

SUMMER 2020



# COMMONCENTS



FOR THE LOVE OF  
**HOPE & COMMUNITY**

REFLECTIONS ON COVID-19 AND OUR PHASED REOPENING PROCESS INSIDE

# FOR THE LOVE OF HOPE AND COMMUNITY

The coronavirus pandemic has touched our lives and impacted our community in unprecedented, far-reaching ways. Our highest priority at TAPCO Credit Union is to ensure the health and safety of our valued members and employees. We also want to thank you, our members, for your continued vigilance during uncertain times.

Throughout our community, it's been a challenge to make the sacrifices required to keep our neighbors safe—but it was an easy decision to make. Why? In Pierce County and beyond, we're fighters. We care. We show up for each other. And most of all, we look out for each other. Because the health and safety of our community is the very foundation for what makes Tacoma and Pierce County such a great place to call home. To our healthcare workers, essential employees, delivery staff, and those staying home and safe... we see you. As our state slowly moves to reopen, let us never forget the way we came together in resilience, service, and hope.

Since early March, our lobbies have been closed and we've been serving members through a drive-up service model. TAPCO Credit Union is in the middle of a phased approach towards fully reopening our branches. Reopening our branches will be a deliberate and fluid process, as information regarding the pandemic continues to evolve. Because of COVID-19, we continue to take the necessary steps to address social distancing and provide additional protection for our members, employees and the community we serve.

During the current phase of our reopening plan, we are allowing increased access to our branches (by appointment – call 253.565.9895 or 800.345.7183 to schedule) between 10am and 4pm, Monday through Friday. Drive-up service available between 9am and 5pm. We remain closed on Saturdays until we can fully reopen our branches to the public.



Branch appointments are available for the following transaction types:

- Safe Deposit Box access
- Loan signings
- Notary service
- Account revisions
- Outgoing wires
- Account fraud issues
- Large cash transactions
- Instant issue debit cards
- Money orders, credit union checks, gift cards and cash advances (these are also available through the drive-up)

We encourage you to use the many remote access options in place to access your account. Our Mobile App and Online Banking allow for balance inquiries, transfers, and payments. Reach out to our Contact Center at 253.565.9895 (or 800.345.7183) with questions or to schedule an appointment at one of our branches.

More information will be available as we work through the phased reopening process. Updates will be posted to our website, shared via email and through our social media platforms. TAPCO staff members are here to help you.

# SUMMER ISN'T CANCELLED:

## PROTECT YOURSELF WHEN TRAVELING

**At TAPCO Credit Union, you can access your account in multiple ways:**

- **Using your Debit and Credit Card for purchases**
- **Through Mobile Banking with your smart device**
- **Via Online Banking with your home computer**
- **Utilizing our ATMs or a CO-OP ATM (visit [coop.org](http://coop.org) for locations)**

Whether you are planning to socially distance at a campsite on the beach or go on a kayaking trip close to home, you can use your credit and debit cards with confidence by taking steps to protect yourself.

### 1 MONITOR YOUR ACCOUNTS

Your account security is our top priority. We're constantly monitoring your accounts and providing tools to help you manage your financial information. CardNav by CO-OP is one of our offerings that allows you to manage your debit and credit card activity in real time via your tablet and smartphone. Need more information on how to sign up? Visit us at [TAPCOcu.org/Credit-Cards](http://TAPCOcu.org/Credit-Cards).

### 2 EMV CHIP CARDS

The EMV chip in your TAPCO card provides you with an extra layer of security. Every time you make

a purchase, the chip creates a unique transaction code that can't be used again. Despite the prevalence of chip cards, some merchants don't have a chip reader. In that case, a swipe is required to complete your purchase. When you're making an online purchase, you're also working without a chip reader. We recommend that you always monitor your card activity for unfamiliar transactions.

### 3 BE ALERT WHEN USING ATMS

Thieves can place skimming devices on ATMs to record your card and PIN numbers. Always inspect the ATM, gas pump, or card reader before using it. Pull or twist on the device where you insert your card to make sure it's secure. If it's loose, ill-fitting, or you notice anything unusual, it may be a skimming device. If you find a skimming device or something doesn't feel right, don't use the ATM. Report it immediately.

### 4 PIN NUMBERS

When entering your PIN, use your other hand to shield the number from anyone who may be watching. There's a heat signature left on non-metal keypads for several minutes after you use it. Infrared

cameras installed on Smartphones can be used to measure this heat signature and obtain your PIN after you've left the PIN pad. Avoid this type of fraud by resting your fingers on other keys while typing in your PIN.

### 5 NOTIFY US WHEN TRAVELING

We would be suspicious of transactions on your account from a European resort when you usually spend locally. For your protection, we might block further transactions from your card and try to contact you. You can avoid that inconvenience by letting us know when and where you'll be traveling.

Finally, if your card is lost or stolen, we're here to help. If you report suspicious activity to us, we'll freeze the impacted card, replace it, and issue you a new account number at no cost.

Stay alert and shop with confidence this summer when using your TAPCO debit or credit card.

## TRY A HOME EQUITY LINE OF CREDIT (HELOC) FOR BIG SUMMER PLANS

Planning a summer getaway, looking to build a new deck, or need the means to remodel your 1980s kitchen? We have an idea – Apply for a Home Equity Line of Credit with TAPCO! The result? Access to the equity in your home that will let you manage all your summer projects. Borrow what you need, pay it back, and only pay interest on what you borrow. When you pay down the balance, you'll be able to use the credit line for your next project. **Stop in, call 253.565.9895, or apply online at TAPCOcu.org.**

## JOIN US AT THE FARMERS MARKET

TAPCO is proud to partner with the Tacoma Farmers Market for the fifth year in a row to support the Apple-A-Day program.

This unique offering at the farmers market benefits children and families in Pierce County by providing access to fresh fruit and vegetables for children ages sixteen and under. When accompanied by a parent or a guardian, kids 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. Come see us all summer long at the market on Broadway!

**Please remember to wear a face mask in order to shop the farmers market.**

## 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 fall. **Earn points on every purchase, big or small, and redeem points for travel, merchandise, gift cards, and more through not just one reward program, but two!**

Upon conversion you can earn cash back on everyday purchases or take advantage of robust rewards for gift cards, cruises, or your next weekend getaway. Enjoy most major airlines with fewer restrictions and no blackout dates.

Points previously earned on the Rewards Program will transition to our new program this fall. Current Reward enrollees will convert to the new rewards platform. After conversion, you will have the option of continuing to participate in rewards or elect to become a part of our new Cash Back program. With Cash Back, you will have the ability to redeem points for cash. Stay tuned for more details coming soon about this exciting new Rewards Program.

## PUT SOME SPRING BACK INTO YOUR BUDGET.

Ready to purchase or thinking about refinancing?

Bring your auto loan to TAPCO and enjoy rates as low as 2.09% APR\* with no payments due for 90 days.\*\* Use the code "SPRING20" to apply online and experience the savings. Terms up to 96 months available.\*\*\*

**Hurry, this offer won't last! Contact us to learn more at 800.345.7183 or visit us online at TAPCOcu.org.**

\*APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval.

\*\*Offer available for new purchases or refinance of an existing consumer collateralized loan from another financial institution. Existing TAPCO loans are ineligible. Offer excludes real estate and commercial loans. Offer good on all approved applications submitted by 8/31/2020. Cannot be combined with other offers. Use promo code "SPRING20" when applying online. No payments for 90 days is optional.

\*\*\*96 month term not available on all loans.

## CONNECT WITH US

for member updates, community announcements, and event information.



/TAPCOcreditUnion



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**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

**FREDERICKSON | Now open!**  
5620 176th Street East, Suite 101  
Puyallup, WA 98375

**LOCAL** 253.565.9895

**TOLL FREE** 800.345.7183

**TELLER LINE** 800.564.7045

**TAPCOcu.org**



Insured  
by NCUA

