



December 2022 Newsletter

4.5% WITH THE
APY* OPTION TO
CLIMB HIGHER!

Rates Are Heading Up!

Start earning big now with the option to increase your rate and deposit additional funds later if rates climb higher with our Bump & Jump Certificate*. Bring in new funds from another institution today and enjoy top-of-market rates and flexibility.

Open Your Certificate
Now

Give Us A Compliment by Referring a New Member!

Your family members are eligible to join!

Now that you're a member, your family members can join thru you. And it's easier than ever to open an account! Send your family members to TraxCU.com/join and tell them to enter your name when asked!

The best part? You will be entered in our monthly **\$100/\$100 cash**



CONGRATULATIONS
to our 2022 HeART of the Holiday Contest
Winner!!!

Mya, Age 7: Parents, Marcos & Rose

We are blown away by the talent of our youth members. Thank you to every child who participated!

Wait, You Offer That?

DEBIT CARD CONTROL

Did you misplace your debit card? You can control your debit card from the Trax mobile application! Turn on and off your debit card in seconds!

Learn
More

SKIP-A-PAYMENT

If you need a break this holiday, then take advantage of our **Skip-A-Payment** program.

You can **Skip-A-Payment** on any of your loans for a nominal fee of \$15. You can only use **Skip-A-Payment** once on each loan in a 12-month period and the loan must be current at the time of the request.

You won't incur late charges but interest will continue to accrue at the contract rate. Simply complete the form in the link below and return it to the Credit Union.

[Skip-A-Payment Form](#)

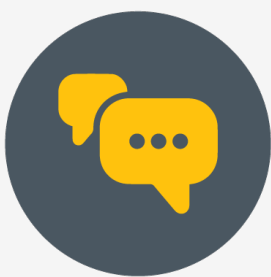


Founded and headquartered in 1997 in Plant City, FL, Cook Construction Company of South Florida is a complete site development contractor.

Our principals bring a lifetime's worth of experience in the construction industry, specializing in site preparation, demolition, and earthwork. When you choose Cook Construction Company Inc., you are choosing a team of experienced professionals dedicated to performance in the most efficient, cost-effective, and friendly manner possible. We accomplish this mission by following a set of core values that focus on trust, teamwork, responsibility, safety, and service. We like to call this.....The Cook Way.

Cook Construction has been a Select Employment Group with Trax Credit Union since August 3rd, 2019. We are continuing to keep building on the relationship. We consistently make visits to their office and then drop off Trax Information and Brochures. The majority of their employees work in the field.

Membership Matters



"I have been going to this credit union since I was a kid. Now my own children do!"

-Rachel

Hi Rachel,

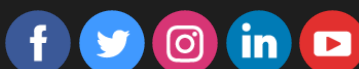
"This is the best compliment we could receive! To trust us with your family's financial future is something we don't take lightly. Thank you for choosing Trax, we sincerely appreciate your membership!"

-Your Board of Directors

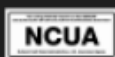
Trax Credit Union

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 [Join Our Mailing List](#)



*Limited Time Offer. Rates subject to change or cancellation at any time without notice. APY = Annual Percentage Yield as of 11/15/2022. A penalty will be imposed for early withdrawal. This offer is available on "new funds only." "New funds" is defined as money that has been deposited to the Credit Union within the previous thirty (30) days or money that is not currently on deposit with Trax Federal Credit Union. One APY increase and one deposit will be allowed during the original term. Minimum opening deposit of \$500. Restrictions apply. Visit www.traxcu.com/cdspecial for full terms and conditions. Federally insured by NCUA. Visit www.traxcu.com/cdspecial for full terms and conditions. Federally insured by NCUA

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the particular author only.