



Your Next Adventure is on Us!

Take advantage of this limited-time offer! Through **March 31, 2026**, Trax is giving members **\$150*** in gas when you open a new auto loan or refinance a vehicle from another lender.

Whether you're buying a car or motorcycle, now's the time to make your move and put extra savings in your tank. Don't wait! Apply today!

[Apply Here!](#)

Focus Group

Do you bank at the **Temple Terrace** Office? We would greatly appreciate your participation in our upcoming Focus Group on **Wednesday, March 18th at 5:30PM**.

Registrations are accepted on a first come first serve basis until the maximum capacity is reached. Register below and if selected, you will receive a follow-up email with more information.

[Register Now!](#)



Trax Safety Spotlight

Beware of IRS Tax Scams

With tax season comes the rise of tax-related scams. Keep you and your financial information protected by knowing the warning signs. **The IRS will never reach out to you via email, text, or social media.** This includes any requests for personal information such as PIN numbers, passwords, or account details related to credit cards, banks, or other financial accounts.

The IRS will Never:

- Demand immediate payment using specific payments methods like gift cards, prepaid debit cards, or wire transfers. In a situation where you owe taxes, the IRS will mail you a bill.
- Threaten to involve local law enforcement to arrest you for nonpayment.
- Require payment without allowing you the chance to question or appeal the amount you owe.
- Call unexpectedly regarding a tax fraud.

If you receive one of these messages, please take the following measures:

- Report the scam by calling **800-366-4484** or emailing **phishing@irs.gov**. Be sure to include the phone number the call was made with or attach the scam email.
- Do not open any attachments or links included in the message.
- Delete the original message once the report is made.

[More Info](#)

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Business Partner Spotlight

Vivo Healthcare - Nursing and Rehab Center



Vivo Healthcare Lakeland is a leading nursing and rehabilitation center dedicated to providing compassionate, patient-centered care in a supportive, home-like environment. With 185 licensed beds, their facility is one of the

largest in Central Florida, offering comprehensive skilled nursing, advanced rehabilitation, and long-term care services to meet a wide range of healthcare needs.

At Vivo Healthcare Lakeland, they treat every patient like family, delivering heartfelt healthcare with dignity, respect, and compassion. Their highly trained caregivers and therapy teams are available 24/7, ensuring continuous support and clinical excellence. Their mission is to create a comfortable, respectful environment where patients and their families feel supported every step of the way.

Trax has partnered with them to help their employees achieve their financial goals. This partnership provides convenient

access to personalized banking services, simplified account setup, and a smooth direct deposit process making financial management easier and more accessible. Click [here](#) for more info!

Wait, You Offer That?

Trust & Will

Protect your life's assets for less! As a Trax Credit Union member, you are eligible for an exclusive savings of 20% off any estate plan through our partnership with Trust & Will. Click below to learn more about this fast and easy to use service!

[Learn More](#)

Membership Matters



"I love everything about Trax, that's why I've been there so long."

-Teresa

Hi, Teresa!

"Thank you for your loyalty and for sharing such kind feedback. Members who have been with Trax for many years are incredibly important to us, and we value the trust you've placed in the credit union. We remain committed to preserving the culture and level of service that have kept you with us, and we appreciate you being part of the Trax family."

-Your Board of Directors

Trax Credit Union

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

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.

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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Trax Credit Union | 3710 N. 50th Street | Tampa, FL 33619 US

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