



Republic of the Philippines  
**Department of Education**  
NEGROS ISLAND REGION

FEB 12 2026

**REGIONAL MEMORANDUM**

No. 150, s. 2026

**APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE NEW  
TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL  
DEDUCTION SYSTEM (APDS) ACCREDITATION – BATCH 3**

To: Schools Division Superintendents  
All Other Concerned

1. Attached is OASF Memorandum No. OASF-2026-334 with subject “Approved Applications for Accreditation under the New Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation – Batch 3,” issued by the Office of the Undersecretary for Finance, for information and appropriate action.
2. All concerned offices are directed to recognize only the approved entities and comply with the provisions of the new TCAA in processing payroll deduction transactions.
3. Immediate dissemination of and compliance with this Memorandum are desired.

**RAMIR B. UYTICO EdD, CESO III**  
Regional Director

Encl.: As stated  
Reference: As stated

To be indicated in the Perpetual Index  
under the following subjects:

LISTS    ACCREDITATION

ASD/PS/LAS/RM-Dissemination-Approved APDS Accreditations under the New TCAA (Batch 3)



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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

**MEMORANDUM**

**OASF-2026-334**

February 06, 2026

**TO :** **DEPED REGIONAL DIRECTORS**

**ATTENTION :** **REGIONAL APDS TASK FORCE**

**FROM :** **ATTY. EDSON BYRON K. SY**  
Assistant Secretary for Finance  
Officer-in-Charge  
Office of the Undersecretary for Finance

**SUBJECT :** **APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE  
NEW TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL  
DEDUCTION SYSTEM ACCREDITATION - BATCH 3**

Please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following eighteen (18) entities (Batch 3). Under the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA).

1. Bongabon National High School Teachers and Staff Multi-Purpose Cooperative
2. Camalig Bank, Inc. (A Rural Bank)
3. Cebu CFI Community Cooperative
4. DepEdRO6 Multi-Purpose Cooperative
5. General Tinio Faculty & Personnel Association Credit Cooperative
6. Initao National Comprehensive High School Teachers and Employees Cooperative (INCHSTECO)
7. Kabankalan-Ilog Teachers and Employees Multi-Purpose Cooperative (KITEMPCO)
8. Mactan Rural Bank (Lapu-Lapu City), Inc.
9. Madalag Teachers' Multi-Purpose Cooperative
10. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
11. Naga School Teachers and Community Multi-Purpose Cooperative
12. NNCHS Teachers, Employees and Retirees Multipurpose Cooperative
13. Philippines International Life Insurance Company, Inc.
14. Producers Savings Bank Corporation
15. Ramon Avanceña National High School Faculty And Employees Multi-Purpose Cooperative
16. Rural Bank of Naic, Inc.
17. Sta. Ana Multi-Purpose Cooperative (SAMULCO)
18. Sun Life Grepa Financial, Inc.



The Department of Education – Central Office is continuously reviewing and processing applications of other entities for accreditation/re-accreditation.

In accordance with the new TCAA, accredited private entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing rules and limitations.

In this regard, all concerned payroll and verification personnel in the Central, Regional, and Schools Division Offices, including implementing unit secondary schools, are hereby directed to process loan verification requests submitted by the aforementioned entities strictly in accordance with established guidelines and procedures.

For guidance and strict compliance.