

EDDIE BAZA CALVO  
Governor

RAY TENORIO  
Lieutenant Governor

*Office of the Governor of Guam*

FEB 17 2015

Honorable Judith T. Won Pat, Ed.D.  
Speaker  
*I Mina' trentai Tres Na Liheslaturan Guåhan*  
155 Hesler Street  
Hagåtña, Guam 96910

33-15-0179

Office of the Speaker  
Judith T. Won Pat, Ed.D

Date: 02/19/2015  
Time: 11:02 AM  
Received By: CARL SANCHEZ, MPA

RE: Board Appointment

Dear Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the local laws applicable to the following position, I am pleased to transmit the following appointment and supporting documents for:

APPOINTEE:	Gerard A. Cruz
POSITION:	Member, Guam Housing and Urban Renewal Authority (GHURA), Board of Commissioners
TERM LENGTH:	Five (5) years
TERM SERVED:	To serve the unexpired term of Commissioner, Cecile B. Suda from June 4, 2012 to June 3, 2017

2015 FEB 19 AM 10:54 MSB

The appointment is subject to the consent of *I Liheslaturan Guåhan*. Please schedule a hearing at your earliest convenience.

*Senseramente,*

EDDIE BAZA CALVO



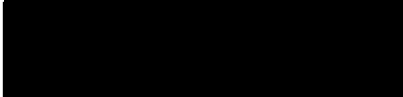
**EDDIE BAZA CALVO**  
*Governor*

**RAY TENORIO**  
*Lieutenant Governor*

*Office of the Governor of Guam.*

FEB 17 2015

Mr. Gerard A. Cruz



Dear Mr. Cruz:

Thank you for your commitment to serve the people of Guam. The Calvo-Tenorio administration is facing unprecedented challenges, both near and long-term. The task ahead of us will require the collective efforts of the best minds who will have the courage to make tough decisions for the good of all our people. I hereby appoint you to serve in the Calvo-Tenorio administration for the remainder of the unexpired term of **Cecile B. Suda** indicated below as:

**Member, Guam Housing and Urban Renewal Authority (GHURA), Board  
of Commissioners**

**Term Length: Five (5) years**

**Term Served: June 4, 2012 to June 3, 2017**

This appointment is subject to the advice and consent of *I Liheslaturan Guåhan*. Please contact the Office of the Governor at 472-8931 should you have any questions.


*Senseramente,*





**EDDIE BAZA CALVO**


P.O. Box 2950 • Hagatna, Guam 96932

Tel: (671) 472-8931 • Fax: (671) 477-4826 • [governor.guam.gov](http://governor.guam.gov) • [calendar.guam.gov](http://calendar.guam.gov)

 Eddie Baza Calvo

 @eddiebazacalvo

 @governorcalvo

 You [governorofguam](http://governorofguam)



OFFICE OF THE GOVERNOR  
GUAM

### Boards & Commissions Nomination Information

The following information is required for submission to the Speaker of *I Liheslaturan Guahan* in accordance with Title 4, Guam Code Annotated Section 2103.5 and Section 13104.1:

#### NOMINEE INFORMATION

Last Name **Cruz** First **Gerard** M.I. **A** Date **10/24/2014**

Address [Redacted] Apartment/Unit #

City [Redacted] State [Redacted] ZIP [Redacted]

Phone [Redacted] E-mail Address [Redacted]

Position to which Appointment is Made **Guam Housing and Urban Renewal Authority (GHURA), Board of Commissioners**

Are you a citizen of the United States? YES  NO  If no, are you authorized to work in the U.S.? YES  NO

#### EDUCATION

High School **JKF** City/State **Tumon, Guam**

From **1983** To **1986** Did you graduate? YES  NO  Degree

College **University of San Francisco** City/State **SF, CA**

From **1986** To **1990** Did you graduate? YES  NO  Degree **BA, Econ**

**EDUCATION**

Graduate School **University of San Francisco** City/State **SF, CA**

From **1994** To **1996** Did you graduate? YES  NO  Degree **MBA, Finance**

Other Degree \_\_\_\_\_ City/State \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Did you graduate? YES  NO  Degree \_\_\_\_\_

**EMPLOYMENT HISTORY**

(1) Present Employer **Community First Guam FCU** Position **President /CEO**

Address **238 Archbishop Flores St** Dates Held **2000-present**

(2) Previous Employer **Citizens Security Bank** Position **AVP, Commercial Lending**

Address **Julale Center** Dates Held **1998-2000**

(3) Previous Employer **Citizens Security Bank** Position **AVP, Residential Lending**

Address **Julale Center** Dates Held **1996-2000**

(4) Previous Employer **Headlands Mortgage Co** Position **Secondary Markets Analyst**

Address **Larkspur Landing, CA** Dates Held **1994-1996**

(5) Previous Employer **Bank of Guam** Position **Mgmt Trainee, Commercial Lending**

Address **Agana** Dates Held **1990**

**PRIOR GOVERNMENT OF GUAM SERVICE**

Agency **None** Phone \_\_\_\_\_

Address \_\_\_\_\_

Job Title \_\_\_\_\_ From: \_\_\_\_\_ To \_\_\_\_\_

**PRIOR GOVERNMENT OF GUAM SERVICE**

Agency Phone

Address

Job Title From: To

**PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)**

Agency Phone

Address

Job Title From: To

Agency Phone

Address

Job Title From: To

**TRAINING**

Institute/Seminars/On-the-Job Training: Date

Pacific Coast Banking School, Credit Union Executive Society, Accredited Investment Fiduciary

Credit Union National Association Credit Counseling, Freddie Mac courses

**AWARDS**

List all educational, professional, civic awards, and recognition for public service:

**PROFESSIONAL INVOLVEMENT**

List involvement on a local/national/international level, list organization, activities participated in, offices held:

Freddie Mac Credit Union Advisory Board- past member

**COMMUNITY / CIVIC INVOLVEMENT**

List organizations, activities, participated in, offices held

Government of Guam Retirement Fund - Trustee, Guam Community College Foundation Board of Governors- Vice Chairman,  
Rotary Club of Tumon Bay - Treasurer, Asia Pacific Association of Fiduciary Studies - Chairman

**PUBLICATIONS AND PRESENTATIONS**

List any published articles, papers delivered at professional meetings, etc.:

Numerous articles and opinion pieces for Pacific Daily News, Conducted numerous homeownership counseling, credit and debt management seminars,  
A routine guest lecturer for the UOG Professional MBA program, A regular speaker at the APAFS conference, A panel speaker at the 2006 Asian Investment Summit  
in Hong Kong (topic: Use of Specialist Managers), Panel speaker at the 2008 Annual Indexing Conference in Hong Kong (topic: Active vs Passive Mgmt),  
Panel speaker at the 2010 Terrapinn Asset Allocation Summit, New York City (topic: Use of Alternative Asset Classes in an investment portfolio), Panel speaker  
in the 2010 Terrapinn Indexing Conference, New York City (topic: ETFs in an Actively Managed Portfolio)

**MILITARY SERVICE (PLEASE ATTACH FORM DD-214)**

Branch none

From To

Rank at Discharge

Type of Discharge

**OTHER INFORMATION**

(1) Have you ever been found guilty of a felony in any court, whether within or without the United States?

YES

NO

If so, please specify in detail:

Address of the court: \_\_\_\_\_

Date of Conviction: \_\_\_\_\_

Specific infraction committed: \_\_\_\_\_

(2) Have you ever been declared mentally incompetent by any court, whether within or without the United States?

YES

NO

If so, please specify in detail the reasons and facts related to such declaration:

(3) Have you ever been found not guilty or not punishable in any criminal proceedings by reason of insanity?

YES

NO

(4) Have you ever been confined to a mental institution for any reason?

YES

NO

If so, please specify in why the appointing authority believes you that you are not suffering from any mental illness or affliction:



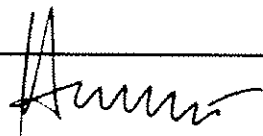
**Statement of Financial Interests**  
*(Required by 4 G.C.A. § 13104.1)*

TO: Governor Eddie Baza Calvo  
Ricardo J. Bordallo Governor's Complex  
Adelup, Guam 96910

FROM: Gerard A. Cruz

- I have no financial interest in any business
- I do have interest(s) in the following business(es):

Name and address of business interest:	Type and amount of interest

  
Signature

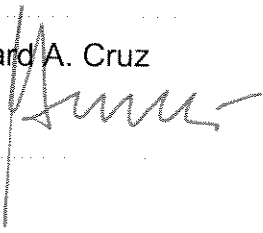
10/23/14  
Date



**AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY**

I, the undersigned, do hereby depose and say that: (1) I have read and reviewed the information contained in the attached Appointment/Nomination letter from the Governor of Guam; (2) that the matters contained in the Appointment/Nomination letter, together with all attachments thereto, are true and correct and that I am competent to testify to said matters; and (3) that this Declaration is made for the purpose of complying with the requirements of 4 G.C.A. Section 2103.5.

I declare under penalty of perjury under the laws of Guam (4 G.C.A. Section 4308) that the foregoing is true and correct.

Signature Gerard A. Cruz  Date 10/23/14



**Government of Guam  
 GUAM POLICE DEPARTMENT  
 RECORDS & IDENTIFICATION SECTION  
 P.O. Box 23909  
 Guam Main Facility, Guam 96921**



October 27, 2014

**SUBJECT: CRIMINAL HISTORY RECORD**

<b>NAME:</b>	Gerard Anthony CRUZ		
<b>DATE OF BIRTH:</b>	██████████	<b>FINGERPRINT #:</b>	NONE
■	The individual has no record of criminal conviction(s) in GPD files that are subject to Guam law and rules and regulations of the Department.		

\*\*\*\*\*NOTHING FOLLOWS\*\*\*\*\*

*AS OF THE ABOVE DATE, THIS INFORMATION MAY BE LIMITED TO A LOCAL CRIMINAL OFFENSE ONLY AND IS NOT INTENDED FOR USE FOR ANY LOCAL, STATE, OR FEDERAL LAW ENFORCEMENT AGENCY.*

*Handwritten signature*

The absence of an original GUAM POLICE seal invalidates this police clearance.  
 REVISED 07/12/11

**By Direction: neng**  
*Handwritten signature*  
**FRED E. BORDALLO, JR.**  
 Chief of Police



# SUPERIOR COURT OF GUAM

Guam Judicial Center • 120 West O'Brien Drive • Hagatña, Guam 96910

Telephone (671) 475-3370/475-3449

Fax (671) 472-2856

**DANIELLE T. ROSETE**

Clerk of Court

Name: **GERARD A. CRUZ**

SS#:

ID#



Date of Birth:



## CERTIFICATE OF SEARCH

The undersigned Clerk hereby certifies the following results of a diligent search of the records of this Court:

### Criminal Cases:

- A.  No Case Found
- B. 1. Criminal Case No.
- 2. Criminal Case No.
- 3. Criminal Case No.
- 4. Criminal Case No.
- 5. Criminal Case No.

Criminal Record: Page 1 of 1

### Civil Cases:

- A.  No Case Found
- B. 1. Civil Case No.
- 2. Civil Case No.
- 3. Civil Case No.
- 4. Civil Case No.
- 5. Civil Case No.

Civil Record: Page of

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: 10/28/2014

**DANIELLE T. ROSETE**

Clerk of Court

BY: **DAISY M. NORMAN**

Deputy Clerk

Prepared By: JLRC



The absence of an original Court Seal invalidates this document