

WINTER 2021



COMMONCENTS

FOR THE LOVE OF HOPE AND HEALING

TEAM TAPCO AND YOU

HOLIDAYS & EVENTS

Friday, January 1st—**New Year's Day**

Monday, January 18th—**Martin Luther King Jr. Day**

Monday, February 15th—**President's Day**

Thursday, March 25th—**TAPCO Annual Meeting**

Hosted virtually at 6pm, login details to come

WIN A \$100 VISA GIFT CARD!

Find the underlined letters throughout this newsletter to unscramble a phrase. Send your guesses to marketing@TAPCOcu.org with the subject line "Newsletter Word Scramble." If you guess our phrase correctly, you'll be entered to win a \$100 Visa gift card. We'll announce our winner on social media by January 31st, 2021. Good luck! See full contest rules at TAPCOcu.org/giveaway.

FOR THE LOVE OF HOPE AND HEALING

Especially in 2020, our mantra “For The Love of People” is never far from our hearts. With one unprecedented challenge after another, Team TAPCO found more meaning in our work than ever before. We were inspired by you, our members, who took the changes to our service in stride. As always, providing stellar member experiences is our first priority; we are so appreciative and grateful for your grace and patience as we figured things out in challenging times. You rose to the occasion by leaning into services that may be unfamiliar like online banking, drive up service, and utilizing our mobile app. Your effort to adapt helped ease the volume in our drive up lanes and reduced the number of people in our branch lobbies. Thank you for going the extra mile to keep your fellow members and our staff safe.

Like many workplaces disrupted by the COVID-19 pandemic, it became important for us to grow together while staying apart. Behind the scenes, we served our members vigilantly and had fun while we did it.

We recently asked members of our staff what they’ll take away from 2020 and their COVID experience.

For Rebecca, Assistant Branch Manager at 6th Ave, this year has been a good reminder of how much we value our people at TAPCO. “I’m grateful to work somewhere that prioritizes the health and safety of staff by keeping the lobbies by appointment only and taking precautions with on-call and remote staff. It’s nice to see how well we can adapt, it bodes well for the future as we continue to grow.” Some coworkers stepped up to the plate to keep our spirits up when energy was low. “Elizabeth, our Trainer, did so much with our spirit days and fun contests to keep morale up, even making sure remote and on-call staff could participate,” said Rebecca. Scott, our Facilities Manager, thought of our leadership and how well they’ve handled these unusual times. “They are getting TAPCO through a tough year.”

Along with this year’s chaos, the opening of our newest branch in Frederickson and record low mortgage rates added new challenges to the mix. Brad, Assistant Branch Manager of the Frederickson Branch, had this to say about the change: “Since moving out to Frederickson, we’ve had the opportunity to be cross-trained to help out our lending department and process home equity lines of credit when they were slammed with applications. It wasn’t just me. Angelina, our Branch Manager, was trained as well, same with some other staff members. Not only did I get to see the front end of originating home equity loans, I also got to experience processing them. It’s been a rollercoaster dealing with COVID but as always, we stick together as a family and work together to help our members in times like these.”



Our events calendar wasn’t immune to an unprecedented year. As an organization, there were several events we were not able to attend due to cancellations and schedule changes. It was a heartbreaker not to hang out with you at the Tacoma Farmer’s Market, National Night Out, Art on the Ave, and more, and we are hopeful we’ll get to see you next year. One of the few events we were able to attend this year, and a bright spot in our summer, was sponsoring Tacoma Pride for the very first time. With our friends at Bliss Ice Creamery, we parked an ice cream truck in the parking lot of our 6th Ave branch and celebrated Pride Month in Tacoma, socially distanced, masked up, and properly sanitized. “I think the highlight of 2020 at work was for the first time in TAPCO history, we participated in showing support for Tacoma Pride on 6th Ave with ice cream and TAPCO Pride stickers! That was a big deal!” said Brad. Rebecca had this to say about our history-making sponsorship: “I think our participation in Pride this year was really great! Our Marketing team took the lead, but other members from Team TAPCO showed up to support and lend a hand without being asked, just because they wanted to be there.”

Above all, it’s you - our member - that keeps us going. You’re why we come to work. Why we donated more than \$40,000 in sponsorship and donation dollars to organizations throughout our community last year. Why we continue to thrive in troubling times. Thank you for your membership! Team TAPCO will always be here for you, through good times and bad, For the Love of People.

MAKE MONEY MIRACLES HAPPEN IN 2021

This year has been tough on everyone. With job loss, unexpected medical bills, and outfitting your home for distance learning and remote working, there's been more than a few financial setbacks this year. We wanted to bring you a few of our best tips to ensure you check the boxes when it comes to easily avoidable financial headaches.

1: UPDATE YOUR BENEFICIARIES

Out-of-date or incorrect beneficiaries on your accounts can be a costly mistake while planning your estate. If you have money at TAPCO you're planning to pass on, ensure your beneficiary designations are regularly updated. Check in on your designations often, particularly after major life events like a

marriage, birth, divorce, or death. Updating your beneficiary with TAPCO is as simple as visiting a branch near you or call the Contact Center at 800.345.7183 to fill out a beneficiary designation form.

2: USE YOUR ACCOUNT TO AVOID INACTIVE ACCOUNT FEES

Utilize our online banking service to set up an automatic payment to your TAPCO savings account. Just one transaction a year will help you to avoid your account slipping into dormancy and triggering a monthly inactive account fee.

3: CHECK YOUR CREDIT REPORT

Reducing debt and improving credit are already at the top of the list for many of us when it comes to New Year's Resolutions. The reality? Americans across the country have racked up

credit card debt this year due to consequences of the pandemic. You may feel set back in your goals, but remember that these are unprecedented times. Keep your eyes on the prize of an improved credit score and pay off your new balances as quickly as possible. According to the Consumer Financial Protection Bureau, only one in five consumers keep an eye on their credit report. Actively monitoring your credit report will help you spot fraud and incorrect information. Order your credit report for free on AnnualCreditReport.com.

4: CONFIRM CONTACT INFORMATION FOR PRIMARY AND JOINT ACCOUNT HOLDERS

Ensure your contact information is up to date so we can reach out with any account-related concerns. If you have had a recent change of address, phone number, or email address, please let us know! You can

update your contact information by logging into online banking or by visiting your local TAPCO branch.

5: DON'T SLEEP ON YOUR SAVINGS

If your savings account is shrinking this year, know you're not alone. Better days are coming! While you get back on track, think ahead: TAPCO offers a variety of solutions to get you closer to your savings goals and help your money work harder for you. Individual Retirement Accounts (IRAs) help you save for retirement and education expenses. A minimum \$25 deposit can open an Individual Retirement Account (IRA), all while earning competitive dividends with no monthly service fees.

Our financial counselors would love to help you get back on track. To learn more, reach out on TAPCOcu.org.

REFINANCE AND GET 2% CASH BACK

Save more for gas. Drive off with a rate you'll love. Have a car loan elsewhere? Refinance with TAPCO for a great rate today and start saving tomorrow. Plus, we'll give you 2% of your loan amount back in cash up to \$600.

*Maximum cash back amount is \$600 per loan. If you participate in the offer, you may receive a Form 1099-MISC for tax purposes at year-end. If loan is paid off within 24 months of opening, the 2% cash back will be forfeited and added to the payoff amount. Offer valid on auto loan refinances only. Offer not available to refinance existing TAPCO loans. Offer subject to change at any time. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, loan term, and collateral conditions. All loans subject to approval.

JOIN US FOR THE ANNUAL MEETING

Join us at TAPCO's Annual Meeting online. As a member owner of TAPCO Credit Union, we invite you to attend our Annual Meeting on Thursday, March 25th at 6:00 p.m. The Annual Meeting will take place virtually. Stay tuned for login details for the online broadcast. Join us to learn how TAPCO is performing and hear about future plans for the credit union.

PIERCE COUNTY, OUR LOVE FOR YOU CONTINUES TO GROW.

Our newest branch in Bonney Lake is coming soon. The building is located in the parking lot of the Bonney Lake Centre Shopping Mall. We'll be in close proximity of other well-known local establishments including Costco, Lowe's, MultiCare, and Fred Meyer. Follow us on social media and check our website for updates and more information. We can't wait to serve you!



SCHOLARSHIP APPLICATIONS DUE

This spring, TAPCO will award four \$2,500 one-year scholarships to graduating high school seniors, current college or vo-tech students to assist with post-secondary education who are TAPCO members.

Scholarship applications are available now, but the due date is quickly approaching! If you haven't already submitted your application for our 2021 scholarship awards, please make sure to send it in by Friday, January 29th at 5:00 p.m. Applications are also available in our branches.

For more information about TAPCO's scholarship program, please contact us at 253.565.9895.

CONNECT WITH US

for member updates, community announcements and event information.



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Insured
by NCUA



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Tacoma, WA 98466

6th AVE

2802 6th Avenue
Tacoma, WA 98406

CANYON

5303 112th Street East
Tacoma, WA 98446

FREDERICKSON

5620 176th Street East, Suite 101
Puyallup, WA 98375

BONNEY LAKE

Coming soon!

LOCAL 253.565.9895

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