2609-1434

Republic of the Philippines

Department of Education

REGION I

SCHOOLS DIVISION OF VIGAN CITY

Office of the Schools Division Superintendent

23 SEP 2026

DIVISION MEMORANDUM

No. 905, s. 2026

PAG-IBIG FUND ENHANCED SAVING OPPORTUNITY

To: Assistant Schools Division Superintendent
Chief Education Supervisor, CID
Chief Education Supervisor, SGOD
Section Heads/Unit Heads
Public Elementary and Secondary School Heads
All Others Concerned

1. This is in reference to the **Pag-IBIG Fund letter dated September 11, 2026**, regarding the **Pag-IBIG Fund Enhanced Saving Opportunity** which allows members **to voluntarily increase their monthly savings beyond the mandatory amount of ₱200.00.** Pag-IBIG Fund Savings are government-guaranteed and earn tax-free dividends, providing Filipino workers with a beneficial opportunity to increase their savings and strengthen their financial future.

2. All personnel are encouraged to take advantage of this enhanced savings opportunity. By increasing monthly savings, members may earn higher dividends, potentially avail themselves of a higher loan amount, and build a more secure financial future.

3. Personnel who opt to avail of this enhanced saving opportunity may accomplish the **Request to Upgrade Membership Savings (MS, HQP-PFF-250)** and submit to any Pag-IBIG Fund branch. Please note that the **mandatory employer share remains at Php200.00 per month** but company may choose to match these increased contributions to further increasing employees' financial well-being.

4. Immediate dissemination of and compliance with this Memorandum is directed.

SCHOOLS DIVISION OFFICE
DEPED VIGAN CITY
23 SEP 2026
RELEASED

VILMA D. EDA, CESO V
Schools Division Superintendent

OSDS/Admin/daa

Mena Crisologo St. corner Rivero St., Brgy. IX, Vigan City, Ilocos Sur
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2609- 1434

HQP-PFF-312
(V02, 05/2025)

Pag-IBIG Fund
(Home Development Mutual Fund)

September 11, 2026

DEPED SCHOOLS DIVISION OFFICE OF VIGAN CITY
Mena Crisologo St., Corner Rivero, Ix, Vigan City, Ilocos Sur, 2700

Dear Sir/Madam :

We are pleased to inform you that your employees now have the option to increase their membership savings beyond the mandatory amount of PHP 200.00. By contributing more, they can enjoy higher dividend earnings, gain a higher cash loan amount, and secure a stronger financial future. Pag-IBIG Fund savings are government-guaranteed, with dividend earnings that are tax-free – making it one of the most beneficial saving options for Filipino workers.

We greatly appreciate your support in encouraging your employees to take advantage of this enhanced savings opportunity. As their employer, you play a crucial role in helping them appreciate the value of saving more and planning for the long term.

Should your employees opt to contribute above the required amount, they may fill out and submit the enclosed Request to Upgrade Membership Savings (MS, HQP-PFF-250). Please note that the mandatory employer share remains at PHP 200.00 per month, but your company may choose to match these increased contributions – further increasing your employees' financial well-being.

If you have any questions or need additional information, please feel free to reach us at 09217068756 or via email at vigan@pagibigfund.gov.ph. You may also visit any Pag-IBIG branch for assistance.

Together, we can help your employees make the most of their Pag-IBIG Fund membership and secure a brighter, more stable financial future.

Thank you.

Very truly yours,

AILEEN ANGELIE F. ABELANES
Branch Head

Vigan Branch
3F Plaza Maestro, Brgy. 1, Vigan City, Ilocos Sur
CP numbers: 09217068756, 09265044295

BAGONG PILIPINAS

Pambansang PABAHAY para sa Pilipino

REQUEST TO UPGRADE MEMBERSHIP SAVINGS (MS)

I, ______________________________, with Pag-IBIG MID No. ____________________ hereby authorize, ____________________________ to deduct and remit, over and above my mandatory Pag-IBIG Fund Membership Savings (MS), the additional amount of ______________________________________ from my monthly salary beginning ________________________.

It is understood that the authority to deduct and remit my upgraded MS shall continue to be effective for the entire duration of my employment unless revoked in writing.

In case of revocation, ______________________________ shall continue to deduct and remit the mandatory MS due as required under existing Pag-IBIG Fund Laws.

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Signature over Printed Name