



March 2026 Newsletter

HELOCed in
and ready
to go!



Build Momentum for Whatever's Next!

From now until **June 30th**, enjoy rates as low as **3.99% APR*** for **6 months** with a **HELOC** from Trax!

Whether it's renovating your kitchen, covering college tuition, consolidating debt, or planning a family celebration, we have the tools to help you move forward!

[Learn More and Apply!](#)

SHRED DAY



Join us for our **Shred Day** on **April 18th** from **9am-12pm** at our **Plant City Branch!** Simply bring your documents to shred and we'll

handle the rest. While you're there, enjoy prize giveaways and peace of mind knowing your personal information is safe! Not your most convenient branch? No problem! Visit our website for a full schedule of future Shred Days and their locations!

[Learn More!](#)

Trax Scholarships

Let us help you further your educational journey!

As a member of Trax Credit Union, we invite you to apply for our 2026 Scholarships! We're offering three unique opportunities to meet a variety of needs:

- [The Giorgianni Legacy Scholarship](#)
- [Trax Credit Union Academic Scholarship](#)
- [Trax Credit Union Trade Scholarship](#)

Click the link below to learn more and apply!
Application period ends May 31st, 2026!**

[Apply for a Trax Scholarship!](#)



Don't get Caught Up in Card Collection Scams

Card collection scams are on the rise. In these situations, fraudsters impersonate a trusted business, government agency, or even someone you know. They pressure you into purchasing gift cards, prepaid debit cards, or reloadable cards, then demand your card

number or PIN. Once that information is shared, they gain immediate access to your funds.

How to Protect Yourself

- Never use gift cards or prepaid cards to make payments. No legitimate company, government entity, or law enforcement agency will request payment in this way.
- Stay alert for scare tactics. Messages such as “Your account is in danger” are designed to create panic and force hasty decisions.
- Safeguard your personal and financial information. **Never disclose:**
 - Full card numbers
 - CVV security codes
 - PIN numbers
 - Digital banking usernames or passwords
 - One-time passcodes

If you ever feel unsure, please feel free to contact our Trax Member Service department at (813) 800-TRAX (8729).

91st Annual Meeting

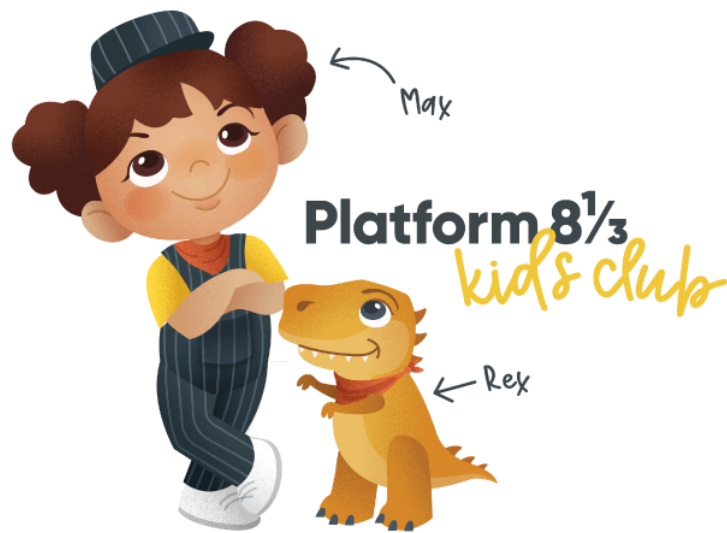
Save the Date! Our 91st Annual Shareholder Meeting will take place on **Thursday, May 21st, 2026**. The meeting will include highlights of the 2025 year.

April is National Credit Union Youth Month!

Welcome to **Platform 8 1/3**, the magical savings club where kids (**ages 0–12**) take charge of their future! Alongside Max and Rex, your child will discover that managing money is an adventure.

Here is a look at the perks of joining the club:

- **Report Card Rewards:** We celebrate hard work by paying your child for their good grades!***
- **Exclusive Growth:** Access a special "No Adults Allowed" interest rate designed specifically for young savers.
- **Financial Literacy:** Max and Rex make learning the ropes of earning and saving fun!



Open a Youth Account!

Wait, You Offer That?

Manage Your Credit with SavvyMoney

SavvyMoney is a powerful, easy-to-use credit tool available for **FREE** through your Online Banking and Mobile App! SavvyMoney gives you the insights and tools you need—all in one convenient place. With SavvyMoney, you can:

- Check your credit score anytime, anywhere
- Get a detailed score analysis based on credit history, age, usage, and more
- Use the Score Simulator to see how different financial decisions could impact your score
- Receive real-time credit monitoring alerts for added peace of mind
- Set personalized credit goals and track your progress

Click below for more details!

Get Started with SavvyMoney!

Business Partner Spotlight

Northeast Polk Chamber

**Northeast
Polk Chamber**
of Commerce



The Northeast Polk Chamber of Commerce is a nonprofit organization funded by membership dues, proudly serving the Northeast Polk County region. The Chamber is committed to taking a

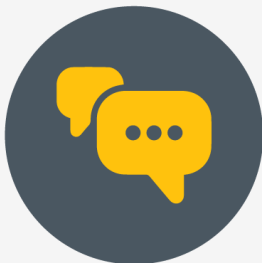
leadership role in supporting local businesses and enhancing the overall quality of life in the community.

As a liaison between the business community and local, state, and federal governments, the Chamber keeps members informed about legislation that directly impacts their businesses. They also provide valuable educational and networking opportunities to help businesses grow, while promoting regional awareness and showcasing member businesses to visitors and prospective residents.

The Chamber provides members the opportunity to connect and promote their businesses through monthly Business After Hours events, luncheons, breakfasts, and business forums. They also host a variety of signature annual events, including the Pig Roast & Political Mingle, Annual Banquet, Youth Leadership & Scholarship Golf Tournament, and the upcoming Wine & Cheese event on May 2nd.

For more info or to become a member, visit northeastpolkchamber.com!

Membership Matters



"I'm not sure how often they (The Board of Directors) meet, but I would like to know what is discussed at the meetings."

-William

Hi, William!

"Thank you for expressing interest in our process. The Board of Directors meets monthly throughout the year to review financial performance, approve strategic initiatives, and ensure that Trax remains strong and member focused. While detailed minutes are not

typically distributed publicly, we do share highlights of key decisions and credit union updates in our monthly newsletters, annual report, and at our Annual Meeting."

-Your Board of Directors

Trax Credit Union

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**Annual Percentage Rate (APR) of 3.99% will apply between (4/1/2026-12/31/2026). After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%. Variable rate after promotional period as of 4/1/2026 is 6.75%. Member pays no closing costs assuming an automated value of home or drive-by appraisal is used. If full appraisal requested, Trax Federal Credit Union will not cover the expense. Membership eligibility required. Subject to credit approval. Minimum advance of \$5,000 required. Existing Trax loans may be eligible, but subject to additional fees, including modification and/or closing costs. For further information regarding this offer, please contact us at 813-800-TRAX (8729). Offer expires 06/30/2026. Offer subject to change at any time.*

***Applicant must be a primary member in good standing with Trax Federal Credit Union (Trax Credit Union). Applicants (children and dependents) of Trax Credit Union employees, directors or committee members are not eligible. The applicant must attend an accredited college, university, or trade school. Applicant must have a minimum 3.00 cumulative un-weighted grade point average. Prior Trax scholarship recipients are not eligible. Official or unofficial transcript may be required. Applicant must take at least nine (9) credit hours per semester for the current academic year. All applications become property of Trax Credit Union and will not be returned; information therein may be used in marketing and other public, social, or printed materials. All decisions concerning the award will be the responsibility of the Scholarship Committee, and all decisions of the Scholarship Committee are final. Recipient may be required to provide proof of enrollment at the school named on the application. This is a non-recurring award.*

****Grade payouts = \$1 for every A on your report card, up to \$5 per grading period. Other restrictions may apply.*

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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