

SUMMER 2019



COMMONCENTS



FOR THE LOVE OF **FRIENDLY SERVICE**

DONLINS - HAPPIER SINCE 1994

EVENTS & HOLIDAYS

Art on the Ave

6th Avenue in Tacoma
Sunday, July 14
11 am – 7 pm

Crystal Judson Family Justice Center BBQ

Friday, July 19
11:30 am – 1:30 pm

Fircrest National Night Out

Fircrest Park
Tuesday, August 6
6 – 9 pm

Tacoma Farmer's Market

Broadway in Tacoma
Thursdays through October
10 am – 3 pm
(until 2 pm in Sept. and Oct.)

HOLIDAY CLOSURES

Thursday, July 4
Independence Day

Monday, September 2
Labor Day

FOR THE LOVE OF FRIENDLY SERVICE

When we ask our members about their favorite parts of banking with TAPCO, we hear a lot of great things: our quick, top-tier service, our friendly staff, and our love for the community.

Longtime members Tim and Martha Donlin have fond memories of TAPCO's convenience, helpful employees, and a small-town feel. For members like the Donlins, we're doing right by our promise to create a happier banking experience for Tacoma and Pierce County—just like we have been for 85 years and counting.

Tim and Martha's history with TAPCO goes back 25 years, and they were kind enough to share their story with us. After hearing their friends and coworkers praise TAPCO, the Donlins decided to see what it was all about. Once they learned TAPCO was a not-for-profit, member-owned credit union that puts people first, Martha and Tim knew they'd found the financial institution for them.

After the same great service with a variety of loans throughout the years, the Donlins knew right where to go for their next home purchase. Lori Sankovich, TAPCO's Mortgage Loan Processor, was ready to help.

"Lori made it very easy for us from the minute we walked in until we signed the final paperwork," Tim remembers. Thanks to Lori's 37 years of experience serving members at TAPCO, the process was easy and stress-free for the Donlins.



Lori Sankovich,
TAPCO's Mortgage
Loan Processor with
longtime members
Tim and Martha Donlin.

"During this process, we celebrated our granddaughter's first birthday, with another on the way!"

When they're not hanging out with their grandkids, Martha and Tim look forward to their retirement years filled with woodworking, motorcycles, and lots of family time.

Through all stages of life, we invite everyone to feel the love at TAPCO with competitive banking tools, flexibility, and amazing service.

Whether you're purchasing or refinancing your home, a TAPCO Mortgage Loan Officer can help you, too! For questions or to schedule an appointment, call us at 253.565.9895 or email homeloans@TAPCOcu.org.



4 WAYS TO PROTECT YOURSELF FROM A PHISHING SCAM

Victims of phishing scams release their personal information when a scammer uses a fake email or a copycat website to manipulate sensitive details from the individual. Scammers are looking for Social Security numbers, online banking logins, and passwords.

Aren't sure what a phishing scam looks like? Though scammers are always looking for new ways to fool people, there are some common threads you can keep an eye out for.

Scammers create a false sense of security by duplicating familiar websites where you input sensitive login information, making the page look very close to the actual websites.

Scammers are experts when it comes to finding new and innovative ways to steal your personal information. According to the FBI's Internet Crime Complaint Center, Americans lost over \$2.7 billion to Internet fraud schemes like phishing in 2018.

This is how scammers trick you into thinking you're communicating with the actual company.

Scammers also pose as friends or family members in need, attempting to pull on your heart strings. They tell you something bad will happen if you don't give them your information quickly; they count on fear during the call or online chat. A scammer might tell you the police are coming to arrest you if you don't comply with their requests.

Scammers might also try to get you to click on links in emails or pop-ups on webpages so they can install software to record your keyboard inputs.

STAFF SERVES COMMUNITY THROUGHOUT THE YEAR

At TAPCO, we're here to help build and sustain strong communities throughout Tacoma and Pierce County. Service in our community is not just a once-a-year activity for Team TAPCO—it is a cornerstone of all that we do. Last year, we donated over 3,000 hours of service to our community as individuals and as a team.

In 2019, members of our staff gather throughout the year to donate their time to local charitable causes, from the Humane Society for Tacoma and Pierce County to the Tacoma Rescue Mission and the Salvation Army Neighborhood Garden.

For the love of our community, we hope to demonstrate the credit union difference in the lives of our members and beyond. Learn more about our work in the community on social media or at TAPCOcu.org.



Another dangerous trend is the installation of ransomware, which can encrypt all of your files and will require you to pay a fee to decrypt your files.

Here are four ways to protect yourself from a phishing scam:

1. BE CAREFUL WHEN OPENING ATTACHMENTS OR CLICKING ON LINKS IN AN EMAIL.

Even if an email appears to be from a friend or family member, it could be from a hacker instead. Remember that clicking on downloads, links, and attachments can lead to the malware being installed.

2. VERIFY LINKS.

If you receive an email or an on-screen pop-up, don't click on the link. The link or phone number you see may look correct, but scammers are able to hide the true destination of the link. If you point your cursor over the link, you'll see a small box that shows where the link is actually going to take you.

3. IF YOU AREN'T SURE, CALL THE COMPANY.

Never include any personal information in a social media post or an email reply. If you believe the company you're working with needs your personal information, call them directly. Don't use the number provided in the email. Instead, use your favorite search engine to find the number so you're sure it's correct.

4. PROTECT YOUR DATA BY BACKING IT UP.

Copy your computer files (and the files on your phone) to a cloud storage or an external hard drive. Ensure those backups aren't connected to your home network.

TAPCO will never ask for your online banking passwords over the phone or in an email. We always verify your identity prior to giving any account information over the phone. If you're ever in doubt of whether you're talking to us here at TAPCO, don't hesitate to call us directly at 253.565.9895.



HIT THE ROAD WITH A VACATION LOAN

Need a little extra cash to cruise into vacation mode? A Personal Loan from TAPCO can be a helpful alternative to using your credit card while on vacation, with fixed rates and payments for the cash you need. Apply online for a Personal Loan at TAPCOcu.org using the Promotion Code "VACATION" for a .50% APR discount by July 31, 2019.*

*APR=Annual Percentage Rate. Loan application must be submitted online by 7/31/2019 for rate discount eligibility. Rates, terms, and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval.



KICK OFF YOUR SUMMER FROM THE DRIVER'S SEAT

Get \$200 cash back when you're pre-approved and book your next auto loan with TAPCO.*

Apply online at TAPCOcu.org or call 253.565.9895 to learn more.

*Vehicle must be financed using standard financing terms through TAPCO Credit Union to qualify for cash incentive. Pre-approval offers expire after 60 days. All loans subject to approval. Offer subject to change at any time. If you participate in this offer, you may receive a Form 1099 MISC at year-end for tax purposes. This offer cannot be combined with any other offer.

KIDS GET FRUIT & VEGGIE TOKENS AT FARMERS MARKET

TAPCO is proud to partner with the Tacoma Farmers Market for the fourth year in a row to support the Apple-A-Day program. Through this unique offering, kids ages 16 and under can receive a \$1 market token to buy a fruit or veggie from a market vendor of their choice. Tokens are distributed at the market's information booth. Children must be accompanied by a parent or a guardian.



Come see us and Moola the Cash Cow every third Thursday of the season at the downtown market on Broadway!

CHEERS TO SCHOLARSHIP AWARD RECIPIENTS

Each year, TAPCO awards two graduating high school seniors and two second-year Tacoma Community College students with \$2,500 scholarship awards, for a total of \$10,000 in awards. In 2019, our Scholarship Committee reviewed the top candidates and though all were deserving of recognition, the students selected stood out above the rest for their high academic marks, civic engagement, and service to the community.

Congratulations to high school award recipients Callie Johnson from Stadium High School and Emma Gashi from Bellarmine Preparatory School. Callie and Emma were able to join us at our Annual Meeting in March to be recognized.

Scholarship awards for two TCC students will be distributed in September.

CONNECT WITH US

for member updates, community announcements and event information.



MAIN OFFICE
6312 19th Street West
Tacoma, WA 98466

6th AVE
2802 6th Avenue
Tacoma, WA 98406

CANYON
5303 112th Street East
Tacoma, WA 98446

LOCAL 253.565.9895

TOLL FREE 800.345.7183

TELLER LINE 800.564.7045

TAPCOcu.org



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