

Risk-Free Earnings Straight Ahead 3-Year Certificate at 3% APY*

You can now invest your hard-earned money in a safe account without any risk of losing your investment for 36 months. **Plus**, deposits of \$100,000 or over receive an extra .**20**%! Just sit back, relax, and watch the earnings roll in. Sign in to online banking to open your certificate today!

Open Your Certificate
Now

Youth Advisory Board

Do know someone between the ages of 16-25 looking for community service hours? Trax Credit Union is looking for volunteers to serve on the Youth Advisory Board. The YA Board is a group of young people who share their insights on banking solutions and processes to influence change at the Credit Union.



xfinity mobile | Spectrum mobile

SWITCH. SAVE. GET CASH REWARDS.

MEMBERS GET MOVE

SCAN QR CODE TO LEARN MORE or visit mobile.lovemycreditunion.org





Christmas Club Transfers

The Holidays are nearly here! If you have a **Christmas Club** savings account, the money you've carefully saved all year will transfer into your Regular Savings account on **Friday, November 4, 2022.**

If you haven't tried this easy and effortless way to save for the holidays, open your **Christmas Club** today! You can even set up an automatic transfer to build up your club account.

To open your Christmas Club account log in to online banking and choose OPEN SUFFIX from the menu!

> Log In Now

Everyday Blessings, Inc. is a not-for-profit 501c3 organization that serves children from throughout the state who have been removed from their homes due to neglect, abuse, or abandonment. The mission of Everyday



Blessings, Inc. (EBI) is to provide high-quality care for children and young adults in the foster care system. They partner with community agencies, local organizations, and private donors to do so, all while treating each child with the love, dignity, and respect that they deserve.

A message from Kate Mansfield, Development Director

Everyday Blessings has been so fortunate to be a part of the Trax family for many years. We remember how Blessed we were last Christmas by Trax with a great surprise they provided of "family outings" to our kids & caregivers. As you can imagine, the holidays are especially hard on children in foster care. The Trax team put together a wonderful gift basket full of gift cards and certificates for activities such as bowling, movie tickets, and restaurants. Items like these are so perfect for us to have during school breaks and throughout the year, allowing us to take the kids on recreational outings that help to ease some of the extra difficulty and pain that comes at the holidays. The funding we get from the government is never enough to cover our basic expenses, let alone for special trips and activities. Gratefully, we are Blessed by groups like Trax and others that provide the means to create fun and festive memories for the children. When we are approached by donors and businesses about what they can do to help, the answer is not always the obvious one. Of course, monetary donations can fulfill many of our needs, but there are other ways... Trax helped EBI in such a unique and special way with the amazing gift basket, and with many other donations over the years, and now by spreading awareness about our organization in this newsletter. Thank you to the entire Trax family for keeping us in your hearts and minds and sharing our story, and most importantly for making a difference in the lives of the children at Everyday Blessings.

You can learn more about EBI at <u>EverydayBlessingsInc.org</u> or on FaceBook at /WeAreEverydayBlessings.

Membership Matters



"Great place to go. I got a loan for my motorcycle and the experience was easy and I got a great rate."

-Michael

Hi Michael,

"Thank you for choosing Trax for your financing needs, our rates will always remain competitive, and we will continue to provide a quick and easy loan process. We appreciate your membership!"

-Your Board of Directors

We Are Unique!

Trax is 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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*Limited Time Offer. Rates are subject to change or cancellation at any time without notice. Certificates opened prior to 9/1/2022 are exempt from newly published rates and will continue to earn the current yield. APY = Annual Percentage Yield as of 10/1/2022. A penalty will be imposed for early withdrawal. Visit www.traxcu.com/cdspecial for full terms and conditions. Federally insured by NCUA

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.

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