



January 2022 Newsletter

## CHECK OFF your goals.

- Reduce credit card interest
- Simplify bills
- Improve your credit
- ALL OF THE ABOVE!



## TRANSFER HIGH-INTEREST CREDIT CARD BALANCES FEE FREE

Plus, get a special low rate of **1.99% APR for 12 months!**\*

*Following the special offer period, your APR will be transitioned to your credit-qualifying rate between 8.90% - 17.90% APR.*

Start your journey toward financial freedom with this special offer between **January 14 and April 30, 2022.**

With our Platinum and Platinum Rewards cards, you'll also enjoy:

- NO annual fees
- NO balance transfer fees
- LOW interest rates
- NEW contactless technology
- PLUS, earn up to 2500 bonus points on your rewards card when you spend \$500 in the first 90 days

## 87th Annual Shareholder Meeting

Save the Date! Our 87th Annual Shareholder Meeting will take place at **5:00 PM on Thursday, May 19th, 2022**. Meeting details to follow!

### 5 Star Rated Credit Union



Thanks to members like you, Trax Credit Union continues to be a 5-star rated Credit Union according to independently operated, BauerFinancial. Bauer uses the same strict barometer to rate all banks and all credit unions and makes those ratings available to all people—for free—on its web site [www.bauerfinancial.com](http://www.bauerfinancial.com)

### Tax Time Reminders!

Please remember that tax refund checks and electronic deposits will only be accepted if made payable to an account holder. Checks and deposits made payable to a non-member will not be accepted and may be returned to the IRS.

If you have an IRA with the Credit Union, please remember that you are limited to one IRA rollover in a 12-month period per social security number on all IRAs. If you are over age 70 ½, a Required Minimum Distribution may be required per IRS rules and should have been completed by 12/31/2021. If you did not take your Required Minimum Distribution, contact the Credit Union immediately. We will furnish the year-end balance of your IRA account (also known as the Fair Market Value) to the Internal Revenue Service as required.

### Special Member Benefit



# TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)



OR CLICK HERE TO LEARN MORE

## Wait, You Offer That?

### Money Concepts Wealth Management Services

We can deliver a customized financial strategy that helps meet your needs and fits your unique situation.

- Wealth Management
- Estate Planning
- College Planning
- 401(K)s, 403(B)s
- And More...



## Business Partner Spotlight

---

### Buddy's Collision & Towing Center



In operation 47 years. We service all makes and models. Proudly serving Pasco County for over 45 years. State of the art Collision Center, Full Service Mechanical Repair Department. We are also a Direct repair shop for Geico, Liberty Mutual, and Metlife.

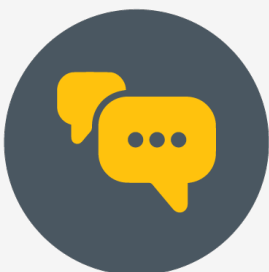
#### SERVICES

- Free Estimates
- Insurance Company Assistance
- Lifetime Warranty
- Full-Service Mechanical
- Towing
- Automotive Glass Replacement
- Detailing
- Paintless Dent Repair
- On-Site Car Rental - Enterprise®

Call 813-780-6109 or visit the shop located at 4850 Seaberg Rd Zephyrhills, FL 33541.

## Membership Matters

---



"Love you guys! All my grandchildren have accounts with you."

**-B.A. Guimares**

**Hi B.A!**

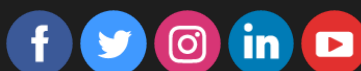
“One day we hope your grandchildren can say the same! We sincerely appreciate you sharing the credit union with your family. Member-owners like you are why we exist!”

**-Your Board of Directors**

## Trax Credit Union

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

[traxcu.com](http://traxcu.com) | 800.769.1424 | 813.621.TRAX



 [Join Our Mailing List](#)



**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.

**\*Credit Card Balance Transfer Disclaimer:**

APR = Annual Percentage Rate

Promotional rates are valid between January 14, 2022, through April 30, 2022. To the extent your payments exceed the minimum payment due each billing period, we will apply them to balances with high APRs prior to balances with low APRs. The promotional APR will remain in effect through your April 2023 credit card billing cycle. New purchases and cash advances will carry your credit-qualifying rate.

Copyright © 2021 Trax Credit Union. All Rights Reserved.