



Ready to bring your dream backyard to life? With a HELOC, you can use your home's equity to create your dream pool, build a summer kitchen, or add a screened-in porch — the possibilities are endless!

**Take advantage of our limited-time offer!**

Apply now through **May 31st** and enjoy an introductory rate of **5.99% APR\* for the first 6 months**. After that, the current variable rate is 7.50% APR.

**Don't wait** — click below to apply today and start turning your visions into a reality!

**Apply Today!**

# JOIN US! 2025 Annual Meeting

Thursday, May 22, 2025 | 5:30 PM

Make the journey count.

## Annual Meeting Reminder

The Trax Annual Meeting will be held on **Thursday, May 22nd, 2025**, at 5:30 PM EST. The meeting will include highlights of the 2024 year.

**RSVP below** if you plan to join in person!

Not able to make it in person? Join us from the comfort of your home! We'll add the virtual link on the day of the meeting. Be sure to use it to join on May 22nd by 5:30 PM EST.

**RSVP  
Now!**

# Follow Us



Stay up to date with the latest news and all things Trax!  
**Like** and **Follow Us** below!

## Shared Branching - IDCheck Feature

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IDCheck is now LIVE!

Starting **May 1, 2025**, Shared Branching members will use a new identity verification feature on their smart devices when accessing their accounts at any Shared Branch location.

To get started, members will be required to preload their state-issued ID into the IDCheck system before visiting a participating Shared Branch location.

### **IDCheck Steps:**

- **Capture & Upload:** Take a photo of your ID and a selfie, and upload both into the IDCheck system.
- **Instant Verification:** IDCheck verifies your identity in real time.
- **One-Time Passcode:** Once verified, you'll receive a one-time passcode to share with the teller to proceed with your transaction.

## Trax Scholarships

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As a member of Trax Credit Union, we invite you to apply for our 2025 Scholarships! We're offering three unique scholarship opportunities, so you can choose the one that best fits your goals and aspirations:

- **The Giorgianni Legacy Scholarship**
- **Trax Credit Union Academic Scholarship**
- **Trax Credit Union Trade Scholarship**

Click the link below to learn more and apply! Application period ends June 30th, 2025!\*\*

[Apply Here!](#)

**Wait, You Offer That?**

## eAlerts

Keep your accounts secure and stay up-to-date on your finances with our **eAlert program**! We'll send notifications via text or email whenever there is activity on your account.

You can even customize your alerts to fit your specific needs, ensuring you get the information that matters most to you! Sign up today and stay connected to your account anytime, anywhere.

**Learn  
More**

## Business Partner Spotlight



### Tessera of Brandon

We are Tessera, the proud recipients of Tampa Bay Times Best of the Best for Independent Living,

Assisted Living and Memory Care for five years in a row! At Tessera, we specialize in "Living Life Your Way." Our mission is to create a home-like environment that meets our residents' physical needs and supports their happiness, comfort, dignity, and ongoing mental stimulation. Our community is often described as a land-based cruise ship, offering a wide range of amenities and services.

Our guiding philosophy is "Living the present, cherishing the past." We accompany our residents on their journeys, sharing in their joys and providing comfort and support during difficult times. We are committed to cultivating a warm, vibrant, and compassionate environment for all who call Tessera of Brandon home.

Through our partnership with Trax, we offer a wide range of educational modules covering topics such as home buying, vehicle purchasing, and financial planning for the future. Trax has become part of our family just as we become part of our residents' family. We invite you to explore our community. Please visit our website at [www.TesseraBrandon.com](http://www.TesseraBrandon.com).

# Membership Matters



*"I am pleased with the credit union as it is now."*

**-Joanne**

***Hi, Joanne!***

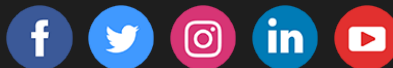
*"We're thrilled to hear this! We want to assure you that we're committed to continuously improving our services and ensuring that we meet the needs of our members. If you ever have any suggestions or ideas, please don't hesitate to share them."*

**-Your Board of Directors**

**Trax Credit Union**

**P.O. Box 5125, Tampa, FL 33675-5125**

**[traxcu.com](http://traxcu.com) | 888.530.TRAX | 813.800.TRAX**



*\*Annual Percentage Rate (APR) of 5.99% will apply between (03/17/2025-11/30/2025). After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%. Variable rate after promotional period as of 3/17/2025 is 7.50% APR. 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. Membership eligibility required. Subject to credit approval. Minimum advance of \$5,000 required. 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 05/31/2025. Offer subject to change at any time.*

*\*\*Applicant must be a primary member in good standing with Trax Federal Credit Union (Trax Credit Union). The applicant must attend an accredited non-profit college or university. 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. All applications become property of Trax Credit Union and will not be returned; information therein may be used in marketing and other public, social, or printed materials. All decisions*



*concerning the award will be the responsibility of the Scholarship Committee, and all decisions of the Scholarship Committee are final. Recipient may be required to provide proof of enrollment at the school named on the application. This is a non-recurring award. Additional requirements exist per program.*

**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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