

THE TELLER

MVSM NEWSLETTER

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THE TELLER

The HR Department is relaunching the MVSM Bank Newsletter. Our newsletter is aptly called **The Teller**. Regular columns include **COOK & EAT** (quick, easy and healthy recipes), **HR SPOTLIGHT** (employee highlights), and other interesting articles. Expect **THE TELLER** to be released every June and December. Please send in your comments, suggestions, articles and other contributions to the HR Department.

2018(1Q) Proposed Calendar of Activities

January: Loans Workshop
February: Bookkeepers Workshop
March: Managers' Meeting

EXACT DATES TO BE ANNOUNCED



1st MVSM Bank Bowling Tournament. October 22, 2017

Letter of the President

To say that time flies is understatement. This is MVSM Bank's 65th Christmas. What a blessing it is to be part of an institution that is even older than most of us. Thank you Lord! To be able to reach this long in this industry speaks a lot about the way we roll. There are several reasons why we are 65 and going strong. One reason is the Bank's dedication to its stakeholders. Be it the old, loyal clients to the millennials. Simple folks are treated here as VIP clients. Even MVSM staff, kapamilya and kapuso all rolled into one. This year's theme hits the spot! AT HOME KA DITO describes the vibe that clients feel when they enter our branches, and transact with us. Employees have a sense of camaraderie among peers.

Let us continue with this, 65 years and beyond! More WERPA to us all!

Happy Holidays.

Gigette Javier-de Luna
 MVSM Bank
 President



COOK & EAT

FISH LUMPIA

A healthier alternative to the usual lumpiang shanghai. Easy to prepare and perfect for Noche Buena. (recipe taken from Nestle wellness)

GOOD FOR 8-10 persons

COOK TIME: 5 minutes

PREP TIME: 30 minutes

INGREDIENTS

2 tbsp cooking oil
 1 tbsp chopped garlic
 2 tbsp chopped onions
 2 cups fried, shredded alumahan, galunggong or other favorite fish
 1 sachet MAGGI MAGIC SARAP 8g
 2 cups chopped singkamas
 1 cup chopped carrots
 1/4 green peas
 2 tbsp chopped kinchay
 10 pieces lumpia wrapper, divided into 2
 cooking oil for frying

PROCEDURE

- 1 Heat cooking oil, sauté garlic and onion until limp. Add shredded fish and cook for 30 seconds. Season with MAGGI MAGIC SARAP.
- 2 Stir-in singkamas, carrots, peas and kinchay. Cook for another 2 minutes or until vegetables are crisp tender.
- 3 Remove from heat and set aside until cool enough to handle. Spoon about 2 tbsp. of fish mixture into the lumpia wrapper. Seal both sides and roll to form into small lumpia, similar to lumpiang shanghai.
- 4 Fry in hot oil until golden brown in color. Drain in paper towels to remove excess oil.

HEALTH IS WEALTH

We take care of the financial health of our clients but it is also important to take care of our own health. We've been hearing the statement "Health is wealth" since our childhood. It means that no matter how wealthy you are, if we are not healthy, there is nothing we can cherish in life. Money means nothing when it doesn't afford you the time and means to spend it on yourself and your loved ones. Staying healthy therefore becomes a necessity. Even a little money is sufficient, if you have your health support your run with good times!

SOME TIPS FOR A HEALTHIER YOU

1. EAT RIGHT

Breakfast is one of the most important meals of the day and eating the right food is vital. It will provide energy for your everyday tasks. Dinner on the other hand, should be light so that it is digested easily. Another thing to remember is to avoid skipping meals. Starving yourself will not help —it will make your body weak and affect your health in the long run.

2. GO FOR REGULAR HEALTH CHECK-UPS

Health check-ups are not just for old people. Diagnosing a problem in its initial stage is always better.

3. EXERCISE

Release happy hormones (endorphins) by engaging in regular physical activity. After sweating it out in the gym or playing a sport, we let go of toxins from our body. Regular exercise goes a long way in keeping various ailments at bay.

4. Do not eat too much red meat

Avoid eating too much red meat in your diet as it can lead to various health issues. Research shows that consuming too much red meat can up the risk of diabetes and heart disease. What's also interesting is it shrinks the carbon footprint by 28 million tonnes every year.

5. Watch your alcohol intake Alcohol has empty calories – every gram has about 7 calories and it's easy to go overboard as it is a drink. You can opt for fresh juices or lemonades in pubs. Or if you really have to drink, stick to one drink and sip on it slowly for it to last longer

6. Quite smoking

Smoking results in early appearance of wrinkles on the face and can also lead to mouth and lung cancer.

7. Start Healthy

Begin your day with a glass of lukewarm water. It is good for your system as it helps in easing out bowel movements, flushes out toxins and also keeps your skin hydrated and supple.

8. Workout Ethics

You won't lose more weight by exercising on an empty stomach. All you will feel is tired, de-energised and fatigued within a few minutes of your workout. You need to consume something before you exercise (with some gap between the two). This will add more stamina and energy and act like a fuel to your workout regimen.

9. Stop Stressing—Don't worry, be happy

This saying holds true in every scenario! Stress will not get you anywhere. You need to breathe and think with a calm mind than taking a bad decision in a hurry and regretting it later. Apart from these, stress also plays havoc with your health. It makes you overeat, and also results in panic attacks and some studies have linked it to heart disease as well.

From: www.stylecraze.com and www.thehealthsite.com/

HR SPOTLIGHT

MVSM Bank wishes to congratulate Vernie, Bing and Belen on their retirement. We at MVSM Bank consider you not only a valuable asset to our company but an enjoyable presence in the office as well.

You will be missed by all of us. Your hard work and diligence have greatly benefited the Bank. Your contributions to our daily operations will be missed sorely.

We hope you can visit us in one of our branches when you have time. Best wishes!



VERNIE FRANCISCO



BING REYES



BELEN DISCALAR



#TEAM_MVSM goes bowling

MVSM Bank held its first bowling tournament last October 22, 2017 at the AMF-Puyat bowling Lanes in Q-Plaza. This fun activity had 14 lanes competing with each other. Over-all winner for the first game is Gene Sangalang while Jimmy Arellano garnered the highest score for the second game.

Highest Team Score: Chiqui, Jo, Donnie, Wilnor, Rogielyn
Best in Canal: Raychelle Villanueva

Congratulations to everyone for making this activity a success!



AT HOME KA DITO



Last December 1, 2017, the MVSM Bank's theme for 2018 was launched in MVSM Bank San Mateo branch. A thanksgiving mass was celebrated together with the bank's clients and staff. A simple program included testimonies from long-time clients, raffle, snacks and some lively songs from a band. MVSM Bank will be celebrating its 65th anniversary on June 2018.

SERVICE AWARDEES

20 years

- Joel Abad
- Alma Carreon
- Michelle Cervo
- Rogelio Galuno
- Gener Intal
- Arnel Malicdem
- Edilardo Perez
- Nancy Raquion
- Lani Tayoto
- Glynda Tena

15 years

- Michael Ani
- Bernadette Dionisio
- Marissa Santos

10 years

- Shirley Dela Cruz
- Kevin Encelan
- Dendo Villarnea

5 years

- Aldrin Alberto
- Julie Fe De Leon
- Louvelle Delos Santos
- Camille Ramirez

ALOHA! MVSM OHANA CELEBRATES CHRISTMAS

The MVSM Bank **OHANA** (family in the Hawaiian language) celebrated Christmas at home. For the first time since the merger of MVRB and BSM, MVSM Bank held their Christmas Party at the MVSM Bank gardens overlooking the Marikina River. The festivities began with a Thanksgiving mass followed with a getting to know you game. This fun filled night was made festive with the entertainment of a live band, raffle wherein everyone was a winner. Highlights included dance numbers of freshmen and sophomore employees. Not to be missed was the special performance of our dear managers. Service awardees were also recognized. This Hawaiian themed party was a fun way to cap the year!



SPECIAL AWARDS

- Best Branch:** Taytay
- Manager of the Year:** Michelle Cervo
- Cashier of the Year:** Arnel Malicdem
- Teller of the Year:** April Manuel
- Bookkeeper of the Year:** Sarrah Raymundo
- Loan Officer of the Year:** Louvelle Delos Santos
- Messenger of the Year:** Michael Ani