



IRA Money Market Account



As you map out your financial future, it's important to incorporate some low-risk, higher-return options in your plan. Trax now offers an **IRA Money Market Account** for anyone looking to rollover retirement funds or max out annual IRA retirement contribution limits. Enjoy higher yields than an IRA share account with the flexibility to access your funds without locking down into a certificate term. Better yet, your IRA comes with **up to \$1 million** of deposit insurance*, so it's a safe and secure financial destination for your dollars.

**Get
Started!**



Calling All Artists Ages 14 and Under!!

Grab your markers, pens, pencils, and crayons. Join Trax CU for our annual art contest! The winner will be featured on the front of the credit union's official holiday card and

WIN \$100!

This year's theme is "Rex and his Reindeer." Download the entry form below or pick one up at any of our branches!

[Entry Form](#)

Fraud Prevention Tips

Your **safety and security** are our top priority. Unfortunately, scammers are constantly improving their tactics to deceive credit union members. Here are some **tips** to keep in mind to help protect yourself:

- Trax will **never** call or text you to request your Online Banking credentials, debit or credit card number, PIN, or account number.
- If it's truly us reaching out, we will already have your account information and **will not** ask you to provide personal details.
- Trax will **never** ask you to buy cryptocurrency, gift cards, or transfer money.
- If you receive unexpected texts or emails, do **not** click on any of the links.

CONGRATULATIONS!

We are thrilled to announce our 2024 scholarship recipients!
Click [HERE](#) to see more about each winner!

CONGRATULATIONS

to our 2024 Trax Credit Union
Academic Scholarship Winners



Jazzmine Anderson



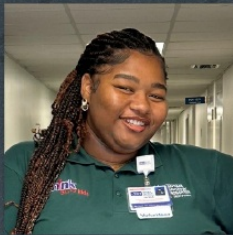
Alyson Partain



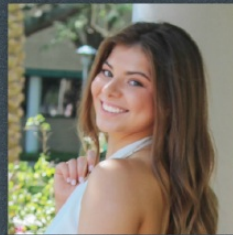
Logan Shoop



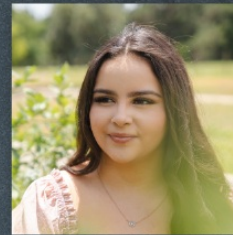
Jacob Partain



Da'Nae Turner



Megan Partain



Jessimar Quintana

CONGRATULATIONS

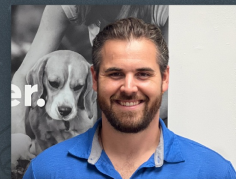
to our 2024 Giorgianni Legacy
Scholarship Fund Winner



Savannah Young

CONGRATULATIONS

to our 2024 Trax Trade/Vocational
Scholarship Winner



Anthony Halcyon

Wait, You Offer That?

Credit Builder Loan

Don't let a low credit score hold you back any longer. With the **Trax Credit Builder** loan, you're not just rebuilding credit; you're investing in your financial future. You don't even need a down payment to get started!

- No minimum credit score required
- Loan amounts up to \$2,000
- Reporting to all major credit bureaus
- Low fixed rates**

[Learn More!](#)

Business Partner Spotlight



Lakeland Nursing and Rehabilitation Center

At Lakeland Nursing and Rehabilitation Center, we pride ourselves on maintaining a compassionate, efficient, and team-oriented environment for our employees. Our nursing staff, support teams, and administrative personnel work collaboratively to provide our residents with the highest standard of care. Each employee plays a critical role, and we are committed to fostering an atmosphere of professional growth, development, and well-being.

We recognize that the well-being of our employees extends beyond the workplace, which is why we have partnered with Trax Credit Union. This partnership allows us to offer our staff financial benefits that improve their overall work-life balance. Through Trax, our employees gain access to personalized financial services such as competitive loans, savings accounts, and financial planning resources. This support not only helps our employees manage their personal finances but also contributes to reducing stress, ultimately enhancing their productivity and satisfaction in their roles. We are proud of our staff and the relationship we've built, and we look forward to continuing our successful partnership with Trax Credit Union.

Membership Matters



"They are perfect for me!"

-Damien

Hi, Damien!

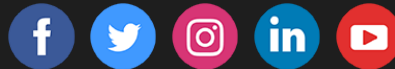
"Our goal is to always improve and work hard to meet your expectations. It's a pretty great feeling for us when we reach that goal, so thank you for taking the time to share your experience!"

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



**All rates are subject to change. IRA Money Market accounts (IRA MMA) are tiered rate accounts. The balance ranges, corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For IRA MMA's, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. A minimum balance of \$2000.00 must be maintained to earn dividends. IRA accounts are insured up to \$1,000,000.00. This level of coverage is provided by the combination of National Credit Union Administration (NCUA) coverage of \$250,000 and private insurance from Excess Share Insurance Corporation (ESI) coverage of \$750,000.*

***Annual Percentage Rate (APR) is fixed for the duration of the loan. Subject to debt-to-income requirements. Other restrictions may apply. Membership Eligibility required. Rates are subject to change without notice.*

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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