



To all of our members,

TAPCO Credit Union is taking steps to ensure you have the financial resources you need during this time of uncertainty. As a result of the COVID-19 situation, **TAPCO will be providing Emergency Relief Loans**. Additionally, we are providing our members the option of skipping up to two consecutive loan payments on your current loan – with no fee.

Emergency Relief Loans (Utilize promo code "RELIEF" when applying)

For qualifying members, we are providing a loan up to \$2,000 at 2% APR* with a 24-month payback.

For qualifying members requiring more than \$2,000 TAPCO will offer loan amounts up to \$7,500 for up to 60 months with a 2% rate discount. These loans will also provide no payments or interest for 90 days.

When applying online, please use promo code "RELIEF" to ensure the loan application routes to the appropriate branch representative. [Apply online now.](#)

In addition to these, two personalized loan options, TAPCO Credit Union provides other loan programs to address your financial needs. Please reach out the Member Contact Center to discuss your situation and we will work with you to identify a solution.

Skip Payment**

Members affected by COVID-19 with loans at TAPCO will be provided the option to skip up to two payments with no fee. To take advantage of this option, please reach out to the Member Contact Center at 253-565-9895 and speak with a branch representative.

Financial Counseling

Members that need advice on budgeting, access to credit or other personal finance assistance can always speak with one of our Certified Credit Union Financial Counselors.

Please let us know how we can help!

Sincerely,

TAPCO Credit Union

Disclaimers:

*APR=Annual Percentage Rate. All loans subject to approval. Estimated loan payment for 24 months at 2% APR for \$2,000 is \$42.54 per \$1,000. Estimated loan payment for 60 months at 7.49% APR for \$7,500 is \$20.33 per \$1,000.

**By participating in TAPCO Credit Union's Skip Pay program, you request that TAPCO Credit Union defer your loan payment as indicated. You may request to skip up to two loan payments per loan per year within the 12 month calendar year. Your loan(s) must be current (have no amount past due) to accept this offer. You agree and understand that: 1) Finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total finance charges than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; 4) you will be required to resume your payments the month immediately following the month chosen to skip. All deferrals are subject to TAPCO Credit Union approval. Certain restrictions may apply. Excludes all real estate loans.