activities that have been introduced in past years, such as the Mabuhay mud balls-making and PET bottle rescue boat-making, this year saw the launch of the Ecobrick program, wherein PET bottles are packed tightly with clean and dry single-use plastic materials, and turned into building blocks for tables and chairs. Low-cost and sustainable, this endeavour is another way for the community to curb environmental pollution. A total of 3,474 quality-checked ecobricks, equivalent to about 800 kilograms of plastic wastes were produced by LANDBANK employees.

In fact, at www.GoBrik.com, a website for ecobricking communities, LANDBANK is recognized as the Top Ecobricking Community in the world since its first log last July 6, 2018. The collected ecobricks were assembled together during the event to form 110 eco-chairs, which will be donated to the Department of Social Welfare and Development for children's use at its Manila's Drop-in Center.

Another highlight of the program is the turnover of a portion of the proceeds from the Manila Bay Fun Run last July 15, 2018 organized by the Manila Broadcasting Company (MBC). The proceeds amounting to Php175,576.88 will further help MBSPPPI fund its environment programs and campaigns.

MBSPPPI is the flagship corporate social responsibility program of LANDBANK for the environment and consists of various members from the public and private sectors, with the goal of protecting and rehabilitating the Manila Bay. Since its inception in 2009, it has launched various efforts to promote the protection of waterways and information campaign on responsible waste disposal.



MBC President Ruperto Nicdao, Jr. turns over the check to LANDBANK President and CEO Alex Buenaventura with EVP for Corporate Services Sector Julio Climaco Jr. Beside the MBC President are MBC and MBSPPI Vice President Carlea Miranda, along with Polystyrene Packaging Council of the Philippines (PPCP) President Henry Gaw, General Alfredo Andres of MMDA and LANDBANK First VP for Corporate Affairs Department Catherine Rowena Villanueva.



LANDBANK officials, employees, and other volunteers getting hands on with various environmental activities during the cleanup event.



LINK.BIZPORTAL ADDS NEW PARTNERS

Philippine Daily Inquirer signs up for On-Coll and Link.BizPortal

LANDBANK Senior VP for South NCR Branches Group Ramon Monteloyola and Philippine Daily Inquirer (PDI) Chief Operating Officer Renato Reinoso hold the signed Memorandum of Agreement for PDI's availment of Online Collection Facility and Link.BizPortal. They are joined by (from L-R) LANDBANK Managers Emelyn Justiniano (Cash Management Solutions Department) and Mirasol Palaypayon (Pasong Tamo Branch), PDI Chief Finance Officer Atty. Rudyard Arbolado, and PDI Financial Planning and Treasury Head, Assistant VP Joel Dela Cruz.

LANDBANK and Philippine Daily Inquirer (PDI) signed a Memorandum of Agreement last July 3, 2018 for the latter's enrolment to the Bank's Online Collection Facility for National Government Agencies (NGAs) and Link.BizPortal Facility.

NGAs can now pay their obligations online to PDI, such as subscriptions and advertisements, through the Online Collection Facility via Auto-Debit Arrangement.

Retailers, on the other hand, can now avail of PDI's services and pay their requests, such as subscriptions, classified ads, and advertisements, through Link.BizPortal. Subscribers must have a LANDBANK ATM Account, Participating BancNet-Member Bank Card Account and GCash Account.



Cooperative Development Authority fees now available for online payment

LANDBANK recently signed a Memorandum of Agreement with the Cooperative Development Authority (CDA) for the online payment of various CDA fees and charges through LANDBANK Link.BizPortal, a 24/7 online payment facility that allows clients to pay for products and services of enrolled merchants both from the government and private sectors.

The CDA will utilize the LANDBANK Link.BizPortal for the collection of six fees, namely: Cooperative Name Registration, New Registration, Registration of Amendment, Registration of Branch/Satellite/Laboratory, Forms, and Masterlist.

For the Cooperative Name Registration, applicants will need to register via the CDA website www.cda.gov.ph and fill out the required information. A reservation number will be generated which will then be used to verify if the request has been processed, and available for payment.

The LANDBANK Link.BizPortal is not limited to LANDBANK account holders. It is also made available to cooperatives maintaining accounts with participating BancNet-member banks and those using Globe G-Cash. LANDBANK and BancNet ATM cardholders must be enrolled in LANDBANK iAccess and BancNet Online, respectively, to be able to use the LANDBANK Link.BizPortal.



LANDBANK President and CEO Alex Buenaventura and Cooperative Development Authority Officer-in-Charge Benjie Oliva sign a Memorandum of Agreement for online payment of cooperative fees via LANDBANK Link.BizPortal. They are joined by officers and representatives from both LANDBANK and CDA.

LANDBANK Mobile Banking Application UPDATE

Personal Banking
at your fingertips!



Conveniently access the
Bank's wide array of services
through your smartphones.
Anytime. Anywhere.



New Features:



SUPPORT OF BIOMETRICS

Allows the client to log-in using his/her saved LANDBANK iAccess ID and any of the following biometrics saved in the phone - fingerprint authentication (Touch ID) and facial recognition (exclusive for iPhone X).



WHAT'S NEW

Allows the client to learn more of the latest features and functionalities of the LANDBANK MBA.



QUICK BALANCE

Allows the client to access all enrolled accounts fast and easy via a "quick display" of account balances without the need to log-in.

SAVE MY USER ID

Allows the client to save his/her iAccess ID during log-in, which is pre-requisite for the Biometrics Authentication and the Quick Balance features.

ATTENTION LANDBANK MASTERCARD CREDIT CARD HOLDERS



Make sure that your mobile number is up to date to ensure successful receipt of your 3D Secure One-Time Password (OTP) whenever you use your LANDBANK credit card online.

For updating and inquiries, please send an email to customercare@mail.landbank.com, or call the 24/7 Customer Care Center at 405-7000 or 1-800-10-405-7000 (PLDT Domestic Toll Free).

NOW IN YOUR



NEIGHBORHOOD

NEW

CABAGAN (ISABELA) BRANCH

APC Building, Maharlika Highway, Anao, Cabagan, Isabela
M: 0917-8016961
Head: Roldan Acera

MOALBOAL (CEBU) BRANCH

G/F Gaisano Town Center, Poblacion East, Moalboal, Cebu 6032
T/F: (032) 474-8448
Head: Samuel Torrenueva

SAN JUAN (S. LEYTE) BRANCH

Rizal Street, Brgy. San Jose, San Juan, Southern Leyte
M: 0917-8781248
Head: Joseph Banal

RELOCATED

SUBIC BRANCH

LANDBANK Building, Manila cor. Dewey Avenues, CBD,
Subic Freeport Zone, Olongapo City, Zambales
T: (047) 252-6495 252-3890 252-3332 252-3844
T/F: (047) 525-3483 Head: Edwin Manalo

ILAGAN BRANCH

G/F VTU Building, Brgy. Baligatan City of Ilagan, Isabela
T: (078) 624-9988 624-9985 T/F: (078) 324-5768
Head: Odaline Narag



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LANDBANK Branches
and EOs
as of August 20, 2018

Are YOU covered?

- ✓ Accidental Death **P20,000**
- ✓ Disability **P20,000**
- ✓ Hospitalization up to **P2,000**

UNLAD LANDBANK Microinsurance

The latest offering of **LBP Insurance Brokerage, Inc. (LIBI)**

For as low as only **P50.00 a year**, avail of an accident insurance for your protection and security.

Open to all Landbankers, including:

- family members
- relatives
- household staff

For more information, contact Erica Aboy of LIBI at 893 5638 or 818 7794.



LANDBANK ADVISORY: DAILY CARD TRANSACTION LIMITS

Starting **17th of September 2018**, the new daily transaction limits on the following shall take effect:

| Transaction Types | From | To |
|---|--|---------------------|
| WITHDRAWALS (combined maximum ATM and POS Cash Out) | PHP50,000.00 | PHP30,000.00 |
| PURCHASES THRU: • Visa Online/eCommerce | PHP50,000.00 | PHP30,000.00 |
| • BancNet Online/eCommerce | PHP50,000.00 | PHP30,000.00 |
| • Purchases via POS terminal (local and international) • Visa Mail Order/Transfer Order (MOTO) | PHP50,000.00 (existing limits apply) | |
| The TOTAL DAILY LIMIT for PURCHASES (combination of any or all above-mentioned transactions) | PHP100,000.00 (existing limits applies) | |

Get up to 30% off Published Rate with a minimum of 2 nights stay when you use your **LANDBANK Visa Debit Card** to book at **Two Seasons Coron Island Resort & Spa**. Visit visa.com.ph/epic.

Promo runs until March 15, 2019 only.



Terms and Conditions Applied
Per DTI-FTEB Permit No. 2745 Series of 2018

Regulated by the Bangko Sentral ng Pilipinas
Financial Consumer Protection Department
(+632) 708-7087; consumeraffairs@bsp.gov.ph



LANDBANK

WE HELP YOU GROW.