



Swipe, Save,
Sleigh the
Holiday!

Visa® Fixed Rate Special

'Tis the season to go-ho-ho shopping! **Now through January 15, 2026**, use your Trax Visa® card and enjoy a special 7.99% APR* fixed rate on qualifying retail purchases.

- Fixed rate of **7.99% APR***
- Rate applies for the **life of the balance**

Your holiday list doesn't stand a chance!

Don't have a Trax Visa® yet? There's still time to unwrap one! Now's the perfect time to apply and enjoy the savings. Click below!

**Apply
Now!**

2025
HeART
of the Holiday
CARD CONTEST





**Congratulations to the 1st and 2nd Place Winners of
our annual Holiday Card Contest!**

And an even bigger THANK YOU to everyone who
participated—your creativity and talent blew us away!

Check out all the amazing artwork on our Facebook page
below!

[Facebook](#)



**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 **9.00% APR****.

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

**Apply
Today!**

Christmas Club Account

Open Your **2025 Christmas Club** NOW! Sit back and watch your savings grow with a Trax Christmas Club account! Set up automatic transfers from your paycheck and let your money build up!

Open online in **3 easy steps**:

1. Login to Online Banking and choose "Open Suffix"
2. Select "Christmas Club"
3. Deposit at least \$5 to get started!

**Open
Now!**

Business Partner Spotlight



SPCA Florida

SPCA Florida is located in Lakeland and was established in 1979. They are a no-kill shelter that "exists to eliminate animal

suffering and to engage the entire community in the welfare of animals." Their mission comes to life through innovative programs that help place healthy pets into loving homes, reduce dog and cat overpopulation, provide accessible veterinary services, and support families in keeping their pets through proactive intervention strategies.

Last year alone, SPCA Florida saved 3,291 lives and performed 12,642 spay/neuter surgeries, making a big impact throughout the community.

Volunteers are the heartbeat of SPCA Florida. They give countless hours fostering pets in need, socializing with animals, assisting with daily care, taking cats and dogs to community events, transporting pets to other no-kill shelters, and helping on-site with other essential tasks as needed.

To learn more about our volunteer opportunities, please visit our website at www.spcaflorida.org. Together, we can create a community where every pet is loved and cared for!

Wait, You Offer That?

Credit Cards

Our **Trax Visa® Platinum Rewards** cards allows our members to earn rewards on everyday purchases with no annual fee and a competitive interest rate! These cards offer cash, merchandise, travel, and more. **You'll earn 1 point for every \$1 spent!** Earn 2,500 bonus points when you spend \$500 within the first 90 days.

Learn

Membership Matters



"I've been pleased with the service and attention from the credit union."

-Linda

Hi, Linda!

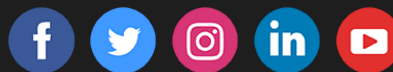
"Our goal is to ensure that every member feels valued and supported, and it's rewarding to know that we are meeting your expectations. We are always working to improve and provide the highest level of service to our members, and your feedback is a testament to the hard work of our entire team. Thank you for your trust and loyalty."

-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. Promotional offer is valid on qualifying retail purchases made with a Trax Credit Union Visa® credit card between November 15, 2025, and January 15, 2026. 7.99% rate on qualifying retail and exists through the life of the balance. Platinum and Rewards cards only. Restrictions may apply. Maximum of \$5,000 per retail purchase. Cardholders must continue to make required minimum payments when due. Failure to comply with the Cardholder Agreement may result in the loss of this promotional APR.

**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.

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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