



May 2022 Newsletter



LOCK IN YOUR LOW HELOC RATE
BEFORE MAY 31ST!

**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*

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All Aboard Youth Scholarship

Applications accepted
through July 31.

Eligibility: Applicant must be a primary member in good standing with Trax Federal Credit Union (Trax Credit Union). Applicants (children and dependents) of Trax Federal Credit Union employees, directors, or committee members are not eligible. The applicant must be a graduating senior in high school or college student (rising freshman, sophomore, junior or senior) at an accredited non-profit college or university. Applicant must have a minimum 3.00 cumulative grade point average. Prior Trax scholarship recipients are not eligible. An official or unofficial transcript may be required. Applicant must take at least nine (9) credit hours per semester for the current academic year.

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2022 Annual Meeting

Join us on Thursday, May 19 at 5 PM for the 2022 Annual Meeting.

This year's meeting will be held at 3710 N 50th St. Tampa, FL 33619, and can also be streamed virtually for your convenience. If you would like to attend, please register using the link below. No registration is required if you attend virtually.

Wait, You Offer That?

eAlerts

Stay updated on your accounts! Through our eAlert program, we will notify you via text or email when there is activity on your account.

You have the power to choose what types of alerts you wish to receive, our program is customizable to your unique needs!

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Business Partner Spotlight

Patterson Companies



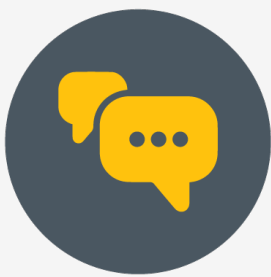
Patterson Companies has been a community partner with Trax Credit Union since 2017.

Patterson Companies was founded in 1985 and is one of America's leading transportation providers in both 3rd party logistics and asset divisions. With offices throughout the country, we have the knowledge, capacity, and experience to move shipments across the nation. We take pride in ensuring our customer's shipments get to each of their delivery locations, on time and in proper condition.

Visit us at www.pattersoncos.com

Membership Matters

"The Credit Union was very



instrumental in giving us advice in refinancing our home."

-Cheryl

Hi Cheryl!

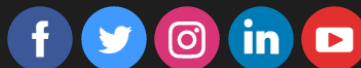
"Thank you for sharing your feedback! We want to be your financial partner for every stage of life, especially when buying a home. Thank you for including Trax in your financial journey. We look forward to helping in the future."

-Your Board of Directors

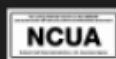
Trax Credit Union

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***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.

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