

COMMUNITICENTS



THIS FALL!
**UPGRADES
FOR TAPCO
MEMBERS**

**MONEY MANAGEMENT
TIPS EVERY SMALL
BUSINESS OWNER
SHOULD KNOW**

HOLIDAYS

Indigenous People's Day Monday, October 14TH

Veteran's Day Monday, November 11TH

Thanksgiving Thursday, November 28TH

Christmas Wednesday, December 25TH

EVENTS

Financial Workshop: Credit 101

Every Second Thursday at 11:00 AM

WorkSource Pierce County
2121 S State St #300, Tacoma, WA

Shred Day Saturday, October 5TH

9 AM - 12 PM or until the truck is full
Main Branch, Gig Harbor, Canyon

THIS FALL! UPGRADES FOR TAPCO MEMBERS

TAPCO is thrilled to announce the launch of our brand-new online and mobile banking platform! This past year, we've been working with our new digital provider, and we are excited to debut our new improved digital banking experience.

Our new Online and Mobile Banking app provides a "mobile first" design, ensuring your experience is seamless across both platforms. The app is designed to make managing your finances easier – and it is more secure, provides more features and has improved functionality.

WHAT'S NEW WITH TAPCO'S ONLINE AND MOBILE BANKING?

Our new app brings a host of exciting features, including:

Enhanced User Experience: With a streamlined design and intuitive interface, you'll find it easier than ever to navigate your accounts, transfer funds, and pay bills—ensuring a seamless experience from your smartphone or computer.

Robust Security: Your safety is our priority. Our app includes multi-factor authentication and the latest encryption technologies to ensure your data is protected every time you log in.

Real-Time Alerts: Stay informed with instant notifications for

transactions, deposits, and other account activities.

Personalized Features: Customize your banking experience with features like account nicknames, custom alerts, and more.

But wait, there's more! TAPCO is excited to introduce a new line-up of credit and debit cards, each packed with more benefits and advanced security features.

NEW CREDIT CARDS: LAUNCHED IN SEPTEMBER!

Our new credit cards offer more security features, a more robust rewards program and several new features such as Tap-to-Pay, digital issuance and our new mobile app to manage your card.

Top-Tier Security: Your new card offers more security features, a new card number and expiration date. Card numbers were required to change as the industry is moving to 8-digit BINs (the leading numbers on your credit card).

Improved Rewards: Earn points faster with our new tap functionality and enjoy a variety of redemption options, including cashback, travel, and merchandise.

Enhanced Features: With Tap-to-Pay, digital issuance, and imbedded card controls in our new mobile app.

UPDATED DEBIT CARDS: COMING IN NOVEMBER!

In addition to our new credit cards, we're also rolling out updated debit cards featuring the latest security measures and a refreshed design.

State-of-the-Art Security: Our new debit cards come equipped with enhanced security features, such as contactless payment capabilities and advanced fraud detection.

Sleek, Modern Design: Enjoy carrying a card that looks as good as it functions, with a design that reflects TAPCO's commitment to innovation and style. Our cards are also supported by Apple and Google wallet functionality.

We're committed to exceeding your expectations by continuously improving our offerings to meet your needs. And don't forget to download the new mobile banking app today!



Learn More

Learn more about our new Online and Mobile Banking TAPCOcu.org/Upgrades

Stay up to date about new Credit and Debit Cards TAPCOcu.org/NewCards

Do More of What You *love*

TAPCO's Basic Business Checking account is designed to make managing your business easier. TAPCOcu.org/Business



Account Alerts



Stress-Free Transactions



Low to No Fees



Simple Account Management



MONEY MANAGEMENT TIPS EVERY SMALL BUSINESS OWNER SHOULD KNOW

Owning a small business comes with satisfying rewards - being your own boss? Check. Deciding what days you wear real pants? Check. With the benefits comes the responsibility of money management. From tracking cash flow to tax prep, these best practices have a big impact when it comes to the success and sustainability of your business.

BUILD A BUDGET

To lessen the risk of overspending, map out your expenses, including fixed costs like rent and utilities, variable expenses such as supplies, and one-time expenditures like equipment purchases. Remember to account for taxes and an emergency fund for the unexpected (we'll get to that!). Unsure where to start? Expense management software can do the heavy lifting to ensure your budgeting efforts are precise and strategic. Gain insight into your business' financial health and use features to:

- Monitor Cash Flow
- Automate Bill Payments
- Stay on Top of Taxes

SEPARATE ACCOUNTS

Operating from your personal account is a quick route to financial instability. Open separate bank accounts and credit cards for your business to stay organized. This will simplify accounting and tax preparation, as well as safeguards your personal assets if you're faced with legal issues or bankruptcy. Make it a habit to only use business funds for business expenses.

MANAGE DEBT WISELY

Applying for loans may be necessary to finance operations or expansion, however high-interest rates can erode profits and damage your credit. Evaluate financing options thoughtfully, choosing the most cost-effective solution that meets your needs. Aim to keep debt levels manageable (to avoid over leveraging your business) and consider debt consolidation to streamline repayment.

PLAN FOR EMERGENCIES

Recessions happen. Vendors change. Supply costs increase. Whatever the event, building an emergency fund

provides a buffer during difficult times and allows you to weather temporary setbacks. A good goal? Set aside three to six months' worth of operating expenses in a dedicated savings account. Treat your emergency fund as a non-negotiable expense and grow it over time.

EVALUATE YOUR FINANCES REGULARLY

Ongoing financial check-ins will help you refine your budget as your business evolves. In addition to the money management practices listed above, you also have the option of enlisting professional guidance from financial advisors or accountants who can identify potential pitfalls and provide recommendations that align with your goals.

Pro Tip: Your business' financial health begins with your personal financial health. Our trusted partners at GreenPath Financial Wellness can help you eliminate debt, review your credit report, and take advantage of free financial courses on your preferred schedule.

Make a Difference at TAPCO

TAPCO is accepting applications for three (3) Board Member positions and two (2) Supervisory Committee positions (incumbents are eligible for reelection). Application forms are due to the Main Branch by Thursday, October 31, 2024. All positions are a three year term and candidates will be elected by a vote of the members in January 2025. Results of the election will be announced at the Annual Meeting in March 2025. Elected candidates will take office on April 1, 2025.

TAPCO members who are interested in the positions should contact the Marketing Department for an application form.

Marketing@TAPCOcu.org | 253.565.9895

6312 19th St W, Tacoma, WA 98466

NEW CARDS *have arrived!*

**Our Credit Cardholder members
have received brand-new cards!**

- New features for faster checkout
- Enhanced security
- Better integration with online banking
- And so much more!

Visit TAPCOcu.org/NewCards for more information



New Debit Cards coming in October of 2024!

Now Live! Digital Banking Experience

TAPCOcu.org/Upgrades

What's New?

We're excited to introduce a seamless desktop and mobile platform, complete with card controls, alerts, credit score monitoring, and much more.

Download the new app today on the **Apple App Store** and **Google Play**.



2025

Memorial Scholarship *Opportunities*

At TAPCO, we proudly dedicate our scholarships to honor the memory of Jeanne Werner-Spaulding Memorial and Richard J. Williams, both of whom are distinguished former TAPCO Board Members who worked tirelessly to support important causes in our community. In 2025, we will award a minimum of nine (9) \$2,500 scholarships to graduating high school seniors, current college or vo-tech students to assist with post-secondary education expense.

Apply Today
TAPCOcu.org/Scholarships

Applications due by
Saturday, November 30th.

Contact us
253.565.9895
Scholarships@TAPCOcu.org



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



Insured by NCUA

