



April 2023 Newsletter

Upgrade
your car.
Downsize
your payment!



It's Time to Get More Car for Less Money!

Find your next auto with the "**Find Your Auto**" tool from Trax. Take a virtual test drive on any vehicle, anytime, plus more cool features.

Once you've found the car of your dreams, finance it with our **Payment Advantage*** program and get more car for your money, with up to 40% off traditional auto loan payments. Learn more about this at the link below!

Find Your Ride
Today!

National Credit Union Youth Month

Trax is celebrating by launching our new, improved youth programs!



Platform 8¹/₃

kid's club

trax
CREDIT UNION

A magical savings club for kids ages 0 - 12 featuring Max & Rex!

Perks:

- Get paid for good grades¹
- Earn a special "no adults allowed" interest rate
- Learn about money and how to start saving

Full details can be found on our website.

Visit Platform 8 1/3
Today



embark

Embark Youth Program

Our Embark program is designed for ages 13-18 with services to enrich youth now and in the future.

Perks:

- Opportunity to serve on a Youth Advisory Board
- Annual Youth Scholarships
- No minimum balance requirement or monthly service fees
- Debit card compatible with Apple or Google Wallet
- Tap-to-pay debit card with in-app controls
- Free financial education on topics such as budgeting and credit scores
- Earn \$100 when graduating from high school ²

Full details can be found on our website.

Embark
Today!

Upgrade your Platinum VISA to our CUREwards Card!



Do you currently have our **Platinum VISA Card**? Apply to upgrade your VISA to our **CUREwards** card online today!* Don't worry, we won't be accessing your credit report to process this request.

Our **Platinum Rewards** card offers cash, merchandise, travel & more. You'll earn 1 point for every \$1 spent! Earn 2,500 bonus points when you spend \$500 within the first 90 days.

Upgrade
Today!

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

*Consult a tax advisor. Subject to some minimal conditions.

[Learn More](#)

Business Partner Spotlight

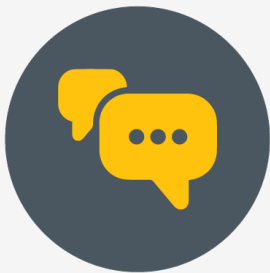


ABC Pizza has been partnering with Trax Credit Union since November 2016 and had this to say, "Trax CU has helped many of our employees with their first automobile and home loans. Our

employees know they are in good hands with the credit union. They especially like the youth accounts for ages birth to 25 since that gives them the ability to earn higher dividends."

Stop by this local favorite to discover new pizza toppings, Pasta, salads, calzones, sandwiches, and more! You can find them in Zephyrhills, Dade City, Land O'Lakes, Plant City, and Tampa.

Membership Matters



"It's a more personal and friendly place."

-Cynthia

"Hi Cynthia,

We strive to provide our members with service that makes an impact on their lives. Whether you visit an office, call on the phone, or use our mobile app – we hope you feel that personal connection. Thank you

for choosing Trax!”

-Your Board of Directors

*Available on vehicles model years up to 5 years old. \$20,000 minimum loan amount. Rates may vary based on creditworthiness, term, and collateral, and are subject to change without notice. All loans, terms and conditions are subject to credit union qualifications and approval. . \$195 disposition fee if turning in vehicle at maturity. Mileage options available: 7,500, 10,000 12,000, 15,000, or 18,000 per year. Excess mileage or damage fees may apply. Some restrictions may apply. Does not apply to loans currently financed through Trax Federal Credit Union. Must have a Credit Union membership established and be in good standing.

¹Grade payouts = \$1 for every A on your report card, up to \$5 per grading period. Other restrictions may apply.

²Graduation payouts = \$100 for graduating from high school. Other restrictions may apply. Accounts may change without notice.

Trax Credit Union

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