



## HeArt of the Holiday Card Contest - Time is running out!

If you're 14 or under and love to create art, this is your chance to show off your talent! The winner will be featured on the front of the credit union's official holiday card! **PLUS**, the artist will receive a **\$100 prize!**

You can download the entry form below or pick one up at any of our branches. Please turn the drawings in by **November 8th, 2024!**

Make sure you are following **TraxCU** on social media to vote for the winner after the contest closing date!

[Entry Form](#)

## Hurricane Relief - Brighter Days Ahead

We understand that Hurricane Milton has caused significant challenges for many of our members, and we want you to know that Trax is with you every step of the way. Below are some **hurricane relief** options to help you find brighter

days ahead.

- **Helping Hand Loan:** Useful for immediate financial support for smaller expenses like storm prep, emergency supplies, etc. Offers up to \$2,500.
- **Road to Recovery Loan:** For those facing larger expenses such as home repairs or insurance deductibles. Offers up to \$10,000.
- **Payment Extensions:** Struggling to make payments during this time? Request an extension by submitting an application below.

[Loan Options](#)

[Payment Extension](#)

## Christmas Club Transfers

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The holidays are around the corner! If you have a **Christmas Club** savings account, the money you've carefully saved all year will transfer into your **Regular Savings** account on **Friday, November 1st, 2024**. If you haven't tried this easy way to save for the holidays, open your Christmas Club account today in your mobile app! From there, you can even set up an **automatic transfer** to build up this account.

[Learn More](#)

## Youth Advisory Board

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Do you know anyone between the ages of 16-25 eager to rack up some community service hours? Trax Credit Union is looking for volunteers to join our Youth Advisory Board. The Youth Advisory Board is a group of young influencers who share their unique insights and ideas to help transform the Trax banking experience. Are you ready to join? Apply using the link below!

[Apply Here!](#)

[Wait, You Offer That?](#)

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## IRA Money Market Account

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.

Learn  
More

## Business Partner Spotlight

**LaSalle Tech**  
Career Education



**LaSalle Tech**

For over 42 years, LaSalle Tech Career Education has helped students take meaningful steps toward their dream careers. From hands-on training in cutting-edge skills to industry-standard certifications, LaSalle Tech is known for its commitment to helping students achieve success. Our mission reflects our dedication: *LaSalle Tech provides world-class occupational programs to support successful career paths. We aim for excellence, value diversity, and prioritize our students' satisfaction.* This philosophy guides every program we offer, helping our graduates not only find jobs, but build fulfilling careers.

From technical expertise to client-readiness, LaSalle Tech's programs offer a well-rounded foundation for success. Our courses include Barbering, Cosmetology, Full Specialist, Esthetician, Manicuring, and Medical Assisting. Each program combines practical skill-building with real-world knowledge to ensure students leave confident in their abilities.

With a longstanding reputation for excellence and a passion for student success, LaSalle Tech Career Education is proud to support everyone who walks through our doors. We invite prospective students to visit us at [www.lasalletech.edu](http://www.lasalletech.edu) and see our dedication to learning, growth, and future careers firsthand.

# Membership Matters



*"I think you guys are great!"*

**-Michael**

***Hi, Michael!***

*"We appreciate you taking the time to share your feedback. Our goal is to provide authentic, trustworthy, and helpful financial advice along your journey. Thank you for choosing Trax."*

**-Your Board of Directors**

**Trax Credit Union**

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

**[traxcu.com](http://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 \$2,000 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.*

**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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