



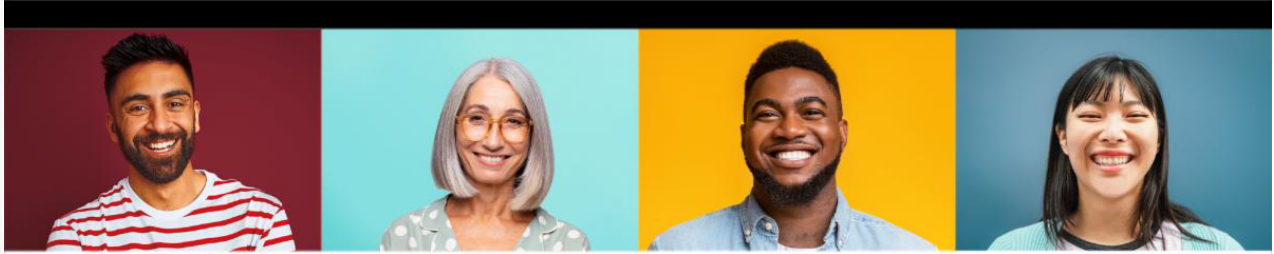
January 2023 Newsletter



Payment Advantage Program

Want a better car AND a better payment?? You can enjoy the low monthly payments of a lease without all the confusing restrictions. With the **Trax Payment Advantage Program**, you own the vehicle - and at the end of your loan term, you can keep the car by financing the balance, trading the car, or simply returning the car. Sound too good to be true?

[Get The Details!](#)



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



Save Now



Exclusive Member Discounts - And a chance to win!

Members can save up to **\$15** on TurboTax federal products. PLUS, if you click the link below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a **chance to win \$10,000!!**

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (**\$35 value**).

Visit <https://taxservices.lovemycreditunion.org> for offer details, disclaimers, and Official Rules .

Get your H&R Block coupon now and save!

Get started with TurboTax today!

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. 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.

Wait, You Offer That?

Wealth Management

Did you know that Trax offers retirement and wealth management planning services? Some other services include college fund planning, estate planning, and various financial advice.

[Learn More](#)

5 Stars for Trax!



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 website, www.bauerfinancial.com

Business Partner Spotlight



FLORIDA CAREER COLLEGE

Founded as Florida Programming and Educational Center, Inc., the College's first classes began in September 1982 in Miami, Florida. In 1990, the College started using the name Florida Computer and Business School. Then in 2003, the school changed its name to Florida Career College. Through the years, the school has grown and expanded with additional courses and programs to match student skills with the needs of the computer industry and other business sectors.

FCC has been a partner with Trax for over 12 years! We have attended and help sponsored a number of events such as student orientations, student appreciation day, and staff meetings.

Membership Matters

"You are treated with respect, and everyone



knows everyone, like a family.”

-Neva

Hi Neva,

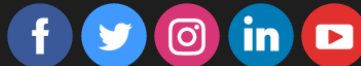
“We are proud to be your financial family. We’re with you, side-by-side, all the way to your financial destination. Thank you for choosing Trax.”

-Your Board of Directors

Trax Credit Union

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