

Spring 2024



# COMMONCENTS

## ELEVATING THE SOUTH SOUND COMMUNITY IMPACT

DEAR TAPCO MEMBERS  
**EXCITING NEW UPGRADES  
COMING SOON!**

**HOLIDAYS**  
Memorial Day Monday, May 27<sup>TH</sup>

Juneteenth Wednesday, June 19<sup>TH</sup>

**EVENTS**  
**Financial Workshop** Credit 101  
Friday, May 17<sup>TH</sup>  
Asian Pacific Cultural Center  
3:00 PM





## MESSAGE FROM THE CEO: COMMUNITY IMPACT

As we reflect on the past year, I am thrilled to share with you the remarkable strides we've made in our ongoing commitment to make a positive impact on our community through our unique social impact banking model. In 2023, we dedicated ourselves to furthering this mission, recognizing that true change begins with listening rather than prescribing. We firmly believe in co-creating solutions with our community, fostering a collaborative approach that resonates with our values.

One noteworthy example of our community-centric initiatives is the development and launch of a specialized loan product aimed at supporting Veterans. This program facilitates access to affordable loans, enabling Veterans to pursue their commercial driving licenses and secure well-paying jobs. It's a testament to our belief in targeted, impactful solutions that address the specific needs of those we serve.

I am particularly proud to announce that in 2023, TAPCO Credit Union achieved the coveted designation of a Community Development Financial Institution (CDFI). This distinction places us among an elite group, as fewer than 10% of all credit unions in the United States have received this recognition. To attain CDFI certification, a financial institution must demonstrate a primary mission of promoting community development, serve one or more defined low-income target markets, maintain accountability to the community it serves, and be a legal non-governmental entity.

Looking ahead to 2024, we plan to leverage our CDFI designation to secure grant support, allowing us to extend much-needed loans and services to our members and community. Stay tuned for exciting developments on this front.

In response to the growing need for financial literacy in our community,

we expanded our efforts in 2023 to provide financial education in local schools. This initiative, conducted in collaboration with community partners and our membership, represents a step forward in empowering individuals with essential financial knowledge.

Our commitment to enhancing financial literacy will only strengthen in 2024 and beyond, as we continue to expand these vital educational efforts.

As we embark on a new year, I am filled with optimism about the positive change we can collectively bring to our community. Together, let's build a future where financial empowerment and community well-being go hand in hand.



**JUSTIN MARTIN**  
CEO, TAPCO Credit Union



### DEBIT & CREDIT CARD PRODUCTS



### ONLINE & MOBILE BANKING



### NEW WEBSITE

## DEAR TAPCO MEMBERS EXCITING NEW UPGRADES COMING SOON!

Your feedback has been invaluable, and we've been listening closely. We're thrilled to share that this year, we're embarking on an exciting journey to elevate your banking experience with a host of upgrades across our services. It's all part of our ongoing commitment to enhancing the benefits and services we offer to our members.

### SO, WHAT CAN YOU EXPECT?

We're focusing on three key areas: Card Products and Services, Online Banking and Mobile App, and website.

Firstly, we're revamping our Card Products and Services to bring you enhanced security features, a more robust rewards program, and exciting new functionalities such as tap-to-pay and digital issuance. With digital issuance, you'll experience minimal disruption if your card is lost or stolen, as your card details can be instantly sent to your mobile wallet for seamless transactions.

Next, our Online Banking upgrade will introduce a suite of enhancements for a modern and feature rich experience. Think of an enhanced member interface, seamless integration with our card program, and cutting-edge fraud controls.

### AND THAT'S NOT ALL!

We're giving our website a complete makeover for easier navigation, improved mobile compatibility, and a plethora of new tools and resources. From calculators to articles, we're adding everything you need for every step of your financial journey.

### WHEN IS ALL OF THIS HAPPENING?

Look out for these upgrades rolling out this fall. We'll keep you informed with detailed notifications leading up to each new enhancement. And remember, if you have any questions, our branches are always open, and our website will be regularly updated with the latest information.

### WHAT DO I NEED TO DO?

As for what you need to do right now, simply ensure your contact information with us is current. You won't want to miss any of these exciting updates. Keep an eye on your inbox for more details about these upgrades.

### CURIOUS TO LEARN MORE?

Visit [TAPCOcu.org/Upgrades](https://TAPCOcu.org/Upgrades) for the latest news and answers to frequently asked questions. You can also reach out to us with any queries, questions, or comments at [TAPCOcu.org/Contact](https://TAPCOcu.org/Contact).

These upgrades are a direct response to your feedback and our analysis of industry trends. We're incredibly excited to roll out these enhancements and continue to serving you better.

Thank you for your membership.

### WARM REGARDS,



**\$25,000** awarded in scholarships to college students

**\$98,293** in donations and sponsorships invested in the community



# Financial Wellness STARTS AT TAPCO



Improve Credit



Get to Yes!



Plan your Future



Create a Budget



Save More



Pay off Debt

Let us be your partner in financial wellness, connect with a Certified Credit Union Financial Counselor today.

253.565.9895

[TAPCOcu.org/Financial-Counseling](https://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](https://TAPCOcu.org/Skip-Pay)



RECOGNIZING OUR

## SCHOLARSHIP WINNERS

Each year, TAPCO awards scholarships to students pursuing a bachelor's degree or vocational certification. Our goal is to recognize and reward exceptional students who demonstrate traits of leadership and a desire to make a difference in their schools and communities. We'd like to congratulate our 2024 scholarship recipients:

**Addison Muse, Caiden Campbell, Grace Wesenberg, Diana Otwell, Holden Louie, Blazej Wisniewski, Emma Reed, Aspen Zusy, Alyssa DiMatteo**

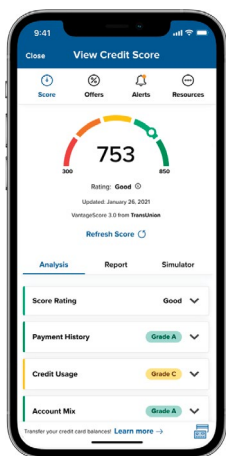
## See Your Credit Profile with savvymoney®

### What is SavvyMoney?

SavvyMoney is a free credit monitoring service that provides TAPCO Members their credit score, current credit report, and alerts based on the records reported.

### How do you access SavvyMoney?

Follow the steps below to start viewing your credit score today!



**Log in** to your TAPCO Online Banking

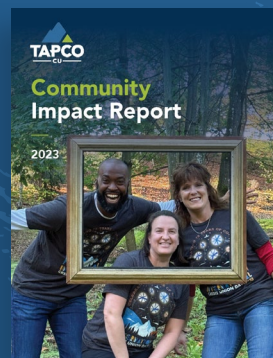
**Click** on the My Credit Score link under the Quick Links section

**Agree** by agreeing to the terms and conditions, you will receive a confirmation email

**Confirm** your email

**Review** your individual credit profile each time you log into TAPCO's online and mobile banking platforms

## Community IMPACT REPORT



At TAPCO, we are actively engaged in sponsoring and supporting local community events and projects that align with our mission. We encourage you to explore our 2023 Community Impact Report to discover the myriad of ways your credit union contributes to enriching our community.

[TAPCOcu.org/Community](https://TAPCOcu.org/Community)

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

[f /TAPCOCreditUnion](https://www.facebook.com/TAPCOCreditUnion) [@TAPCOcu](https://www.instagram.com/TAPCOcu) [in TAPCO Credit Union](https://www.linkedin.com/company/TAPCO-Credit-Union)

**LOCAL** 253.565.9895 **TOLL FREE** 800.345.7183

For more information on our branches and locations go to [TAPCOcu.org/Locations](https://TAPCOcu.org/Locations)



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