



March 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 available through **April 30, 2022.**

Learn
More

You can also upgrade your Platinum card to include CUREwards and earn points redeemable for cash, merchandise, travel & more. You'll earn 1-point for every \$1 spent! Earn 2,500 bonus points when you spend \$500 within the first 90 days.

Member Focus Group

Do you bank at our Plant City Office?

We value your input and are looking for 8 members from our Zephyrhills Office to provide feedback in a Focus Group setting.

The Focus Group will be held on April 7th at 5:30 at our Plant City Office.

We will accept the first 8 registrations, so RSVP today!

[Register Here](#)

Shared Branching

Ever notice that the large banks have branches all over town? Trax CU appreciates that you love 'banking' with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play.

[Find the Nearest Branch](#)

Special Member Benefit



TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org



[OR CLICK HERE TO LEARN MORE](#)

Wait, You Offer That?

Credit Builder Loan

We get it. Life happens. Sometimes that means your credit score needs some tender love and care. Whether you need to start your credit, improve your credit, or jump-start your savings – the Credit Builder Loan from Trax is designed for you.

Loan Features:

- No minimum credit score required
- No down payment required
- Loan Amounts ranging from \$500 - \$2,000
- Flexible repayment terms ranging from 6-24 months
- No pre-payment penalties
- Reports to all three credit bureaus
- Fixed-Rate of 8.99% APR**

[Learn More](#)

Business Partner Spotlight

Lighthouse Gospel Mission

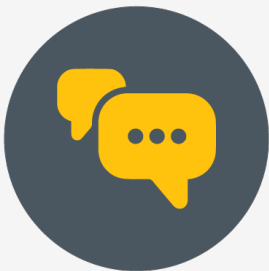
Lighthouse Gospel Mission serves the hurting, hungry, and addicted in our communities through four avenues of ministry:



- Faith Home Ministry: Bringing hope to addiction through discipleship! Sharing the Gospel every day through our 18-month residential discipleship program for men and women.
- Lighthouse Freedom Center: A Jesus-centered, community-based church knowing Whose they are, walking in who they are, and sharing that freedom with others!
- Lighthouse Remnant Thrift Store: Helping our local community with affordable pricing on used goods, clothing, and furniture! All proceeds go toward supporting Lighthouse Gospel Mission, the Faith Home Ministry, and Operation Hope of Florida's mission to help the hurting and addicted, and feed the hungry in our communities!
- Operation Hope of Florida: A food ministry distributing 2.4 million-plus pounds per year to families in need! Serves as a local distribution point for ministries in Tampa Bay to bring food to their communities.

Learn more at www.LighthouseGospelMission.org

Membership Matters



"Really great credit union so far. Much better than the credit unions I've been a member at before. Great service"

-Catherine

Hi Debbie!

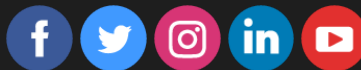
“Thank you for your feedback. Trax strives to provide products and services that meet the needs of our shareholders - and maintain excellent member service. Glad to hear you're happy at Trax!”

-Your Board of Directors

Trax Credit Union

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***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.

****Credit Bulder Loan Disclaimer**

Annual Percentage Rate (APR) is fixed for the duration of the loan. Subject to debt-to-income requirements. Other restrictions may apply. Membership Eligibility required. Rates are subject to change without notice. Payment example: For a \$2,000 loan with a 24-month term, payment would be \$91.36.

