



Youth Scholarships

It's time to **EMBARK** towards a brighter future! Are you a graduating senior in high school or a rising college student? Trax is giving away thousands of dollars in scholarships to our youth members. The application period ends July 31st, 2023². You can read about our 2022 Scholarship Winners [HERE](#).

[Apply Today!](#)

Enhanced Fraud Alerts

Trax is committed to helping you fight debit and credit card fraud. Our advanced fraud alerts, coming soon, will allow you to quickly receive emails, SMS texts, and interactive phone calls when fraud is suspected – giving you the opportunity to confirm the legitimacy of transactions.

If you receive a card fraud alert by phone, text, or email regarding a suspicious transaction, then we ask that you respond immediately to let us know whether the transaction is legitimate. You only need to respond "Yes" or "No."

Your quick response to these communications could help us stop further unauthorized transactions if someone else has accessed your card information.

NOTE: Trax Credit Union will never ask for your account information or your PIN in fraud alerts.

Focus Group

Do you bank at the Zephyrhills Office? We would greatly appreciate your participation in our upcoming **Focus Group** on Wednesday, June 21st at 5:30 PM. Registrations are accepted on a first come first serve basis until the maximum capacity is reached. Register below and if selected, you will receive a follow-up email with more information.

Register
Today!

Hurricane Preparedness

As Florida prepares to weather another hurricane season, we understand that access to vital financial services is critical in a crisis. The Atlantic hurricane season runs from June 1st to November 30th, and taking steps to prepare ahead of time can help protect you and your family. To help get you started, we've listed helpful resources and information.

Resources

Wait, You Offer That?

Student Loans

Get the money you need to help make higher education happen. Student loans from Trax Credit Union in partnership with Sallie Mae® could help.

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty¹
- Multiple repayment options

[Find Your Loan](#)

The Trax Annual Meeting of the Membership was held on May 25, 2023. Missed the meeting? Check it out below!

[Visit our website](#)

Business Partner Spotlight

Outback Steakhouse was founded in 1988 in Tampa, Florida by those who love hospitality, sharing, quality, being courageous, and having fun. Outback is in 48 states and many countries all over the world. With 650 operating units through corporate or franchised locations.

We are an Australian-themed steakhouse restaurant beloved worldwide. We take pride in ourselves for serving up a huge variety; our steak cuts are complemented by delicious choices of chicken, ribs, seafood, and pasta at an unbeatable value. We lead the industry by emphasizing consistently high-quality delicious food delivered in a warm, welcoming environment.

Membership Matters



"I'm proud to be a member."

-Shalonda

"Hi Shalonda,

We are honored to be your credit union of choice! Our goal is to provide quality financial services within the credit union philosophy of “people helping people!”

-Your Board of Directors

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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.

¹Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note — first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

²Eligibility: 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. 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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