



October 2021 Newsletter

We are now...



This is an important time in the history of our credit union. We are now Trax Credit Union.

Don't worry. We are the same member-owned, credit union you joined. In fact, on a day-to-day basis, you won't be heavily impacted.

- Your current debit and credit cards will work.
- Your online banking log-in is the same.
- Our staff is the same
- Our locations are the same
- And most importantly, our values are the same.

Things you will see change include:

- Our branches got a facelift.
- Our website and online banking designs are updated.
- Your debit and credit cards will look different (when your card renews or you request a new one in our branches)

You can now access our new website at **www.TraxCU.com**. Please update your bookmarks to reflect this change.

We are excited for the next chapter of our credit union and excited to have you, our members, side-by-side.

Trax Credit Union...

Make the Journey Count



Holiday Card Contest

Calling all artists ages 14 and under!

Grab your markers, pens, pencils, and crayons. Trax CU is conducting our annual art contest, and the winner will be featured on the front of the credit union's holiday card and receive \$100!

This year's theme is "THE JOURNEY." You can download an official entry form at [here](#) or pick one up at any of our branches.



Virtual Car Sale

Beginning October 18th through November 30th, get into the driver's seat of a new-to-you vehicle and enjoy a 90-day break from loan payments, rates as low as 1.49% APR* PLUS FREE Gap Insurance!

Scour the internet superhighway for the best deal yourself OR use our FREE Auto Advisor service to help you find the perfect vehicle for you.

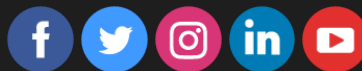
Regardless of whether you're a first-time auto-buyer or a seasoned negotiator, we'll be here with you, side-by-side, to ensure you reach your financial destination.

Details available at www.TraxCU.com/carsale

Trax Credit Union

P.O. Box 5125, Tampa, FL 33675-5125

traxcu.com | 800.530.TRAX | 813.800.TRAX (8729)



Disclaimer: All content in this newsletter is for informational purposes only and should not be relied upon to make any financial, accounting, tax, legal or other related decisions. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions and should consult a competent professional advisor prior to making any such decisions. Any opinions expressed through the content in this newsletter are the opinions of the particular author only.

Holiday Cards:

RULES HIGHLIGHTS: Contest begins on October 13, 2021, and all entries must be received by November 12, 2021, at 12:00pm EDT. The contest is open to Trax members ages 14 and under as of October 1, 2021. Upon entry, all cards, artwork, and related intellectual property rights, including but not limited to copyright, become the property of Trax Credit Union without compensation to the entrant. No purchase is necessary to enter. Void where prohibited. Parents need to read and understand the rules. For a full list of the contest rules, you can visit TraxCU.com and click on the Holiday Card Contest link on the homepage or call us at 813.800.TRAX for more information.

Virtual Car Sale:

*APR = Annual Percentage Rate. Interest continues to accrue during 90 days of no payments. Rate discounts: .25% rate discount on approved rate for loan amounts of \$24,999.99 or below. .50% rate discount on approved rate for loan amounts of \$25,000.00 or above. Rate floor is 1.49%. Rate and terms are subject to creditworthiness. Membership eligibility required.