



## Fuel Your Journey on Us!

Nothing says thank you like a full gas tank! From now until **March 31, 2026**, Trax is giving members **\$150\*** in gas as our gift to you when you open a new auto loan or refinance your current vehicle!

Whether you're buying a car or motorcycle — or lowering your payment with a refinance — Trax makes it easy to get on the road with extra savings in your pocket.

TANKS for auto loans? Yes, please, and thank you!  
Click below to apply today!

[Apply Now!](#)

## Borrow with Confidence from Trax!

Every step of your journey should feel exciting and affordable. Whether you're starting something new or looking for a little extra breathing room, Trax has loan options designed to fit your life. With **flexible terms and competitive rates**, we make it easy to move forward with confidence and peace of mind.

**We offer:**

- **Auto Loans** – Purchase a new vehicle or refinance your current one.
- **Home Equity Lines of Credit** – Upgrade, renovate, or invest in the home you love.
- **Personal Loans** – Pay for travel, unexpected expenses, or whatever life brings your way.
- **Credit Cards** – Enjoy convenient, flexible spending with competitive rates and rewards.

With Trax by your side, you can focus on what matters most. Apply for a Trax loan today and keep moving forward!\*\*

[Apply for a Trax Loan](#)

## It's Tax Season! Here are some Reminders:

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.**



Love My  
Credit Union®  
rewards



**H&R BLOCK**

**FILE SMART.  
SAVE BIG TODAY!**

Plus, get a chance to win \$10,000!

**SCAN CODE TO GET DISCOUNT OR VISIT**  
[taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)



## Shared Branching

Don't let where you are, limit how you bank. We appreciate that you love banking with us, which is why we provide you with access to a

network of over **5,500 credit union branches nationwide**. Whether you're close to home or traveling, convenient access to your money is never far away. Click below to find a shared branch near you.

[Find a Shared Branch](#)

## Wait, You Offer That?

### Financial Education

**Trax Financial Education** is a **FREE** online platform created to support you at every stage of your financial journey. With easy-to-use, interactive courses on budgeting, credit scores, loans, investing, retirement planning, and more, the tools you need are always right at your fingertips.

Get started below and take the next step toward a stronger financial future.

[Get Started!](#)

## Business Partner Spotlight



**COMPASS**  
**ROSE**

*Navigating Senior Living*

### Compass Rose

At Compass Rose, we take pride in the care we provide and the quality of service we deliver to our Residents. Our professionally trained staff is always dedicated to meeting each Resident's individual needs.

Assisted living at Compass Rose of Brandon is more than just a place to live; it is a community built on compassion and support, where our Residents and their families find peace of mind. We offer not only assistance with daily activities, but also a true sense of belonging and understanding. Through engaging social and recreational activities, we promote connection, wellness, and an active lifestyle. We strive to enhance the quality of life of our residents by offering a balance of support and independence in a caring community setting.

Compass Rose has proudly partnered with Trax Credit Union for over 13 years. Through this long-standing relationship, Trax representatives visit monthly to support Compass Rose associates by answering financial questions and helping them

meet their financial goals. Built on trust, consistency, and mutual respect, this partnership continues to be a strong and valued relationship for both organizations.

Learn more about Compass Rose [here](#).

## Membership Matters



*"I can't think of anything, they do a great job currently."*

**-Cheryl**

***Hi, Cheryl!***

*"Thank you for your kind feedback. We're truly glad to hear that you've had a positive experience with Trax. Comments like yours mean a great deal to our team, and we appreciate you taking the time to share. We look forward to continuing to serve you."*

**-Your Board of Directors**

**Trax Credit Union**

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

**[traxcu.com](http://traxcu.com) | 888.530.TRAX | 813.800.TRAX**



\*Subject to creditworthiness, collateral, and Trax membership eligibility. Offer subject to change without notice. Existing Trax loans excluded. Offer begins January 15, 2026. Auto and motorcycle secured loan only. \$150 gas incentive is paid 60 days after loan funding. Minimum loan \$15,000. Incentive paid as dividend to share account.

\*\*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.

**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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