

Spring 2022



# COMMONCENTS



## POINT DEFIANCE ZOO LITTLE EXPLORER'S NATURE PLAY GARDEN

### Holidays & Events

**Gig Harbor Grand Opening**  
Friday, April 22<sup>ND</sup>

**Shred Day**  
Saturday, April 30<sup>TH</sup>

**Memorial Day**  
Monday, May 30<sup>TH</sup>

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## GIG HARBOR BRANCH NOW OPEN

TAPCO Credit Union recently opened its newest branch in Gig Harbor, continuing its expansion into Pierce County communities. Located in the Pioneer Square retail complex at 7109 Pioneer Way, the opening represents the credit union's sixth branch, coming on the heels of new locations that opened in Bonney Lake and Frederickson in the last couple of years.

A grand-opening celebration is scheduled at the branch April 22, 2022 at 2:00pm. To celebrate, TAPCO is offering a "Getaway" giveaway valued at \$2,500. Washington residents, eighteen or older, can enter by visiting the Gig Harbor Branch February 22 - April 21, 2022. For official rules, please visit [TAPCOcu.org/giveaway](https://TAPCOcu.org/giveaway).

"Since 1934, TAPCO has been committed to improving the financial health of families and communities in Tacoma and Pierce County, and this is another big step forward in that mission," said Justin Martin, Chief Executive Officer.

**“We’re excited to be extending a hand across the Narrows to the folks in Gig Harbor and the surrounding communities to continue that work.”**

TAPCO's new Gig Harbor branch offers a full suite of financial services, including auto loans, mortgages and refinancing, savings and checking accounts, CDs and IRAs, among other services.

## POINT DEFIANCE ZOO NATURE PLAY GARDEN

TAPCO is a proud sponsor of the new Little Explorers Nature Play Garden at Point Defiance Zoo. Opening April 1st, the space will be open to zoo patrons. The immersive nature play garden is designed to cultivate a sense of belonging and excitement for nature along with an appreciation for plants, pollinators and other small creatures. It's a playing place and a learning space.

"The Nature Play Garden will stimulate imaginations, encourage exploration and immerse kids in the world around them in a fun way," said conservation engagement curator Wendy Spaulding. "We hope that children will leave the garden with a deeper appreciation for the great outdoors and the small animals and plants that live there."

Designed for children ages 3 to 5, the garden has nature play elements that encourage curiosity and wandering discovery, like stumps for hopping and logs to crawl through. Kids can build and experiment at a "Builder's Deck" with natural components like sticks, wood blocks and giant bark chips. A low balance course offers a series of several low logs for kids to practice balancing motor skills and provides a sense of adventure and accomplishment for young children.

Children can help build a hummingbird nest made of sticks and moss and crawl inside, encouraging role-play.

This type of play-based learning is also meant to inspire kids to take action to protect wildlife. One section of the garden is dedicated to multi-sensory discovery and is lined with flowers and plants with qualities such as color, scent, texture, and even sound (like seedpods that rattle).

While the play elements are for the younger crowd, the garden is meant to be enjoyed by guests of all ages and abilities. The garden is filled with native and exotic plants that attract pollinators such as bees, hummingbirds and butterflies. Everyone can appreciate the garden's beautiful, engaging landscape of shrubs, flowers, grasses, rocks, logs and places to watch tiny creatures at work.

The zoo's popular Bugs Alive! program returns May 7 with a new home at the Nature Play Garden. Keepers will host live bug presentations on a stage in the garden, and people of all ages can meet a variety of bug species and discover the important roles bugs play in our daily lives. A large video monitor will show the audience a magnified view of the bugs during presentations.



Every visit to the Nature Play Garden is free with paid admission or membership to Point Defiance Zoo & Aquarium

TAPCO Members now enjoy 10% off Point Defiance Zoo & Aquarium Membership (Includes Combo Membership)

Mention the TAPCO Member 10% discount on membership purchases prior to your purchase at the front gate and show your TAPCO debit/credit card to receive that discount.

For more information about the play garden, go to [pdza.org](https://pdza.org) or [www.pdza.org/discover/nature-play-garden/](https://www.pdza.org/discover/nature-play-garden/)

## WOMEN AND CREDIT: HERE'S HOW TO GET ON SOLID GROUND

For many years, research has shown that women in the U.S. are approved for less than men when they apply for credit products and are more likely to be denied outright. Perhaps because of this, women also put off applying for credit when compared to men, even when they need it to get on solid financial ground. Compounding these challenges is the continued gender pay gap experienced by women, rising inflation, and other market conditions that put pressure on household budgets. If you're experiencing these challenges, review the following tips to get on solid ground when it comes to credit.

### **BUILD A HEALTHY CREDIT HISTORY**

Getting credit in your name is a key to building a healthy financial foundation. Start off as an authorized user of a family member's credit card if you currently don't qualify for a credit card or loan on your own. Another option is to get a secured credit card in your name which is a type of credit card that is backed by a cash deposit from the cardholder. Many secured credit card borrowers are issued a traditional, unsecured credit card after making on-time payments for a period of time.

### **REVIEW YOUR CREDIT REPORT**

Regularly check your credit report. A free credit report from AnnualCreditReport.com shows all the information that is used to determine your credit score. Checking your credit report allows you to be confident the information in your credit report is accurate and up to date. A good credit score is part of a path to opportunities you may not otherwise be able to access. Lower interest rates are offered to people with better credit scores, what that means is more money staying in your pocket. It's also easier to get a loan or line of credit when your credit score is in good shape.

### **IMPROVE PAYMENT HISTORY**

If you already have a credit history and know your score, pay attention to your payment history, which is the biggest single factor used to calculate your credit score. Late payments (even a couple of days), past due accounts, and accounts in collections all have a negative impact on your credit. Regular, on-time payment of the minimum amount (or greater) will improve your credit score. An on-time payment history in the range of 18 months or longer will begin to show results in an improving credit score.

### **MONITOR YOUR CREDIT CARD UTILIZATION**

If your credit score is not where you want it to be, check your credit utilization. Credit utilization is

calculated by the amount you owe—not relative to your income but compared to the total credit limit available to you, expressed as a percentage. For example, if your card balance is \$600 and you have a spending limit of \$2,500, your credit utilization is \$600/\$2,500 or 24%. As a rule of thumb, for a healthy credit score your credit utilization should be less than 30%.

### **ADDITIONAL TIPS**

- As you use your credit card or take on other debt, pay down your balance as early as your budget allows. If you can make small payments throughout the month, this helps keep your balance down and lowers your credit utilization.
- Decrease spending. Find areas in your monthly budget where you can cut back on spending to build a buffer in your budget, and better manage debt payments.
- Consider your full financial picture. Credit and debt management is only one piece of the puzzle. Look at your monthly income and expenses, such as housing, transportation, medical, and other expenses.

If you would like more information regarding credit and history, please contact us directly at 253.565.9895.



## 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 2022 scholarship recipients:

**Sarah Seevers, Jacob Hanigan, Kendall Lawson, Madison Greene & Erica Webb**

## See your Credit Profile with **savvymoney**



### Log in

to your TAPCO Online Banking



### Click

on the My Credit Score icon on the right side of the Accounts page



### 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



## TEAM TAPCO PLUNGES FOR GOOD

The Polar Plunge to benefit Special Olympics Washington is a Team TAPCO winter tradition! With your help, we raised \$1,900 to support more than 19,000 Special Olympics athletes in Washington. We are grateful for your contributions as we worked to transform the lives of athletes on and off the playing field.

We were challenged by Special Olympics Washington to capture and share this year's plunge on video. Our team of Plungers donned groovy costumes and created a giant slip 'n slide on a chilly February afternoon. Check out our video on social media.

## SHRED DAY IS BACK!

April 30, 2022

Grab a can of food to donate and visit us at one of our participating locations to drop off up to 3 grocery bags of your personal documents for secure shredding.

Locations will be accepting shred from 9:00am-1:00pm, or until the truck is full. We look forward to seeing you!

**Main Branch**  
6312 19th St. W  
Tacoma, WA

**Bonney Lake Branch**  
19371 WA-410  
Bonney Lake, WA

**Gig Harbor Branch**  
7109 Pioneer Way  
Gig Harbor, WA

**Canyon Branch**  
5303 112th St. E  
Tacoma, WA

**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](https://TAPCOcu.org/Locations)



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