



Wealth Management Services

No matter where you are on your retirement journey, our wealth management and retirement planning services are tailored to support you in reaching your financial objectives.

Regional Director Richard Chrzanowski, MSFS, RFC, CFS works with you to create a personalized financial plan that aligns with both your needs and budget. Some services include retirement planning, DROP program guidance, IRA, 401(K), 403(B) and estate planning, college fund planning and insurance offerings*. For more information on programs and services, visit the link below.

[Learn More!](#)



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Tax Time Reminders

Please note that tax refund checks and electronic deposits will only be accepted if they are made payable to an account holder. Checks and deposits addressed to a non-member will not be accepted and may be returned to the Internal Revenue Service.

If you have an IRA with the Credit Union, please remember that you are limited to one IRA rollover in a 12-month period per social security number on all IRAs. We will furnish the year-end balance of your IRA account (also known as the Fair Market Value) to the IRS as required.

Visa Fraud Alert

Visa has identified a new scam where fraudsters lure victims on social media with offers to receive products at discounted prices from well-known retailers. The scam begins with

social media posts urging individuals to fill out a survey to purchase a product. When victims complete the survey, they are prompted to provide payment information, which is then used to charge their account for the product and for recurring payments by an unrelated merchant.

It is always recommended to take several actions to mitigate threats like these including:

1. Monitor authorizations in real time to detect unusual account activity.
2. Closely track transaction amounts and unusual behaviors.
3. Watch for high-dollar transactions on newly opened credit lines, especially when the credit limit is quickly reached or exceeded.
4. Report any identified scam activity promptly.

Check out the link below for other common banking scams.

[Click Here](#)

Wait, You Offer That?

Mobile Wallet

Mobile Wallet allows you to add your Trax debit/credit card to your mobile device. This means you can pay without swiping or inserting your card! Our cards can be added to Apple Pay, Android Pay, and Samsung Pay.

Simply open the app on your phone, select your Trax card, and hold your mobile device near the payment terminal! Your actual card number is never shared with the terminal, which means Mobile Wallets are always safe and secure.

[Learn More](#)

Business Partner Spotlight

**Direct Auto
Insurance**



Direct Auto Insurance** is committed to providing affordable, customer-focused solutions in our communities. We specialize in offering

affordable auto insurance, helping customers find the coverage they need at a price they can afford. With several locations, our shared goal at Direct Auto is to be there for the communities, especially during unexpected situations. [Click here](#) for more information!

Membership Matters



"The credit union has been very helpful in so many ways. I enjoy the fact that I know my money is safe. Everyone is so helpful whenever I need assistance."

-Monty

Hi, Monty!

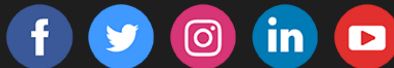
"It is wonderful to hear that you feel confident in the safety of your funds. Ensuring the security of your money is our top priority, and we are committed to maintaining a safe and trustworthy environment for all our members. Your trust and satisfaction mean a lot!"

-Your Board of Directors

Trax Credit Union

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