



Next Stop: Cash Central

Now is the perfect time to upgrade your ride or refinance your current vehicle! Whether you're eyeing a new car, boat, or motorcycle, this special offer has you covered.

When you finance a vehicle before **January 31, 2025**, you could receive up to **\$600 cash back***—**PLUS**, enjoy the added benefit of **no payments for the first 90 days!** Click the link below to apply or to learn more!

[Learn More!](#)

HeArt of the Holiday Card Contest

Congratulations to our first and second place winners!

Thank you to everyone who participated – your talent is truly incredible! Check out our Facebook page below to view all the amazing artwork!



Facebook

Youth Advisory Board

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!](#)



Looking for reliable insurance options designed to be simple?

This offer is made available to credit union members

Different life stages mean different responsibilities. As those commitments grow and change, make sure your insurance is keeping up right along with them.

Let TruStage™ help protect you, your loved ones and the life you've built. We make insurance simple and straightforward, with the service and support you deserve. We're here to help you every step of the way.

Brought to you by your credit union. TruStage is founded on more than 80 years of helping to protect credit unions and their members, we've built our reputation on exceptional value, service and a commitment to serve members like you.

Call us today for a free insurance review.

Call toll-free 1.855.612.7909 or visit www.trustage.com/member

Weekdays 7am–9pm, Saturday 8am–4pm CT

TruStage™ Life Insurance is issued by CMFG Life Insurance Company, MEMBERS Life Insurance Company, and other leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. All guarantees are based on the claims-paying ability of the insurer. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. © TruStage

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Wait, You Offer That?

Life Insurance

Through a trusted partnership with The Family Security Plan®, Trax helps connect members and their families with insurance benefits that fit their lifestyle and budget. Click below for more details.

[Learn More](#)

Business Partner Spotlight



EMBASSY SUITES

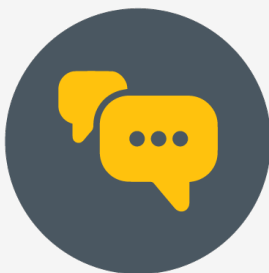
Embassy Suites

The Embassy Suites hotel chain was founded in 1983 by Hervey Feldman and Mike Rose. Feldman was the president and CEO of

Embassy Suites until 1990, after which he served as executive chairman until 1992. The first Embassy Suites hotel opened in 1984 in Overland Park, Kansas. Since then they have received several awards and have been named one of "the Best Companies for Customer Service".

Embassy Suites has been a partner of Trax Credit Union for 15 years. Through this relationship, we've been providing our products and services to their employees with consistency and passion. We're always looking to assist in every way possible if and when needed! Check out Embassy Suites [here](#).

Membership Matters



"The emails that come contain good information."

-Adriane

Hi, Adriane!

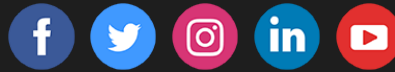
"We are happy to hear that you find our emails to be helpful. We know that you likely receive many emails each day, so thank you for taking the time to review ours. We hope to continue providing the information our members need and want!"

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



**All loans subject to approval based upon creditworthiness, collateral, and Trax membership eligibility. Offer subject to change without notice. Offers not available on current Trax loans. MidPrime and First-Time Buyer programs are not eligible for the 90 days of no payments. Offer begins December 1st, 2024, and may be withdrawn at any time. Interest will continue to accrue through the 90-day deferred payment period. Cash back bonus is available for all auto, boat, and motorcycle loan closures not currently financed with Trax. Up to \$600 cash back bonus is payable 60 days after loan funding. Minimum loan amount to qualify is \$15,000. Members will receive \$200 cash back on qualifying collateral up to \$24,999; \$400 cash back on qualifying collateral up to \$49,999; and \$600 cash back on qualifying collateral \$50,000 or more. Qualifying collateral is all auto, boat, and motorcycle loans. Bonus is considered dividends and will be reported on IRS Form 1099-INT. Consult your tax advisor with any questions.*

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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