



All Aboard the *Fast Track* to Cash!

Don't miss your chance to upgrade your ride or refinance now! Whether it's a new car, boat, or motorcycle you're after, this exclusive offer is perfect for you. Act fast—time's running out!

Finance by January 31, 2025, and you could get up to **\$600 cash back***—PLUS, enjoy **no payments for the first 90 days!** Click the link below to apply!

**Apply
Now!**

Open Your 2025 Christmas Club NOW!

Sit back and watch your savings grow with a Trax Christmas Club account! Set up automatic transfers from your paycheck and let your money build up! Open online in 3 easy steps:

1. Login to Online Banking and choose "Open Suffix"
2. Select "Christmas Club"
3. Deposit at least \$5 to get started!

Open
Now!

90th Annual Shareholder Meeting Notice

Save the Date! Our 90th Annual Shareholder Meeting will take place on **Thursday, May 22nd, 2025**. Meeting details to follow!

Valid petitions require the signatures of 449 members in good standing. Deliver petitions to the attention of the Board Secretary by Friday, April 11th, 2025.

Nominees for the New Year:

- Michele Houseman: Current Board Treasurer & volunteer since 2013
- Jasper "Jay" Brown: Current Board Member & volunteer since 2018



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Credit Union®
rewards



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SAVE BIG TODAY!**

Plus, get a chance to win \$10,000!

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taxservices.lovemycrreditunion.org**



Wait, You Offer That?

Shared Branching

Have you noticed how the big banks seem to have branches all over town? At Trax CU, we appreciate your loyalty, which is why we offer access to over 5,500 credit union branches nationwide. With Shared Branching, you can bank wherever life takes you—whether you're at home, work, or out and about. Click below to find a shared branch near you!

[Find a Shared Branch](#)

Business Partner Spotlight



Duck Donuts

Duck Donuts, located at 821 E. Bloomingdale Ave. in Brandon's Bloomingdale Square Plaza, recently celebrated its one-year anniversary!

The owners, father-and-son duo Jay and Jason Patel, shared, "We are thrilled to have opened the first Duck Donuts in

the Tampa Bay area! Trax has been an excellent partner, providing valuable services to our staff and warmly welcoming our business within the community. Come by and see us soon! We cannot wait to sprinkle happiness with our warm, delicious, made-to-order doughnuts."

Customers can create their doughnuts by choosing from various coatings, toppings, and drizzles or by ordering straight from the menu. The store also offers a viewing area where customers can watch their donuts being freshly made!

For more information, [click here](#). To contact Duck Donuts in Brandon, call 813-315-9661.

Membership Matters



"I am happy with the service at Trax."

-Mary

Hi, Mary!

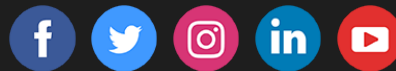
"We are excited to hear that you are happy with the services offered at Trax. Our goal is to offer innovative solutions to our member's financial lives. Thank you for choosing to bank with us, we are lucky to have you!"

-Your Board of Directors

Trax Credit Union

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

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**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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