



December 2025 Newsletter

Swipe, Save, *Sleigh* the Holiday!



Visa® Fixed Rate Special

Time is running out—don't miss your chance to save this season! Now through **January 15, 2026**, use your **Trax Visa® card** and lock in a limited-time 7.99% APR¹ fixed rate on qualifying retail purchases.

Holiday Perks You'll Love:

- **7.99% APR¹** fixed rate
- Enjoy this rate for the **life of the balance**

Don't have a Trax Visa® yet? There's still time to get one! Apply now and unwrap serious savings before this offer ends! Click below!

[Apply Now!](#)

91st Annual Shareholder Meeting Notice

Our 91st Annual Shareholder Meeting will take place on **Thursday, May 21st, 2026**. Meeting details to follow!

Valid petitions require the signatures of 450 members in good standing. Deliver petitions to the attention of the Board Secretary by Friday, April 10th, 2025.

Nominees for the New Year:

- Joshua Baldwin: Current Board Chairman & Volunteer since 2013
- Robert Dexter: Current Board Member & Volunteer since 2008

Wealth Management Services from Money Concepts²

Whether you're nearing retirement or still building your long-term financial future, our comprehensive wealth management and retirement planning services are designed to help you reach your goals at every stage of life.

Regional Director Richard Chrzanowski, MSFS, RFC, CFS, provides personalized guidance to create a financial plan tailored to your needs and your budget.

Some services include:

- Retirement planning
- DROP program guidance
- IRA, 401(k), and 403(b) planning
- Estate planning
- College funding strategies
- Insurance solutions

For more information, please visit the Wealth Management site below.

[Learn More](#)

Tax Time Reminders

Please remember that tax refund checks and electronic deposits can only be accepted if they are made payable to an account holder. Any checks or deposits made payable to a non-member cannot be processed and may be returned to the IRS.

If you have an IRA with the Credit Union, please remember that you are limited to one IRA rollover in a 12-month period per social security number across all IRAs. We will furnish the year-end balance of your IRA account (also known as the Fair Market Value) to the Internal Revenue Service as required.

Business Partner Spotlight



Brandon Riverview Chamber of Commerce

The Brandon Riverview Chamber of Commerce proudly announces its recent merger, uniting the Central Hillsborough County Chamber of Commerce and the Greater Brandon Chamber of Commerce. Together, they continue their shared mission to empower local businesses and strengthen the community through advocacy, connection, and economic growth.

With a focus on supporting business success, the Chamber provides members with a unified voice in government discussions, robust networking opportunities, and educational programs that help entrepreneurs thrive. It also encourages meaningful community engagement through partnerships with civic groups, schools, and charitable initiatives.

As local economic opportunities continue to grow, the Brandon Riverview Chamber of Commerce invites new and established businesses to join. “When local businesses come together through the Chamber, we amplify each other’s impact,” the President stated. “Joining the Chamber is an investment not just in your business, but in the future success of our entire community.” Trax Credit Union has been a long-term member and partner of the Chamber. We value the contributions they make that help us be a better chamber for the community!

For more information, please visit their website at www.centralhillsboroughchamber.com.

Wait, You Offer That?

Personal Loans

We know life moves fast, and sometimes you need a little extra support to keep up. That’s why our Personal Loans are designed to give you **flexibility** when you need it most.

With **competitive rates** for a wide variety of personal needs, you can:

- Tackle vehicle repairs or updates

- Plan a family vacation
- Cover education expenses
- Fund personal projects or startups
- Consolidate debt
- And more

Whatever comes your way, Trax makes it easy to move forward with confidence. Apply for a Personal Loan today!³

[Apply Here!](#)

Membership Matters



“Most of my activity as a member has been with the Plant City office, and they have always been cordial and helpful.”

-Judith

Hi, Judith!

“We are committed to ensuring that all our locations offer exceptional service and support, and feedback like yours motivates us to continue doing so. We appreciate your membership and look forward to serving you at the Plant City office for many years to come.”

-Your Board of Directors

Trax Credit Union

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¹ 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.

²*All Securities Offered Through Money Concepts Capital Corp. | Member FINRA / SIPC Money Concepts Advisory Service is a Registered Investment Advisor with the SEC All Non Securities and Non Advisory Products through Money Concepts International, Inc. Not FDIC/NCUA Insured - may lose value - No bank or credit union guarantee.*

³*All loans subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, collateral, and product selected. Membership eligibility required. Federally insured by NCUA.*

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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