



October 2025 Newsletter

CONGRATULATIONS

TO OUR 90TH

AUTOVERSARY

SWEEPSTAKES WINNER



GEOFFREY BESSE

Congratulations to **Geoffrey Besse**, our 90th AUTOversary Sweepstakes winner! Geoffrey is putting his **\$9,090** grand prize winnings to great use — paying down his new Trax auto loan and covering nearly *half* of the remaining balance! What a way to celebrate!



**Joy
Now,
Pay Later**

Trax Holiday Loan

The holiday express is here to celebrate our **90th anniversary** with seasonal cheer! Whether you're the ultimate gift giver or the ultimate gift is spending time with family, 'tis the season to spread joy with a **Holiday Loan** from Trax. Enjoy **NO** payments for 60 days and a rate of **9% APR***.

Offer ends December 31, 2025. Click below to apply!

**Apply
Today!**

Youth Advisory Board

Do you know anyone aged 16-25 eager to rack up those community service hours? Trax Credit Union is on the hunt for volunteers to join the Youth Advisory Board. The YA Board is a tight-knit squad of young influencers shaking up the world of banking by sharing their fresh insights and ideas. Ready to be part of the change?

**Apply
Now!**

2025 HeART of the Holiday

CARD CONTEST



HeART of the Holiday Contest

If you're aged 14 or under and love to create art, here is your chance to shine and win big! The winning masterpiece will be featured on the front of Trax CU's official holiday card, and the artist will receive **\$100!**

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

Hurry! The deadline for submissions is November 7, 2025.

[Entry Form](#)

Credit Builder Loan

Don't let your credit score stand in the way of your goals. With the **Trax Credit Builder Loan**, you're not just repairing credit—you're building a stronger financial future.

Get started today with:

- No down payment required
- No minimum credit score needed
- Loan amounts up to \$2,000
- Low fixed rates**

Take control of your credit and unlock new possibilities with Trax Credit Union. Click below!

[Learn
More](#)

Shared Branching

Ever notice that the large banks have branches all over town? Trax CU appreciates that you love banking with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work, or play. Click below to find the nearest shared branch.

**Find a Shared
Branch**

Business Partner Spotlight



Palm Garden Health & Rehab Center

Palm Garden of Tampa, located in Hillsborough, is a recognized leader in skilled nursing and rehabilitation, driven by a dedicated and experienced team committed to delivering advanced clinical services, innovative therapy programs, and compassionate care that truly make a difference.

Our broad range of clinical services and outstanding reputation for outcomes reflect our commitment to helping guests successfully return home after completing personalized rehabilitation programs. Our mission is to create a compassionate environment for each person entrusted to our care and to inspire hope and healing by helping those individuals achieve their highest level of physical, emotional, and spiritual well-being.

Palm Garden of Tampa has proudly partnered with Trax Credit Union for over 12 years, continually strengthening our relationship by providing employees with access to their full range of financial products and services to support their well-being both at work and beyond. Learn more about Palm Garden [here](#)!

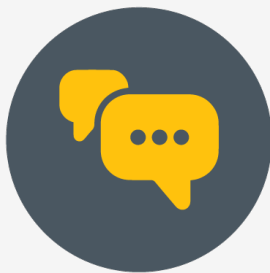
Wait, You Offer That?

Estate Planning Awareness

Planning for the future isn't just about wealth or age; it's about making sure your wishes are honored and your loved ones are protected. No matter your stage in life or financial situation, taking the time to plan now can make all the difference later. Discover how you can start securing your future with estate planning.

**Learn
More**

Membership Matters



"I am well served at Trax!"

-Mark

Hi, Mark!

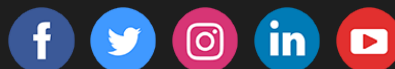
"Your satisfaction is at the heart of everything we do, and we'll continue working hard to keep it. Thank you for being a part of the Trax family - we're here for you, and we look forward to supporting you for many years to come."

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



*APR = Annual Percentage Rate. Approval based on creditworthiness and other

*terms. 9% rate applicable to holiday loans only. One Holiday loan at a time.
Restrictions may apply. Rate available November 1, 2025, through December 31, 2025.*

***Annual Percentage Rate (APR) is fixed for the duration of the loan. Subject to debt-to-income requirements. Other restrictions may apply. Membership Eligibility required. Rates are subject to change without notice.*

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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