

SPRING 2020



COMMONCENTS

A photograph of two men, Xavier and Louis Cooper, smiling and embracing. They are standing in front of a colorful mural with green and blue tones. The man on the left is wearing a grey short-sleeved shirt and has tattoos on his arm. The man on the right is wearing a blue and white plaid shirt and jeans, also with tattoos on his arm.

FOR THE LOVE OF BANKING WITH HEART

XAVIER AND LOUIS COOPER

FREDERICKSON BRANCH OPENING DELAYED DUE TO COVID-19. See our response inside.

UPCOMING EVENTS & HOLIDAYS

Member Shred Day

Main and Canyon Branches
Saturday, April 18th 10am-1pm
or until the truck is full
3 bag limit per member
Canned food donations accepted

Happy Mother's Day

Sunday, May 10th

HOLIDAY CLOSURES

Memorial Day - May 25th

Tacoma Farmer's Market

Broadway Market
Thursdays beginning May 21st

Happy Father's Day

Sunday, June 21st

FOR THE LOVE OF BANKING WITH HEART

What's your favorite part about banking with TAPCO? Is it the rates? The dog treats in the drive through? Free checking? Maybe it's the free coffee.

If you asked longtime member Louis Cooper, he'd say, "It's the people—no doubt!" If you asked his son, Xavier, he'd tell you his favorite part about TAPCO is the hospitality. "The staff has been phenomenal from the start."

Xavier, a TAPCO member and a graduate of Tacoma's Wilson High School, was a star defensive tackle for the Cleveland Browns and the New York Jets after a four year tenure at Washington State University. Now, he's a free agent back in Tacoma and planning his next move. Passionate about uplifting inner city youth in the city of Tacoma, Xavier aspires to pivot his undergraduate degree in Criminal Justice to a master's in education. Masters degrees and football are family affairs for the Coopers.

Louis, a TAPCO member since 2006, holds a master's degree in Early Childhood Development. He's also a former Doane College NAIA football All-American. As an employee of the Port of Tacoma, Louis knew the value of a local financial institution with heart. "TAPCO wasn't the first credit union I've belonged to. A friend told me that once I encountered TAPCO, I'd never want to join another—and he was right. I moved all of my accounts to TAPCO. Location, service to members, and history with public employees were key factors of my friend's reference... The staff are exceptional in how they treat people, and it must be part of their DNA. Not just professional, but caring, friendly, and transparent."

When it came time for the home remodel of their dreams, there was no question where the Coopers needed to turn. "TAPCO was on point with the loan," said Louis. "Lori made it quick, simple, and to the point. We were able to accomplish everything we set out to do with her help. It was our dream to do this for the past five years and it finally happened. I can't thank Lori enough for her patience, professionalism, and kindness."

The Coopers have big plans ahead, and they look forward to working with TAPCO to bring those plans to life. Louis has reflected on his family's legacy within the credit union and has high hopes of seeing it grow.



"There is now a third generation of Coopers at TAPCO. I am proud as a family and as businessmen that we have a financial institution to assist with our personal and business needs. As African Americans that have often faced questionable lending practices or scrutiny during my generation, TAPCO is diverse in its staff and open and honest in the treatment of their members." It's safe to say Xavier's staying busy, whether it's professional football, a master's degree, or investing in the community: "I'd like to continue my growth plan for purchasing local real estate... As a Washington State native, I'm delighted to be part of TAPCO's success now and in the future." As far as closing remarks go, Xavier had this to offer: "Go Cougs!"

TAPCO'S RESPONSE TO COVID-19

The health and safety of our members and employees is our first priority. TAPCO is closely monitoring the updates from the Centers for Disease Control (CDC) and the Washington State Department of Health regarding the latest status of the coronavirus (COVID-19). We have taken preventative measures to keep the wellness of members and employees by enhancing disinfectant procedures. We share in the CDC's recommended personal health habits to stop the spread of germs. Wash your hands often throughout the day with soap and

water (scrubbing hands for at least 20 seconds), frequently disinfect touched surfaces and objects, cover your coughs and sneezes with a tissue, stay home when you're sick, avoid contact with people who are sick, and avoid touching your eyes, nose, and mouth. Although all branches lobbies currently closed, we encourage members to utilize our drive-up service and the many remote access options in place to access your account. TAPCO's Online Banking and Mobile App allow for balance inquiries, transfers, and payments. TAPCO's Contact Center is available 24/7 at 800.345.7183. TAPCO is committed to providing service to members; please reach out to discuss financial assistance resources TAPCO has available, including low interest loans, waived Skip Pay fees, and more. TAPCO's website and social media pages (Facebook, Instagram, and Twitter) will be the best place to find timely information related to TAPCO's action in the coming weeks. Thank you for your continued membership and our thoughts are with anyone affected by COVID-19.

HOME IMPROVEMENT HACKS FOR SPRING

You've finally finished scrubbing and purging your home from top to bottom in honor of spring. With every surface, closet, and room sparkling clean, you're starting to see all the areas that could use a facelift in your home.

Maybe you've got a complete kitchen makeover in mind. You might be dreaming of a fresh coat of paint for your bedrooms. Or maybe your window treatments are in serious need of an overhaul. The only thing standing between you and your dream home is finding piles of cash for

funding it, right? Maybe not. Lucky for you, you don't need to spend a fortune this spring to give your house a new look. Check out this list of home improvement hacks and learn how to upgrade on a budget.

1 CABINET MAKEOVER

Instead of dropping a ton of money on replacing your kitchen cabinets, you can give a tired kitchen a fresh new look by replacing just the cabinet fronts. You'll pay a fraction of the price, and no one will know it's your old, shabby cabinets hiding behind those beautiful new doors. Want to save even

more? Consider painting the front of your cabinets to upgrade the look without spending much money or time. You can also replace those dated cabinet pulls with something nicer and trendier for a modern look.

2 COVER YOUR COUNTERS

Granite countertops can be gorgeous, but they're also pretty pricey. Instead of spending a fortune for beautiful counters, try covering them with pretty, patterned contact paper. You'll find loads of granite lookalikes at home improvement stores and you can learn how to neatly apply your knockoff covers from DIY tutorials on YouTube. You

might even fool your friends and family into thinking it's the real thing.

3 USE PVC PIPES FOR CURTAIN RODS

You can make your own inexpensive curtains by picking up some fabric from a sewing supply store. You'll need rods to hang up those curtains — and if you need specific measurements and colors, that can get expensive. Try to use PVC pipes instead of curtain rods. You can paint your pipes to match the decor of the room and hang them with inexpensive hooks that fit well.

If you need more major home improvements that require serious cash, we can help. Call, click, or stop by TAPCO today to learn more.

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BLOOD PRESSURE. All now lower.

If you're trying to lower your mortgage payments, or save your kitchen from the 1980s, we have an idea.

It's our Simple 1st Mortgage. Refinance your home—or access your equity—with rates as low as 3.24% APR*.

Come see how we can help you take advantage of today's historically low rates. Stop in, call 253.565.9895, or apply online at TAPCOcu.org.

*APR=Annual Percentage Rate. No closing costs, except if appraisal is needed. Property insurance may be required. Borrow up to 80% of appraised value. Rates, terms, and conditions are subject to change without notice and may vary based on creditworthiness, qualifications, terms, and loan-to-value. All loans subject to approval. Offer not available to refinance existing TAPCO 1st Mortgage Loans. TAPCO Credit Union NMLS #504286.

BOARD ELECTION RESULTS

One of the major benefits of membership is electing your Board of Directors and Supervisory Committee.

There were three positions open on the Board of Directors and three applicants unopposed for the position in this year's election. All Board of Director applicants were confirmed by the Nominating Committee. The nominated Board of Director candidates are declared elected by acclamation. The elected candidates for the Board of Director positions are Bruce Baurichter, John Cole, and Pat McElligott.

There was one position open on the Supervisory Committee and one applicant unopposed for the position in this year's election. The Supervisory Committee applicant was confirmed by the Nominating Committee. The nominated Supervisory Committee candidate is declared elected by acclamation. The elected candidate for the Supervisory Committee positions is Gene Miller.

Additionally, as a result of a board member resignation (Mr. Fred Wagner), there was one open position on the Board of Directors and the board appointed Gene Miller, Chair of the Supervisory Committee. Mr. Miller will fill this seat through the duration of Mr. Wagner's term.

The board and management wish to extend our gratitude to Fred for his twenty-seven years of service on the board and we wish him well in his future endeavors.

VISA REWARDS CHANGE

Maybe it's us, but we think you should earn more for spending more. That's why we're revitalizing our Visa Rewards Program this summer for our TAPCO Gold Card members. Our new Rewards Program will allow you to earn points for Rewards – or Cash Back! With Rewards, you will earn points on every purchase, big or small, and will still be able to redeem points for travel, merchandise, gift cards, and more through the Rewards Program.

With the new Rewards Program you can also choose to enroll in Cash Back Rewards, rather than Reward Points for travel, merchandise, etc. This will allow you to earn cash back on everyday purchases. You will be provided an option to redeem your current points for cash if you elect to enroll in the new Cash Back Rewards Program. Points redeemed for cash will then be deposited to your TAPCO account.

Additional redemption options include applying cash back to a credit card balance or other deposit account. Future points earned will be redeemed to the member's deposit account on a pre-determined schedule. Points previously earned under the former Rewards Program will be rolled over to your new Rewards Program account. Stay tuned for more details.

CONGRATULATIONS TO HIGH SCHOOL SCHOLARSHIP WINNERS

Each year, TAPCO awards two graduating high school seniors and two second year Tacoma Community College (TCC) students with a \$5,000 scholarship award for a total of \$20,000 in awards given.

In 2020, 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.

We would like to congratulate our winning high school seniors: Macalister Vukich from Curtis High School and Benjamin Schieferdecker from Life Christian Academy.

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