

May 2025 Newsletter

Trax Scholarships

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 apply! Hurry! The application period ends June 30th, 2025!*

Apply Now!



Celebrate 90 Years of Trax!

Calling all artists age 14 and under! Grab your markers, pens, pencils, and crayons—it's time to get creative! To celebrate Trax's **90th anniversary**, we're launching a brand-new art contest with a futuristic twist.

This year's theme: "What will Trax look like in 90 years?" Will there be robot tellers? Branches on the moon? You tell us with your art!

The winning masterpiece will be:

- Showcased in our branches
- Featured on our social media
- AND the artist will win \$90 cash!

Download and print the official entry form below! Please submit all drawings by **June 13**, **2025**.

Download The Form!

Tel-R Connect Phone Service

Starting **July 1, 2025**, we will be discontinuing our Tel-R Connect phone service. This change allows us to focus on delivering more secure, efficient, and modern solutions for our members.

We encourage you to take advantage of our convenient and secure alternatives, including 24/7 mobile and online banking at <u>TraxCU.com</u>. For general questions or assistance, our Call Center team is always ready to help at (813) 800-8729.

Click below to learn more about our online and mobile banking services.

Click Here

Annual Meeting Results

The Trax Annual Meeting was held on **Thursday, May 22nd**, and included highlights of the 2024 year and announced the results of the new Trax board members!

Missed the meeting? Check out the report and video below!

Trax 2024 Meeting

Wait, You Offer That?

Student Loans

Make higher education happen with the right financial support. Trax Credit Union, in partnership with Sallie Mae®, offers student loans designed to help you reach your academic goals.

- Choose from competitive fixed or variable interest rates
- Pay with confidence—no origination fees or prepayment penalties**
- Multiple repayment options that fit your life

Find Your Loan

Business Partner Spotlight



Charming Lakes Rehab & Care Center

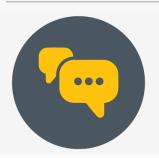
Rooted in a legacy of healthcare excellence, Charming Lakes Rehabilitation & Care Center offers a blend of compassionate care and cutting-edge innovation. Our highly trained and devoted staff work tirelessly to ensure the individual needs of every resident are met with the utmost attention and respect.

Located in Lakeland, FL, our thoughtfully designed facility provides a warm, uplifting environment for both short-term rehabilitation following hospitalization and long-term care residents.

We are proud to partner with Trax Credit Union. Through this partnership, Trax CU provides an on-site financial expert who delivers a brief overview of available services and facilitates immediate account opening for our employees.

For more information on our facility, click here!

Membership Matters



"I think the credit union has improved tremendously since I started as a member."

-Elizabeth

Hi, Elizabeth!

"We are committed to continually growing and evolving to meet the needs of our members, and feedback like yours reassures us that we are on the right track. Your trust in us is something we deeply value. We look forward to serving our members for many more years to come."

-Your Board of Directors

Trax Credit Union

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

<u>traxcu.com</u> | 888.530.TRAX | 813.800.TRAX













*Applicant must be a primary member in good standing with Trax Federal Credit Union (Trax Credit Union). Applicant must attend an accredited non-profit college or university for the Giorgianni Legacy and Trax Academic Scholarships. 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.

**Although 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.

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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Trax Credit Union | 3710 N. 50th Street | Tampa, FL 33619 US

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