TAPCO Credit Union Celebration Promotional Disclaimer & Official Rules

0.25% Increase on Certificates

New certificates opened on Monday, July 19, 2021 will receive a 0.25% increase to the current offered rate. Increase special available on all certificate terms offered by TAPCO. Please see TAPCO's Certificate Truth-in-Savings Disclosure for rates, fees, and terms. One Certificate increase per member. Cannot be combined with any other offer.

\$25.00 Youth Account Funding

Moola Savings is for members age 0-12, PACE Savings is for members 13-17. A parent or guardian is required to be joint on the account. New Moola or PACE membership savings accounts opened on Tuesday, July 20, 2021 will be funded the same day by TAPCO in the amount of \$25.00. Savings account must remain open for one year or you will forfeit the \$25.00 at early closure. This special excludes secondary savings accounts. Cannot be combined with any other offer. Annual Percentage Yield (APY) is 0.01% as of July 1, 2021, and may change at any time. Minimum balance of \$25.00 required to earn APY and must be maintained to continue membership. Fees could reduce earnings on the account. Recipients of the promotional bonus may be subject to 1099-INT reporting.

0.25% Discount on RV Loans

New and Used RV applications received on Wednesday, July 21, 2021 will receive a 0.25% discount off the standard qualifying rate. 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. Offer not available to refinance existing TAPCO loans. Cannot be combined with any other offer.

\$500 off Mortgage Closing Costs

New mortgage applications received on Thursday, July 15, 2021 and closed on or before January 15, 2022 will receive \$500 off closing cost when they book their loan with TAPCO. All loans subject to approval. Offer applies to conforming loans, not available on TAPCO Home Equity Products. Offer not available to refinance existing TAPCO loans. Cannot be combined with any other offer. All loans subject to approval. TAPCO Credit Union NMLS #504286 provides mortgage loans in partnership with myCUmortgage, NMLS #565434.

\$1,000 Alaska Airlines Travel Voucher

<u>Promoter/Sponsor:</u> TAPCO Credit Union's "TAPCO Celebration" Giveaway is open to all legal U.S. residents, 18 or older as of 7/19/2021. TAPCO Credit Union employees, Board Members, Supervisory Committee Members, and their immediate family members are not eligible. Subject to applicable federal, state, & local laws and regulations. TAPCO's address: 6312 19th Street W. Tacoma, WA 98466. Other branch locations can be found at TAPCOcu.org.

<u>Entry</u>: No purchase is required to enter giveaway. To enter the drawing, visit any TAPCO branch July 19-23, 2021 and complete an entry form. You need not be present to win. The giveaway is open to Washington residents only. One entry per qualifying person.

<u>Prize:</u> One grand prize winner will be randomly selected to receive:

• \$1,000 Alaska Airlines Travel Voucher Odds of winning depend upon the number of entries received.

<u>Miscellaneous</u>: The winner will be randomly selected by drawing and notified no later than Wednesday, July 28, 2021. TAPCO will contact winner to claim prize. Individual has up to thirty (30) days to respond to TAPCO regarding prize. A minimum of two attempts will be made to contact winner, including direct message stating the prize and deadline to claim the prize. If winner has not responded by deadline date, then another entry will be selected.

No transfer, assignment, or substitution of prizes (or portion thereof) is permitted except by TAPCO Credit Union due to prize unavailability or other causes determined solely by TAPCO Credit Union, and then for a prize (or applicable portion thereof) of equal/greater value.

By accepting prize, winner grants permission to use his/her name and likeness for publicity purposes without further compensation. Photos and winners' names (first name) can be posted to social media or used in other marketing purposes following the delivery of the winnings. Winner is responsible for all federal, state, and local taxes where applicable.

All federal, state, and local laws and regulations apply. Contest is void where prohibited.

To receive notice of the winner, email <u>marketing@TAPCOcu.org</u> with the subject line: Attn: TAPCO Celebration.

Insured by NCUA.

