



**HELOCed in
and ready
to go!**



Maximize your Home's Potential!

From now until **June 30th**, enjoy rates as low as **3.99% APR¹ for 6 months** with a **HELOC from Trax!**

Current variable rate thereafter of 6.75% APR¹

Enjoy flexible access to funds when you need them — whether it's renovating your home, paying off student loans, or covering an unexpected expense, we have the right financial tools for whatever's next in your financial journey!

[Apply Now!](#)

Join Us!

2026 Annual Meeting

Thursday, May 21, 2026 | 5:30pm

Make the journey count.

91st Annual Meeting

Our 91st Annual Shareholder Meeting will take place on **Thursday, May 21st, 2026 at 5:30pm EST**. The meeting will include highlights of the 2025 year. **Click below to RSVP if you plan to join in-person!**

Not able to make it in-person? **We will also be live-streaming the event on Zoom!** The link to join will be added to our website on the day of the meeting.

[RSVP Today!](#)

Early Pay Wins the Day!



Introducing Early Pay!

When you enroll in direct deposit with your Trax CU checking or savings account, you can access your paycheck **early²**— it's fast, safe, and hassle-free!

Enjoy these great benefits:

- **Speed:** Access eligible direct deposits sooner.
- **No fee:** Early Pay comes with no extra cost to you.
- **Security:** Eliminate the risk of lost or stolen checks—your money goes straight to your account.
- **Convenience:** Skip the hassle of depositing checks or waiting on mobile uploads.

How to get started:

1. Set up or update direct deposit on your Trax CU checking or savings account.
2. Navigate to the **Credits and Holds** page under your Mobile App or Online Banking Menu **OR** navigate to the account where the direct deposit gets posted and select the pending deposit displayed.
3. Review and accept the disclosure that appears every time your check is ready.
4. That's it! The money is automatically deposited into your account each time!

Click below to learn more!

[Get Started with Early Pay!](#)

A dark blue banner with a pattern of white graduation caps and diplomas. The text "2026 Trax" is in white, and "Scholarships" is in large yellow letters.

2026 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!**³

[Apply for a Scholarship Today!](#)

SHRED DAY



Join us for our next Shred Day on **Wednesday, May 6th from 9am-12pm at our Zephyrhills Branch!** 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.

[Shred Day Schedule](#)

A graphic featuring a dark blue background with a grid pattern, two spotlights at the top corners, and a brown stage at the bottom. The text "Trax Safety Spotlight" is written in a large, bold, yellow font.

Trax Safety Spotlight

Tread Carefully with Text Fraud

Scammers are sending fake text messages claiming you owe money in an attempt to steal your personal or financial information. If you receive a suspicious message, **don't click any links or share any details**. Always verify the sender first—legitimate companies won't ask for payments or sensitive information through text messages. Click on the video [here](#) to learn how to protect yourself from text scammers.

Business Partner Spotlight



PF Auto Glass

For over 30 years, PF Auto Glass Inc. has proudly served Hillsborough County and surrounding communities with dependable, professional auto glass services. Working with both individual and commercial customers, they've built a strong reputation for fast, hassle-free solutions backed by expert craftsmanship.

Specializing in windshield chip repair, full windshield replacement, and side and rear window replacement, PF Auto Glass Inc. is committed to keeping drivers safe and vehicles road-ready.

Beyond repair and replacement, PF Auto Glass also supports today's advanced vehicle safety technology by offering diagnostics and recalibration of critical camera-based systems, helping ensure everything functions properly after service.

In addition to their technical expertise, PF Auto Glass Inc. values strong financial partnerships. For more than 30 years, they have trusted Trax Credit Union for their banking needs. They credit the organization's personalized service and knowledgeable staff with helping guide their financial planning and support their long-term success.

If you're dealing with auto glass damage or have questions about an insurance claim, visit www.PFAutoGlass.com to learn more.

Wait, You Offer That?

Financial Calculators

Crunching the numbers doesn't have to be stressful. That's why we offer a full suite of financial calculators—to help you plan with confidence and take the guesswork out of your finances. Whether you're buying a car, purchasing a home, planning for retirement, or working toward a savings goal, we've got the tools to keep you on track. Click below to explore our full collection and get started today.

[Visit our Website](#)

Membership Matters



"I am happy with my interaction with the Board of Directors so far."

-Don

Hi, Don!

"Hi Don! Thank you for sharing! On behalf of the Board of Directors, we appreciate your kind words and are pleased to hear that your interactions with the Board have been positive. We value member engagement and remain committed to serving the best interests of our members and the credit union."

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



¹ 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.

² Eligibility: Early Pay applies to all ACH direct deposits. Not all deposits may be received early, as availability depends on when the payer submits the deposit. Timing: Early Pay availability depends on when the payer submits the deposit and when we receive it. No Guarantee: Early Pay is not guaranteed. Deposits may arrive on the scheduled payment date. Fees: We do not charge a fee for this service. Other Terms: All other account agreements and overdraft rules still apply. We may modify or cancel Early Pay at any time. Scheduled Payments Reminder: Receiving funds early does not change the scheduled due date or posting date of any automatic payments (including loan payments). Other restrictions may apply.

³ 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.

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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