



HELOCed in and ready to go!

Don't Wait! Unlock your Home's Equity!

Enjoy rates as low as **3.99% APR¹** for **6 months** with a **HELOC** from Trax!

Current variable rate thereafter of 6.75% APR¹

Whether it's renovating your home, planning a family vacation, or covering an unexpected expense, a HELOC is a great tool for flexible funds when you need them. At Trax, we have the right financial tools for whatever's next in your personal journey!

Hurry — offer ends June 30th!

Apply Now!

Early Pay Wins the Day!



Have you used Early Pay yet? When you enroll in direct deposit with your Trax CU checking or savings account, you can **access your paycheck early²**— it's fast, secure, and free to use!

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 Today!](#)



Trax Safety Spotlight

Hang Up on Telephone Fraud

Telephone scammers try to steal your money or personal information. Scams may come through phone calls from real people, robocalls, or text messages. Callers often make false promises, such as opportunities to buy products, invest your money, or receive free product trials. They may also offer you money through free grants and lotteries. Some scammers may call with threats of jail or lawsuits if you don't pay them.



Thank You! 2026 Annual Meeting

Make the journey count.

91st Annual Meeting

Thank you to those who were able to attend the 91st Annual Shareholder Meeting! We had a successful evening reflected on the accomplishments we've had in 2025. We couldn't have done it without you!

Couldn't make it to the meeting? Click below to watch the full recording!

[Watch the Annual Meeting!](#)

2026 Trax Scholarships

Applications have now closed for our 2026 scholarships. Stay tuned to see who our winners are!

Business Partner Spotlight



Southern Technical College

Southern Technical College provides hands-on education and career-focused training in a variety of medical and technical fields, preparing graduates for entry-level employment opportunities in today's growing industries. Committed to helping students pursue successful careers and lead enriched lives, the college offers flexible scheduling options, instruction by experienced industry professionals, and a supportive learning environment that accommodates diverse learning styles. By staying aligned with current workforce demands, Southern Technical College ensures its technology, curriculum, and faculty remain connected to both today's and tomorrow's industry needs.

Students can choose from a wide range of career training programs in areas including:

- Allied Health

- Nursing
- Technical Trades
- Veterinary Assisting

At Southern Technical College, the focus is on helping students gain the skills, knowledge, and confidence needed to turn their career goals into reality.

Trax Credit Union has proudly partnered with Southern Technical College for more than 12 years, and the relationship continues to grow stronger each year. Throughout the partnership, Trax has supported students and staff through financial literacy presentations, campus events, and ongoing community engagement initiatives.

Click [here](#) to schedule an appointment and learn more!

Wait, You Offer That?

Student Loans

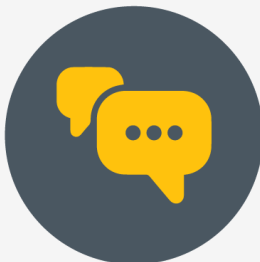
Trax Credit Union, in partnership with Sallie Mae®, offers student loans designed to help you reach your academic goals.

Enjoy these great benefits:

- Choose from competitive fixed or variable interest rates
- Pay with confidence—no origination fees or prepayment penalties³
- Flexible repayment options to fit your life

[Visit our Website](#)

Membership Matters



"Continue keeping members updated on things going on with the credit union."

-Janice

Hi, Janice!

"Thank you for sharing your feedback. Keeping our members informed about what's happening at the credit union is important to us, and we appreciate the reminder. We'll continue to share updates through our regular communication channels to help members stay connected and informed."

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



¹Annual 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.

²Eligibility: 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.

³Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note — first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

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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