



A brighter
future is on the
HORIZON

Transform your backyard into the ultimate entertainment space! Whether you're dreaming of a new pool, a summer kitchen, or a screened-in porch, your home's potential is within reach when you tap into its equity.

Take advantage of our special offer! Apply for a HELOC now through May 31st and enjoy an introductory rate of **5.99% APR* for the first 6 months**. Current variable rate thereafter of 7.50% APR. Click below to learn more and apply!

[Apply Now!](#)

Annual Meeting Reminder

The Trax Annual Meeting will be held on **Thursday, May 22nd, 2025**, at 5:30 PM EST. The meeting will include highlights of the 2024 year.

Please don't forget to save the date!

[Visit the Site](#)

Shared Branching - New IDCheck Feature

IDCheck is a new feature that helps protect credit union members by authenticating their identity via their smart devices when accessing their account at a shared branch location while minimizing the risk of potential fraud.

Effective **May 1, 2025**, Shared Branching users will be required to preload their state-issued driver's ID into this application before visiting a participating Shared Branch location.

What IDCheck Does:

- Asks members to share a photo of their ID and a selfie.
- Uses artificial intelligence and biometric data to verify the ID and the member in real time.
- Gives members a one-time passcode to share with a teller to confirm their identity. Alternatively, the member may pre-authenticate their identification before going into a shared branch location. They may also save their validation for future visits.

[Learn
More](#)

Tel-R Connect Phone Service

Effective **July 1, 2025**, we will be discontinuing our Tel-R Connect phone service. We've made the decision to retire this service in order to prioritize your security, provide enhanced alternatives, and deliver an overall more efficient and secure experience for our members.

In place of Tel-R Connect, we encourage you to explore alternate services that may better suit your needs, such as 24/7 mobile or online banking at TraxCU.com, or by reaching out to our Call Center for general inquiries and assistance at **(813) 800-8729**. Click below for more information about online and mobile banking options.

[More Information](#)

Wait, You Offer That?

Digital Banking

With Trax, you've got 24/7 access to your account anytime, anywhere—whether on your phone or online. It's secure, easy to use, and ready to go whenever you are!

Here's what you can do:

- View your eStatements
- See your account balances and transaction history
- Move money between accounts (one-time or recurring transfers)
- Make loan payments
- Pay your bills
- And so much more!

**Learn
More**

Business Partner Spotlight



Faith Christian Academy

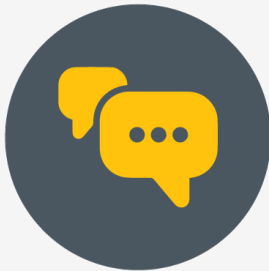
Faith Christian Academy of Plant City (FCA) is dedicated to providing a high-quality, Christ-centered education

accessible to all families. Our mission is to equip students with the knowledge, skills, and character they need to excel academically and grow spiritually. Through affordable tuition, scholarship opportunities, and flexible payment plans, we ensure families can invest in their child's future without financial strain. FCA offers a variety of extracurricular programs, including athletics, fine arts, and student leadership. Our sports teams, archery program, and student council help students develop teamwork, discipline, and leadership skills. Through service projects and community outreach, students put their faith into action.

Our experienced and passionate teachers serve as mentors who invest in their students' success and

spiritual growth. Committed to excellence and ongoing professional development, our faculty creates a nurturing environment where students feel valued and inspired. Click [here](#) to enroll today!

Membership Matters



"You all have helped me so much with my loans and always answer my questions whenever I have one."

-James

Hi, James!

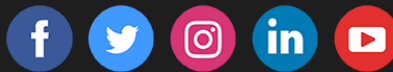
"We're delighted to hear that we've been able to assist you with your loans and address your questions. Our goal is to foster an environment where our members feel comfortable reaching out, and we're dedicated to providing continuous support. Your satisfaction is very important to us!"

-Your Board of Directors

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



**Annual Percentage Rate (APR) of 5.99% will apply between (03/17/2025-11/30/2025). After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%. Variable rate after promotional period as of 3/17/2025 is 7.50% APR. Member pays no closing costs assuming an automated value of home or drive-by appraisal is used. If full appraisal requested, Trax Federal Credit Union will not cover the expense. Membership eligibility required. Subject to credit approval. Minimum advance of \$5,000 required. Existing Trax loans may be eligible, but subject to additional fees including modification and/or closing costs. For further information regarding this offer, please contact us at 813-800-TRAX (8729). Offer expires 05/31/2025. Offer subject to change at any time.*

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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