



September 2025 Newsletter

2025 HeART of the Holiday CARD CONTEST



2025 HeART of the Holiday

Trax Credit Union is excited to announce the return of our annual **HeART of the Holiday Card Contest!** If you're aged 14 or under and love to create art, here is your chance to shine and win big!

This year's theme is "**Max and Rex Open Presents!**"

The winning masterpiece will be featured on the front of Trax CU's official holiday card, and the artist will receive **\$100!** The deadline for submissions is November 7, 2025. Download the entry form below!

[Entry Form](#)

Youth Advisory Board

Trax Credit Union is now recruiting volunteers for our 2026 **Youth Advisory Board** — a dynamic group of young leaders shaping the future of banking with their fresh ideas and perspectives.

It's a chance to make an impact, share your voice, and be

part of the change. Plus, attending can earn you some community service hours! Click to apply now!

[Apply Here!](#)

Borrow Smart with Trax

At Trax Credit Union, we believe every step of your journey should be exciting and affordable. Whether you're ready to take on something new or simply need a little extra breathing room, we've got a loan to fit your life. Our flexible, low-rate options make it easy to move forward with confidence and peace of mind.

- **Auto Loans** – Hit the road in a new ride or refinance your current one.
- **Home Equity Line of Credit** – Upgrade, renovate, or invest in the home you love.
- **Personal Loans** – Cover travel, life's surprises, or anything in between.
- **Credit Cards** – Convenient, flexible spending with competitive rates and rewards.

With Trax by your side, you can focus on making your journey count in more ways than one. Apply for a Trax loan today!*

[Apply for a Loan](#)

Avoid Card Collection Scams

Card collection scams are on the rise. In these situations, fraudsters impersonate a trusted business, government agency, or even someone you know. They pressure you into purchasing gift cards, prepaid debit cards, or reloadable cards, then demand your card number or PIN. Once that information is shared, they gain immediate access to your funds.

How to Protect Yourself

- Never use gift cards or prepaid cards to make payments. No legitimate company, government entity,

or law enforcement agency will request payment in this way.

- Stay alert for scare tactics. Messages such as “Your account is in danger” are designed to create panic and force hasty decisions.
- Safeguard your personal and financial information. Never disclose:
 - Full card numbers
 - CVV security codes
 - PIN numbers
 - Digital banking usernames or passwords
 - One-time passcodes

If you ever feel uncertain, contact our Trax Member Service department at (813) 800-TRAX (8729).

[Learn
More](#)

IRA Money Market

Trax now offers an **IRA Money Market Account**—a smart option for rolling over retirement funds or maximizing your annual IRA contribution. You’ll benefit from higher yields than a standard IRA share account, along with the flexibility to access your money without being tied to a certificate term. Plus, your IRA is protected with up to **\$1 million in deposit insurance**** giving you a safe and secure place to grow your retirement savings. Click below to learn more!

[Visit our
Website](#)

Business Partner Spotlight



Prime Barbershop

Since opening in 2020, Prime Barbershop has been more than just a family-owned business in Wesley Chapel. With now three convenient locations in Pasco County, we've created a welcoming

space for all ages — a place where community thrives

alongside fresh fades and sharp styles.

We're proud to partner with Trax Credit Union, an organization that shares our mission of putting people first. Just as our barbers are dedicated to helping every client look and feel their best, Trax is committed to guiding members toward their goals with care, honesty, and support. They ensure every member is taken care of with the same energy we bring to every haircut and style.

Stop by and *experience the difference* for yourself, or learn more at primebarberswc.com.

Wait, You Offer That?

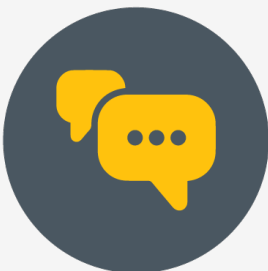
Life Insurance through The Family Security Plan®

Did you know that September is life insurance awareness month? Trax Credit Union has partnered with The Family Security Plan® to offer affordable life insurance solutions tailored to your individual needs.

Life insurance provides peace of mind by protecting your family's financial well-being, no matter what life brings. It isn't just for one stage of life; it's for everyone, wherever you are on your journey. Click below to learn more and get a quote today.

More
Info

Membership Matters



"I think the credit union is doing a fantastic job!"

-Kevin

Hi, Kevin!

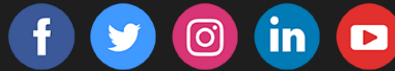
"Your support means a lot to us! We'll continue working hard to provide the best service possible and to continue striving for excellence. We are honored to be part of your financial journey."

-Your Board of Directors

Trax Credit Union

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**All loans subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, collateral, and product selected. Home Equity Lines of Credit are secured by your home; property insurance is required. Credit cards are subject to applicable fees and finance charges as disclosed in the Credit Card Agreement. Membership eligibility required. Federally insured by NCUA. Equal Housing Lender.*

***All rates are subject to change. IRA Money Market accounts (IRA MMA) are tiered rate accounts. The balance ranges, corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For IRA MMA's, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. A minimum balance of \$2,000 must be maintained to earn dividends. IRA accounts are insured up to \$1,000,000.00. This level of coverage is provided by the combination of National Credit Union Administration (NCUA) coverage of \$250,000 and private insurance from Excess Share Insurance Corporation (ESI) coverage of \$750,000.*

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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