FORM 3

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL

OMB Number: 3235-0104

Estimated average burden
hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Add	Date of Event Requiring Stater Month/Day/Yea 05/24/2005	ment		er Name <b>and</b> Ticker or Trac FINANCIAL CO		F]				
(Last) (First) (Middle) 701 NORTH HAVEN AVENUE				Relationship of Reporting Pers (Check all applicable)     Director		10% Owne	er (M	5. If Amendment, Date of Original Filed (Month/Day/Year)		
SUITE 350					X	Officer (give title below)	Other (spe below)	, O. Ap	ndividual or Joint blicable Line)	/Group Filing (Check
(Street) ONTARIO	CA	91764				EVP Wealth Div. Mgr	./sub. bank		_	y One Reporting Person y More than One erson
(City)	(State)	(Zip)								
Table I - Non-Derivative Securities Beneficially Owned										
1. Title of Security (Instr. 4)					2. Amount of Securities Beneficially Owned (Instr. 4)				4. Nature of Indirect Beneficial Ownership (Instr. 5)	
Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
1. Title of Derivative Security (Instr. 4)			2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securiti Underlying Derivative Security			4. Conversio or Exercise Price of	Form:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
			Date Exercisable	Expiration Date	n Title		Amount or Number of Shares	Derivative Security	Direct (D) or Indirect (I) (Instr. 5)	
Stock Option (right to buy)		05/16/2005	05/16/2015	5	Common stock	10,000	18.7	D		

Explanation of Responses:

R. Scott Racusin

05/24/2005

\*\* Signature of Reporting Person

Date

 $Reminder: Report \ on \ a \ separate \ line \ for \ each \ class \ of \ securities \ beneficially \ owned \ directly \ or \ indirectly.$ 

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 5 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.