

EARN UP TO \$1,500

(Promotional Offer - Terms & Disclosures)

Three separate opportunities for eligible new Trax members

\$500
Checking Bonus
Dividend

Up to \$500
In Dividends

\$500
Vehicle Loan
Cash Bonus

The promotional opportunities are separate. A member must satisfy the requirements applicable to each promotional opportunity to receive the associated payout. The maximum advertised value can be achieved by qualifying for all three promotions.

Offer Eligibility

This promotional offer is available only to new Trax members and new checking account holders. The primary member must be at least 18 years old when the membership and Limited Edition Checking Account are opened.

A person is not eligible if the person:

- **currently has a Trax checking account;**
- **closed a Trax checking account on or after January 1, 2026; or**
- **is a Trax employee.**

Trax reserves the right to withhold, deny, or disqualify any promotional payout if a new Limited Edition Checking Account is opened by an existing joint account holder for the purpose of transferring or migrating existing account activity or transaction history to the new account, or if Trax suspects that an account is being opened for the purpose of abusing or exploiting the promotional offer.

1. \$500 Limited Edition Checking Bonus Dividend

Eligible members may receive a \$500 bonus dividend by opening a new Trax membership relationship that includes all of the following:

- **Regular Share Account**
- **Limited Edition Checking Account**
- **Trax debit card**
- **Online Banking**
- **eStatements**

Qualification requirements

Within the first 120 days after account opening, the member must complete ALL of the following during three (3) consecutive statement cycles:

- **Receive at least \$1,000 in aggregate direct deposits during each statement cycle.**
- **Complete at least 10 posted Trax debit card purchase transactions during each statement cycle.**
- **Sign in to Online Banking at least once during each statement cycle.**
- **Be enrolled in eStatements**

Qualifying debit card transactions are posted purchase transactions made with a Trax debit card and posted to the Limited Edition Checking Account. ATM withdrawals and Zelle transactions do not qualify.

The Limited Edition Checking Account has the same fee schedule as Basic Checking. A \$3.95 fee will be charged if the member does not maintain direct deposit of any amount and eStatements.

Payout: The \$500 bonus dividend will be paid within 45 days after all qualifying requirements have been completed.

2. Limited Edition Checking Rate - Up to \$500

The Limited Edition Checking Account may earn a 5.00% Annual Percentage Yield (APY) on balances up to \$10,000 during each statement cycle in which all monthly qualifying requirements are met. A member may earn up to \$500 in additional dividends within 12 months, as compared to the standard dividend yield, by maintaining a \$10,000 balance in the Limited Edition Checking Account and meeting the monthly qualifying requirements.

Monthly qualifying requirements - To earn the 5.00% APY for a statement cycle, the member must complete ALL of the following during that same statement cycle:

- **Receive at least \$1,000 in aggregate direct deposits during the statement cycle.**
- **Complete at least 10 posted Trax debit card purchase transactions during the statement cycle.**
- **Sign in to Online Banking at least once during the statement cycle.**
- **Be enrolled in eStatements**

If all requirements are met during a statement cycle, the account qualifies for the 5.00% APY on balances up to \$10,000 for that statement cycle. If the requirements are not met for a statement cycle, the account will not qualify for the 5.00% APY for that statement cycle.

The 5.00% APY is valid through December 31, 2027, regardless of when the account is opened, unless changed as required by law or account terms.

Dividends are paid monthly and will appear on the member statement.

3. \$500 Vehicle Loan Cash Bonus

Eligible members may receive a \$500 cash bonus when financing a qualifying vehicle loan with Trax Credit Union.

- **Minimum qualifying vehicle loan amount: \$25,000.**
- **The loan must be a new direct loan.**
- **Collateral and underwriting requirements apply.**
- **One cash bonus per membership funded prior to 12/31/2027.**
- **The member must have opened a Regular Share Account, Limited Edition Checking Account, Trax debit card, eStatements, and Online Banking to qualify.**

Payout: The \$500 vehicle loan cash bonus will be paid within 30 days of loan funding.

Account Fees and Other Important Terms

- **This offer may be modified or terminated at any time, subject to applicable law.**
- **Any applicable bonus or dividend will be reported to the IRS as required by law.**