



August 2025 Newsletter



Don't Miss Out on Our 90th AUTOversary!

Celebrate our 90th Anniversary when you purchase or refinance your vehicle with us! Enjoy competitive, low rates, and **NO** payments for 90 days¹. PLUS, AUTOMATICALLY get entered into our **90th AUTOversary** sweepstakes for a chance to win the **Grand Prize of \$9,090¹**! Whether it's a car, boat, or motorcycle, we've got you covered. Don't wait — this limited-time offer ends September 30th!

Apply
Today!

Trax Spotlight: Celebrating Success



Our 1st Annual **Trax 2025 Scholarship Gala** was a success!
This special evening was dedicated to celebrating these bright,
hardworking individuals.

Congratulations again to all our recipients!
We are proud to support you on your journey ahead.



We are proud to recognize Trenton James as the recipient of the **2025 Trax Young Innovator Award**, which celebrates and supports young entrepreneurs making a difference in their community. Trenton's business, **Yank!**, specializes in handcrafted custom fishing lures, created from scratch and personalized with unique colors and designs.

Check him out @YankTV03 on Facebook and Instagram!

Focus Group Meeting

Do you bank at the **Plant City** Office?

We would love to hear your feedback during our next **Focus Group** meeting on **Tuesday, September 23rd at 5:30pm** at the Plant City branch! Registration is on a first come, first

serve basis until maximum capacity is reached. Register below and if selected, you will be emailed with more information.

**Register
Now!**

Protect Yourself from Fraud

With the rise of technology, scammers are finding new ways to target everyday consumers. One of the latest threats is Quishing, short for QR code phishing. This scam takes advantage of the growing use of QR codes in payments, advertising, and business communications to trick users into revealing sensitive information.

Stay Safe from Quishing Scams

At Trax Credit Union, your security is our top priority. If you receive a QR code via email or text message claiming to be from Trax Credit Union, do not scan it. These are not legitimate communications from us.

Please remember:

- Trax Credit Union will never ask for your login credentials, two-factor authentication codes, or any personal information via email, text, or QR code.
- If something feels suspicious, trust your instincts and reach out to us directly.

Help us protect others — if you come across a QR code or message impersonating Trax Credit Union, please report it right away.

Click below to learn more about how to protect your personal data.

**Learn More about Fraud
Scams**

Wait, You Offer That?

Wealth Management Services

No matter where you are in your personal financial journey,

our partnership with Money Concepts has you covered. From putting aside money for college to retirement planning and beyond, we are able to offer you personalized guidance to help meet your savings goals and needs. Visit our website for more information and get connected with one of our wealth management agents today.

**Get Started
Now!**

Business Partner Spotlight



Scouting America

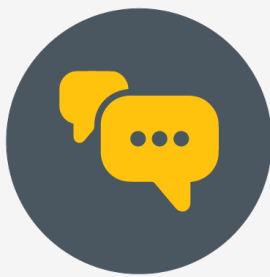
The Greater Tampa Bay Area Council, Scouting America, is proud to partner with Trax Credit Union to bring life-changing experiences to families across our region. Serving over 10,000 boys and girls annually, Scouting America builds leadership, character, and outdoor skills that last a lifetime. Whether they're camping under the stars, exploring STEM, serving their communities, or taking on high-adventure treks, kids and teens from kindergarten through high school, build confidence, forge lifelong friendships, and develop leadership rooted in integrity.

Thanks to community partners like Trax, we're able to expand access and invite more families into the movement. Whether it's helping a young child join their first Cub Scout pack or supporting a teen on the trail to Eagle Scout, this partnership helps make Scouting America more accessible, inclusive, and impactful for all.

Interested in joining? Visit tampabayscouting.org/beascout to learn more and find a program near you!

Membership Matters

*"Keep on keeping on - annual meeting,
focus groups - it's all wonderful!"*



-James

Hi, James!

"Thank you for your encouraging words! We truly appreciate your support and are glad you find the annual meeting and focus groups valuable. We are committed to continuing these efforts to improve and serve our members in the best way possible."

-Your Board of Directors

Trax Credit Union

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traxcu.com | 888.530.TRAX | 813.800.TRAX



¹NO PURCHASE, ACCOUNT TRANSACTION, OR PAYMENT NECESSARY TO ENTER OR WIN. Open to legal residents of Florida, age 18+. Void outside of Florida and where prohibited by law. Restrictions apply. Minimum loan amount to qualify is \$15,000. Sweepstakes starts on 07/15/25; ends at 11:59:59 PM ET on 09/30/25. The winner will be selected in a random drawing. Loans subject to approval based on creditworthiness and collateral. Trax membership required. Offer subject to change without notice. Not valid for current Trax loans. Interest will continue to accrue through the 90-day deferred payment period. Prize is non-transferable and cannot be redeemed for cash. Limit one entry per person. For full official rules or how to enter, visit TraxCU.com/sweepstakes. Total ARV of prize: \$9,090. Odds of winning depend on the total number of eligible entries received. Sponsor: Trax Credit Union, 3710 N. 50th St, Tampa, FL 33619.

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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