



## **Embark on a journey towards financial empowerment!**

Whether you're on the brink of retirement or still paving your path, our cutting-edge wealth management and retirement planning services are designed to elevate your financial journey at every life stage.

Meet our stellar Regional Director, Richard Chrzanowski, MSFS, RFC, CFS, your trusted partner in financial success. Richard tailors personalized financial plans to suit your unique needs and budget, ensuring a roadmap to prosperity.\*

Discover a Range of Services Tailored Just for You:

- Retirement Planning: Craft a future that matches your dreams.
- DROP Program Guidance: Navigate retirement transition seamlessly.
- IRA, 401(K), 403(B): Optimize your investment strategy.
- Estate Planning: Secure your legacy with strategic planning.
- College Fund Planning: Invest in your loved one's education.
- Insurance Offerings: Protect what matters most.

Ready to embark on a journey towards financial

empowerment? Schedule an appointment **NOW**. Or visit our Wealth Management site now for more details and take the first step towards a prosperous tomorrow!

Learn  
More

## Let's Celebrate 5 Stars!



Trax Credit Union continues to be a **5-star rated Credit Union**, according to independently operated BauerFinancial. Bauer uses the same strict barometer to rate all banks and all credit unions and makes those ratings available to all people — for free — on its website, [www.bauerfinancial.com](http://www.bauerfinancial.com). The **5-star rating** is the highest rating

available by Bauer and identifies **Trax as a "Superior" institution.**

## Tax Time Reminders

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



Love My  
Credit Union®  
rewards



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SAVE BIG TODAY!**

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

**SCAN CODE TO GET DISCOUNT OR VISIT  
[taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)**



ANNUAL

# Shareholder Meeting

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## 89th Annual Shareholder Meeting Notice

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**Save the Date!** Our 89th Annual Shareholder Meeting will take place on **Thursday, May 23rd, 2024** Meeting details to follow!

Valid petitions require the signatures of 451 members in good standing. Deliver petitions to the attention of the Board Secretary by **Friday, April 12th, 2024.**

## Nominees for the new year:

- Tim McCorkle: Current Board Chairman & volunteer since 2012
  - Lisa Carrier: Current Secretary & volunteer since 2014
  - RoseMary Myers: Current Assistant Secretary & volunteer since 2014
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## Wait, You Offer That?

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### Shared Branching

Ever notice that the 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've got branches wherever you live, work, or play. Click below to find the nearest shared branch.

[Find a Shared Branch](#)

## Business Partner Spotlight

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*Baja Solar*



**Baja Solar** is a family-owned business, committed to delivering personalized solar energy solutions with a touch of

family warmth and care. We specialize in roof and ground-mounted solar systems, home battery backup, roofing, and A/C replacement, ensuring our customers receive top-notch services at competitive prices. Our approach is to guide you through each step of the process, from consultation to operation, with transparency and no hidden costs. We pride ourselves on our trustworthiness and the quality of our products. As a family-operated company, we understand the importance of reducing energy expenses and are dedicated to achieving this from the first month of

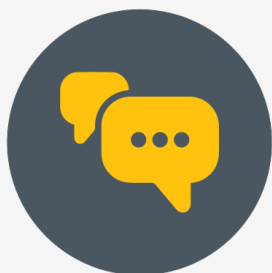


your solar system installation.

We have been a partner company with Trax Credit Union since March of 2023, our aligned core values have strengthened not only our business but have given us a solid financial institution we can trust and continue our financial journey with.

For more information, visit our website: [baja-solar.com](http://baja-solar.com).

## Membership Matters



*"I believe the Credit Union is doing a great job. That's why I have been with them for over 30 years."*

**-Jerry**

***Hi Jerry!***

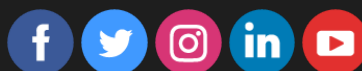
*"We can't thank you enough for trusting Trax with your finances for the last 30 years, and looking forward to the next 30 years together!"*

**-Your Board of Directors**

**Trax Credit Union**

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

[traxcu.com](http://traxcu.com) | 888.530.TRAX | 813.800.TRAX



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