



APPRECIATE YOUR
HOME'S APPRECIATION AND
LOCK IN YOUR LOW HELOC RATE!

Tampa area home values are growing at an average of 30%+ per year, so your home is worth more than ever before (according to zillow.com). But you don't have to sell your house to enjoy the benefits of rising values.

**GUARANTEED
HELOC RATE OF**

**1.99%
APR**
FOR 12 MONTHS*

You can get the funds you need for renovations, debt consolidation, or anything else when you lock in a low rate Home Equity Line of Credit at Trax Credit Union.

Plus, you'll also enjoy:

- Flexible repayment terms
- No annual fees

- Quick, local decision-making and processing
- Immediate availability of funds
- AND no out of pocket expense*

Learn
More

Financial Literacy Month

This April, we're celebrating Financial Literacy Month and reflecting on our digital financial education program. We care about our members making smart financial decisions that help them achieve their goals.

Learn
More

Wait, You Offer That?

Individual Retirement Accounts

Your financial path is likely to include retirement. Be prepared by saving now with tax benefits** - it's never too early or too late to start.

Features:

- Competitive Dividends
- No Setup or Maintenance Fees
- Tax Advantages
- Traditional & Roth IRA options

Learn More

Business Partner Spotlight

Suncoast Community Health Centers



We have partnered with Trax Credit Union since April 2014. We have had several successful sign ups with many of Suncoast Community Health Center employees becoming members of the credit union.

We are state of the art, full service facility. We offer multiple services at our facilities including adult and pediatric medical and dental care, behavioral health, optometry, lab services, x-ray, pharmacies, women's health, podiatry, and much more. We accept Medicaid, Medicare, and other insurance plans, with discounts given to those who qualify based on family size and income. We are excepting new patients, military & veterans.

Learn more at www.suncoast-chc.org

Membership Matters



"Nothing! Trax already far exceeds my needs, and the staff is always very courteous and knowledgeable. Thank you for what you do for us!"

-Don

Hi Don!

"We hope to always exceed your expectations and work with you on your financial journey. Thank you for choosing Trax for your needs!"

-Your Board of Directors

We are Unique!

Did you know that our credit union is unique? We are very different from banks, but we are also different from some credit unions. We offer a wide range of products and services, but we are a select employee group (SEG) based credit union. What does this mean? We are not open to the public, as we extend eligibility to select businesses and groups in our local communities.

Credit Unions were founded on the idea that each would serve a particular group of businesses. This selective process allows the credit union to focus on these groups' unique financial needs – as opposed to all needs of the public.

We form relationships to provide vital financial services to employees. While building these relationships, we become an extension of the company. We serve members at their employer thru onsite enrollments, virtual seminars, and financial education.

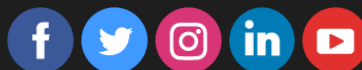
We have a team of staff dedicated to managing the needs of the employees from our company groups – and then we can extend membership to their family, and their family, and so on!

Thank you to our company groups for sharing a vested interest in the financial success of their employees.

Trax Credit Union

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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.

***HELOC Disclaimer:**

Annual Percentage Rate (APR) of 1.99% will apply between 03/21/2022 – 05/31/2022. After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%. Member pays no closing costs assuming an automated value of home or drive-by appraisal is used. If full appraisal requested, Trax Federal Credit Union will not cover the expense. Minimum advance of \$5,000 required. Membership eligibility required. Subject to credit approval. Existing Trax loans may be eligible, but subject to additional fees including modification and/or closing costs. For further information regarding this offer, please contact us at 813-800-TRAX (8729). Offer expires 05/31/2022.

****Individual Retirement Account disclaimer:**

Consult a tax advisor. Subject to some minimal conditions.

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