



Give Yourself Some **Credit**

HOME EQUITY LINE OF CREDIT

Home values are still high, so why not borrow from yourself!

Updating your kitchen? Building a new deck? Sending kids to college? Find cash for whatever you need with a **Home Equity Line of Credit (HELOC)**.

For a limited time, Trax is offering a **6-month intro rate of 5.99% APR***, so you can afford to "give yourself some credit!"

But don't procrastinate, this offer expires May 31, 2023!

Apply
Today!

Shared Branching

Ever notice that large banks have branches all over town? Trax CU appreciates that you love banking with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you can find a branch wherever you live, work, or play.

[Find a Branch](#)

April Focus Group

Do you bank at our South Lakeland Office? We value your input and are looking for 8 members from the Lakeland area to provide feedback in a Focus Group setting. The Focus Group will be held on April 12th, 5:30 PM at our South Lakeland Office. We will accept the first 8 registrations, so RSVP today!

[RSVP Now!](#)

Wait, You Offer That?

Credit Builder Loan

We get it; life happens. Sometimes that means your credit score needs some tender love and care. Whether you need to start your credit, improve your credit, or jump-start your savings – the **Credit Builder Loan** from Trax is designed for you.

- No minimum credit score required**
- No down payment required
- Loan Amounts ranging from \$500 - \$2,000
- Flexible repayment terms ranging from 6-24 months
- No pre-payment penalties
- Reported to all 3 credit bureaus
- Fixed Rate of 8.99% APR**

[Learn More](#)

Business Partner Spotlight



SteriPack was founded over 25 years ago in Ireland and is 100% focused on contract manufacturing services

for medical devices and contract packaging services for the pharmaceutical industry. SteriPack was born from a desire to do it better: Better customer focus, better lead times, better manufacturing processes, better quality control, and most importantly a better approach to solving customer problems.

SteriPack's partnership with Trax began in 2022. The benefit of credit union membership is now available to all SteriPack employees and their families. Trax is proud to be a financial resource and provide quality products to existing and future employees of SteriPack.

Membership Matters



"I have been with Trax Credit Union for a long time and they are the best! I will not go to another Credit Union. I will always be a Trax Credit Union member for the rest of my life."

-Marion

Hi Marion,

"We are proud to be your financial partner for life! Our promise is to always provide you with products and services that make your life easier. We appreciate your loyalty and look forward to serving you in the future!

-Your Board of Directors

*Annual Percentage Rate (APR) of 5.99% will apply between 3/06/2023 - 11/30/2023. After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%. Member pays no closing costs assuming an automated value of home or drive-by appraisal is used. If full appraisal is requested, Trax Federal Credit Union will not cover the expense. Minimum advance of \$5,000 required. Membership eligibility required. Subject to credit approval. 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 05/31/2023.

**Annual Percentage Rate (APR) is fixed for the duration of the loan. Subject to debt-to-income requirements. Other restrictions may apply. Membership Eligibility required. Rates are subject to change without notice. Payment example: For a \$2,000 loan with a 24-month term, payment would be \$91.36.

Trax Credit Union

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