

COMMONCENTS



TAPCO IN THE COMMUNITY **BUILDING A STRONGER SOUTH SOUND**

Holidays & Events

Labor Day

Monday, September 4TH

International Credit Union Day

Thursday, October 19TH

Indigenous Peoples' Day

Monday, October 9TH

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TAPCO IN THE COMMUNITY: BUILDING A STRONGER SOUTH SOUND



TCC: TITAN FOOD PANTRY

The Titan Food Pantry helps a significant number of students each week, serving 60-80 individuals. Operating on Thursdays from 11:00 am to 4:30 pm, their mission is to support students in need of essential resources such as food, diapers, and other supplies. Recently, TAPCO provided a refrigerator for the pantry to expand offerings to include milk, eggs, and meat. This enhancement allows students to enjoy a broader range of options and prepare more meals.

[TacomaCC.edu](https://www.tacomacc.edu)



BONNEY LAKE COMMUNITY CAR WASH

The Puget Sound Volleyball Academy U11 Elite team secured a spot at Junior National Volleyball Championships in Minneapolis, Minnesota and needed to raise funds for their trip. Upon learning about their needs we extended our support by offering our Bonney Lake Branch for a car wash event to help generate donations. The carwash raised \$3,000 for the team's trip.

[PSVBA.com](https://www.psvba.com)



RED BARN YOUTH CENTER

This organization was brought to our attention by Tacoma Community College, and its focus is serving youth in grades 6th through 12th. Impressed by their impactful efforts, TAPCO visited their premises and reviewed the wish list posted on their website. Recognizing the opportunity to support a worthy cause, we purchased multiple shelving units, which will aid in organizing toys and equipment. TAPCO also provided snacks, cleaning supplies, tissue paper, toilet paper, dry erasers, and markers.

[RedBarnKP.org](https://www.RedBarnKP.org)



PUYALLUP FOOD BANK

TAPCO Credit Union's month-long food drive at the Canyon Branch exemplifies our commitment to positively impacting the communities we serve. Through member engagement, TAPCO CU successfully collected a significant amount of food items to support the Puyallup Food Bank. The 154 pounds of food collected will provide 185 meals to families in need.

[PFB.org](https://www.PFB.org)

MID YEAR MONEY CHECK UP: 5 WAYS TO BOOST YOUR FINANCIAL HEALTH

Summer is in full swing and so is peak travel season. And while July is a prime time to get outdoors and cash in on any plans you may have—at home or beyond—the reality is that financial concerns (and recent credit interest rate spikes) remain a pain point for many of us. Here are five steps to take to boost your financial health and reduce your worries.

ASSESS YOUR BUDGET

Do you have a budget? Midway through the year is a great time to build one. Money management apps typically provide monthly breakdowns that pinpoint where you might be overspending. A common strategy is to follow the 50/30/20 rule. This guideline would mean you are putting 50% of your money towards needs, 30% towards wants and 20% towards savings. These percentages may differ for you, depending on your income and cost of living. Can you eliminate unused subscriptions or comparison shop for more favorable rates on home or auto insurance? Small cutbacks can add up to big savings.

CHECK YOUR CREDIT REPORT

Obtain a free credit report from the major credit bureaus Equifax, TransUnion, and Experian through www.annualcreditreport.com and carefully examine for any errors or discrepancies. Ensure that all your accounts are accurately reported and that there are no signs of fraudulent activity. At TAPCO, you can also enroll through our home banking platform for My Credit Score to view your credit report and take advantage of low-rate credit offers.

EVALUATE YOUR INVESTMENT PORTFOLIO

If you currently have an investment portfolio, mid-year is an opportune time to assess its performance over the past few months and rebalance if needed. Ask yourself: does my current strategy align with my long-term financial goals and risk tolerance? If you're new to investing or feeling uncertain about what money moves to make, consider connecting with a financial advisor who can offer guidance.

DEVELOP A SAVINGS STRATEGY

Do you anticipate any large expenses in the latter half of the year such as home improvements or educational costs? Start setting aside funds in advance to minimize future stress. Consider automated, recurring deductions from your paycheck that can funnel into a savings account. Not able to save just yet? That's okay! Create a reminder to revisit again in 2-3 months' time.

PLAN TO PAY DOWN DEBT

This is a good time to evaluate your outstanding debts, such as credit card balances, loans, or mortgages. Consider balances, interest rates, and payment terms for each. If you're feeling overwhelmed by debt, explore the option of a Debt Management Program (DMP) which could potentially lower your monthly obligation and improve your credit score. There is no one-size-fits-all solution, chatting with a counselor from our partner GreenPath Financial Wellness can help you determine if a DMP is a good fit for your situation.



PLANNING FOR YOUR FUTURE

Need a little guidance when it comes to planning your finances or creating a realistic household budget? Our Credit Union Certified Financial Counselors can help you make a plan to pay down debt, improve your credit, and achieve your financial goals.

If you would like more information about financial counseling or education, please contact us directly at **253.565.9895** or go to [TAPCOcu.org/Financial-Counseling](https://www.TAPCOcu.org/Financial-Counseling)

Skip A PAYMENT

Yep, you can skip a payment. Take that vacation! Buy that new refrigerator! Let Skip Pay help!

It's one of the perks of being a member. Check out all the details at

TAPCOcu.org/Skip-Pay



SWIPE & WIN \$1000

When you use your TAPCO Debit or Credit Card, you will be entered for a chance to win up to \$1,000! Any purchase of \$5.00 or more made August 17TH - September 30TH will automatically be entered. For more details, visit us at TAPCOcu.org/Swipe-And-Win



Join us at the FARMERS MARKET

TAPCO is proud to partner with the Tacoma Farmers Market 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 16 and under. When accompanied by a parent or a guardian, children can receive a \$1 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 Farmers Market on Broadway!

CONNECT WITH US For Member Updates, Community Announcements & Event Information



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LOCAL 253.565.9895

TOLL FREE 800.345.7183

TAPCOcu.org

For more information on our branches and locations go to TAPCOcu.org/Locations



Insured by NCUA

New Product!

TAPline



Embrace your wild side with a Personal Line of Credit

From epic expeditions to unexpected escapades, the TAP-Line Personal Line of Credit grants you the financial freedom to chase your wildest dreams, conquer any challenge, and unleash your wild side. Embrace the untamed possibilities with convenience and flexibility, designed to meet your unique needs and fuel your adventures like never before!

APPLY NOW TAPCOcu.org/Personal-Loans

DIY DREAMS Made Possible



Credit Cards



Home Equity Line of Credit



Personal Loans



New design CHECK IT OUT!

Stop by your local branch to get the latest sticker while supplies last.

