



Youth newsletter heading online via Instagram

Our Youth Newsletter is going digital! Well, kind of.

In order to stay current and to interact with our young members where they are, we are moving content designated for those aged 13-and-older to Instagram.



Posts directed specifically to this age group will teach them fundamental but pertinent money saving tips. We'll also promote local, family-friendly events, and — who knows? — maybe post a link to an educational TikTok now and then!

We will still send a paper newsletter including fun crafts, trivia, and early-childhood financial literacy activities to our younger members.

Follow and friend us on our social media channels to be the first to know when our new youth space drops:

- [instagram.com/velocityaustin/](https://www.instagram.com/velocityaustin/)
- [youtube.com/user/VelocityCU](https://www.youtube.com/user/VelocityCU)
- [facebook.com/velocitycu/](https://www.facebook.com/velocitycu/)
- twitter.com/Velocityaustin

HOLIDAY CLOSURES



The holidays are right around the corner! Velocity will be closed on the following days this season:

- Oct. 11: Columbus Day
- Nov. 11: Veterans' Day (observed)
- Nov. 25: Thanksgiving
- Nov. 26: Day after Thanksgiving
- Dec. 24: Christmas Eve
- Dec. 25: Christmas Day
- Dec. 31: New Year's Eve — Close at 5pm
- Jan. 1: New Year's Day

Downtown construction continues; here's how to reach our new branch

Our beautiful, new downtown branch at 12th and Sabine Streets has been fully open for some time (please see inset for our current lobby COVID-19 safety protocols), but other construction in the surrounding area has left some members confused as to how to access our drive-thrus and even the branch itself.

Currently, the only way to reach the facility is to enter Sabine Street from 11th Street. You'll find the branch and drive-thru entrance down the block on your right.

After you've conducted your business in our lobby, just exit the same way you came in. If you've made transactions at our drive-thru, ATMs or VelocityLIVE ITMs, continue forward and exit onto 12th Street.

For your safety and the safety



COVID-19 SAFETY INFORMATION: In an effort to keep staff healthy and lobbies open, face masks must be worn in branch lobbies and 6 feet of social distance must be maintained. If no mask, please use drive-thrus. Visitors may be subject to screening questions. Thank you for your cooperation.

of others, please do not attempt to enter the branch parking lot via 12th Street — that area is exit-only

for our drive-thru customers. Until the construction clears up, we hope that clears things up!

home equity loans

New, lower rates and no closing costs!*

Over the years, you've built equity into your home by paying down your mortgage while its value has increased. Put that hidden cash to use with a **Velocity Home Equity Loan**. Use the funds for almost anything — education expenses, bill consolidation, major appliance purchases, etc. Interest paid on a home equity loan is often tax deductible (please consult your tax expert). Get fast approval, no closing costs*, and rates as low as 2.74% APR**.

RATES AS LOW AS

2.74%
APR**

APPLY AT
VELOCITYCU
.COM



*For loans up to \$150,000 **Loan rates discounted .25% with Member Rewards. Your annual percentage rate (APR) will be based on your individual credit rating score that is obtained from a credit reporting agency. Your interest rate, term and payment will be determined when we process your loan application. Rates and terms are subject to change without notice.

THE HOUSE THAT CREDIT UNIONS BUILT



Recently, Velocity's Carol Cain, CEO Debbie Mitchell, and Nico Ramsey joined employees of other Austin-area Credit Unions to meet single mom, Crystal, and to help begin building the new home where she will raise her children Justin, 10, and Bailey, 9. The annual "House that Credit Unions Built" campaign is coordinated by Austin Habitat for Humanity with Velocity and our other local credit union partners.

CARD BENEFITS

Are you aware of these benefits of your Velocity Mastercard™ debit card?

Every Velocity checking account comes with a complimentary **Velocity Mastercard™ Debit Card**. But not every member is aware of all of the features and benefits that come with being a cardholder.

Here are a few great perks and options to get you started:

Velocity CardLock

Security is always a concern and we take it seriously.

Our free **Velocity CardLock app** puts the power to manage and secure your cards in the palm of your hand.

Easy, on-the-go features include the ability to:

- View recent and pending transactions
- View account details
- Report your card lost or stolen
- Set alerts and controls
- Set travel notifications
- And more!



Earn Rewards points with specific transactions

Your debit card rewards are better than ever! You'll earn points as you use your card for "signature" or non-PIN transactions, whether at the retailer or online. Earn one point for every \$3 purchase and redeem those points for dining, merchandise, gift cards, travel, etc. — even points-to-cash!

All this for a low, \$20 annual fee.

More info:

velocitycu.com/card-rewards
velocitycu.com/card-lock

RETIREMENT & INVESTMENT SERVICES

Need a life insurance checkup?

September was **Life insurance awareness month**. It's okay if you missed it — it's never too late to consider this safeguard as a vital component of your financial life. And though it's one product that — sooner or later — is useful to all of us, most people don't give it the attention it deserves.

The subject can be intimidating and even uncomfortable to research, leaving many of us to wonder:

- Do I need life insurance?
- How much and what type of life insurance is best for me?
- When is the best time to purchase life insurance?
- What are some of the additional benefits of life insurance?
- Do I know someone who needs long-term care assistance?

Perhaps it's time for an insurance checkup! **Kent Johnson** can help you navigate this touchy topic. Contact him today!

Meet Kent Johnson

Have questions about the market and how it can affect your investment strategy?

Meet **Kent Johnson**, LUTCF, CFS* financial advisor located at Velocity Credit Union, who can help you make choices during this unique and challenging time.

Kent is a licensed professional, trained to objectively analyze your investment needs and help you take control of your future with a customized financial plan.

Arrange for your complimentary visit with Kent today.

Email: kent.johnson@velocitycu.com

Phone: 512.469.7091



Kent Johnson

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

CENTRAL TEXAS FOOD BANK

While we are seeing glimpses of normalcy, the reality is that so many central Texans are still struggling with necessities including putting food on the table.

Throughout September, Velocity accepted donations to the Central Texas Food Bank through online banking.

With the help of you — our generous members — we are

donating more than \$2,500 to the Central Texas Food Bank.

Thank you all for continuing to support this amazing organization during this unusual time!



Velocity accepting nominations for open Board of Directors seats

The Velocity Nominating Committee will select qualified nominees to fill two positions on the Velocity Board of Directors.

If you are interested in being considered for a position, please view the procedures and

download the required application forms at velocitycu.com/board. Completed forms must be emailed to all.administrative.services@velocitycu.com or returned to **Velocity Credit Union, P.O. Box 1089, Austin, Texas 78767 (attn: Kaitlin Strosser)**

no later than 5 p.m. Friday, Nov. 5.

If you choose to run by petition, you'll be required to go through the Nominating Committee process first. For additional information, call **Kaitlin Strosser** at 512.469.7023.