



July 2026 Newsletter



Make Tracks by Land or Sea!

Leave your mark wherever you go this summer. From now until **September 30th, 2026**, get a loan on a car, boat, motorcycle, RV, ATV, or refinance an existing one, and you'll enjoy **no payments for 91 days***!

[Apply for a Vehicle Loan Here!](#)

August 14th is National Financial Awareness Day

Financial confidence starts with having the right knowledge to achieve your goals. That's why we offer financial education courses online for **FREE!** Get started below in our 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. Take the next step toward a stronger financial future today!

[Start Learning Today!](#)



Our **2026 Trax Scholarship Gala** was a success! This special evening was dedicated to celebrating these bright, hardworking students. Congratulations again to all our recipients! We are proud to be your credit union and will continue to support you on your journey ahead. Click below to read more about our scholarship recipients and their achievements!

[Learn about our Recipients!](#)



Trax Safety Spotlight

The Nature of Natural Disaster Scams

After major natural disasters, fraudulent emails and social media messages—often containing harmful links or attachments—are common. It's essential to exercise caution with any emails that mention hurricanes, especially those with attachments or hyperlinks. Be skeptical of social media posts, texts, or door-to-door requests related to severe weather events. Scammers often take advantage of the vulnerability and charitable intentions that arise during such crises.

Recognizing Red Flags

1. Official Communication: Government disaster assistance agencies DO NOT call or text requesting financial information. No fees are associated with applying for disaster assistance from FEMA or the Small Business Administration. Any request for money from someone claiming to be a federal official is likely a scam.
2. Caller ID Spoofing: Be aware that phone scams may use caller ID spoofing to hide their true identity. If you receive a suspicious call, hang up and contact the agency directly using the number on their official website. Never share personal information unless you've confirmed the caller's identity.
3. Door-to-Door Agents: Workers or agents from government agencies should carry official identification and show it upon request. They will not ask for or accept money.



Northeast Polk Chamber of Commerce

The Northeast Polk Chamber of Commerce is a nonprofit organization dedicated to

supporting businesses, strengthening the Northeast Polk County region, and enhancing the quality of life in the surrounding community. Through advocacy, education, networking, and community partnerships, the Chamber helps local businesses grow and thrive.

Members benefit from business networking events, educational programs, legislative updates, and opportunities to promote their organizations. Throughout the year, the Chamber also hosts signature events, including the Annual Pig Roast & Political Mingle, Annual Banquet, Youth Leadership & Scholarship Golf Tournament, Annual Wine & Cheese Event, and more.

The Chamber is committed to developing future leaders through many programs. These initiatives help cultivate a stronger, more connected community for years to come. All Chamber partners are part of a collaborative business family dedicated to making Northeast Polk County a great place to live, work, and do business. Learn more at northeastpolkchamber.com.

Wait, You Offer That?

Shared Branching

Bank with us no matter where life takes you! We appreciate that you love banking with us. That's why we provide you with access to a network of over 5,000 credit union branches nationwide! Shared Branching expands your access to in-person services wherever you live, work, or play. Click below to find a shared branch near you.

[Find a Shared Branch](#)

Membership Matters



"I would like to know what future plans the credit union has regarding locations and investment opportunities to assist with my future financial planning."

-Kathy

Hi Kathy,

"Thank you for your question and your interest in the future direction of Trax. The Board regularly reviews opportunities for service enhancements, digital capabilities, and branch presence, informed by member needs and long-term planning. As plans take shape, we share updates through our official communication channels to help members stay informed and plan accordingly."

-Your Board of Directors

Trax Credit Union

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**All loans subject to approval based upon creditworthiness, collateral, and Trax membership eligibility. Offer subject to change without notice. Offer available on current Trax loans. Upward Auto Loan programs are not eligible for the 91 days of no payments. Offer valid July 1st, 2026, through September 30th, 2026, and may be withdrawn at any time. Interest will continue to accrue through the 91-day deferred payment period. Qualifying collateral includes autos, motorcycles, boats, ATVs, and RVs. 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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