




Your home value is **#trending**

Home value| 

-  Home values are on the **rise** – Search
-  Home equity is higher than **ever**
-  Home ownership **pays off**

YOUR HOME VALUE IS HOTTER THAN EVER!

Find the funds you need for home improvements, college tuition, or anything else with a **Home Equity Line of Credit (HELOC) from Trax.**

Everyone's talking about it - don't miss out! **Apply for a HELOC today!**

[Apply Now!](#)

Open Your 2024 Christmas Club NOW!

Join thousands of members who already take advantage of the **Trax Christmas Club!** Don't stress about the holidays – start saving early and schedule an automatic transfer from your paycheck. Out of sight – out of mind! For less than \$20 per week, you could have over \$1,000 saved this time next year!

Open online in 3 easy steps!

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

Open
Now!

HeART of the Holiday Card Contest Winner



We're thrilled to congratulate **Kinsey Piroutek**, a 7th grader at Bell Creek Academy, for claiming the first-place position in the **HeART of the Holiday Card Contest**. Kinsey has always enjoyed art but truly fell in love with drawing as a 4th grader at Bevis

Elementary. Since then, she has dedicated countless hours filling up sketchbooks with a variety of cartoon characters and portraits of friends. Outside of her artistic pursuits, Kinsey has spent the last three years swimming with the Tampa Bay Aquatic Club and enjoys spending time with her nine animals and hanging out with friends. **Kinsey's winning artwork will be featured on our official holiday card.**

Wait, You Offer That?

Wealth Management Services from Money Concepts

Whether you are quickly approaching retirement or have years until retirement, our wealth management and retirement planning services will help you meet your financial goals at every stage of your life.

Regional Director Richard Chrzanowski, MSFS, RFC, CFS works individually with you to build a financial plan that fits your needs and your wallet. 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 Wealth Management Site.

Learn
More

Business Partner Spotlight

Your PIE **Pizza Brews Gelato**

Your Pie uses hand-tossed dough, all fresh ingredients, homemade sauces, and salad dressings, and offers vegan, vegetarian, and gluten-free pizzas in addition to its traditional pizzas and pastas. All menu items are inspired by family recipes from the Italian island of Ischia. The store also offers craft beer, wine, and Italian-style gelato pairings designed to perfectly complement guests' custom pizza creations.

We were initially drawn to **Your Pie** because the build-your-own pizza model piqued our interest. We were impressed with the leadership and found that their values and their mission aligned well with our own. We love what they stand for, with a strong focus on serving the community and providing a family-friendly environment. We want to be the go-to family restaurant where every family member, no matter what age, can enjoy a good meal together with no need to compromise or sacrifice.

We are enjoying our partnership with Trax Credit Union! **Your Pie** Brandon is located at 125 E. Bloomingdale Ave, Brandon, FL 33511, and can be reached at: (813) 502-6354. For more information, visit www.yourpie.com.

Membership Matters

"I am glad that I made the decision to bank with Trax."



-Kaila

Hi Kaila!

"We are ecstatic that you decided to bank with Trax! We are here to help you achieve your financial goals and help turn dreams into reality."

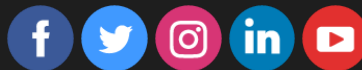
-Your Board of Directors

*All Securities Offered Through Money Concepts Capital Corp. | Member FINRA / SIPC Money Concepts Advisory Service is a Registered Investment Advisor with the SEC All Non Securities and Non Advisory Products through Money Concepts International, Inc. Not FDIC/NCUA Insured - may lose value - No bank or credit union guarantee.

Trax Credit Union

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

traxcu.com | 888.530.TRAX | 813.800.TRAX



 [Join Our Mailing List](#)



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.

