

ITM UPGRADE

New ITMs in Cedar Park, more coming soon

New **VelocityLIVE ITMs** (Interactive Teller Machines) are ready to use at our Cedar Park branch and coming soon to others.

When we introduced our first ITMs, our lobbies were closed due to the Covid-19 pandemic. The technology allowed drive-thru members to safely perform almost all the transactions they previously had to conduct from inside a branch lobby. Safe social distancing for the win!

A lot has changed since then, but our friendly, personal touch has not. And the convenience of being able to see, talk to, and carry out business with a live person in the drive-thru — rather than parking and entering a lobby — has been a hit with our membership.

Here are some of the things you can do at a **VelocityLIVE ITM**:

- Make withdrawals — and no more \$20 bill limitations.
- Deposit cash or checks
- Transfer funds between accounts
- Make loan payments
- Conduct multiple transactions
- And more!

That's right — **VelocityLIVE**

ITMs will accept and dispense all denominations of paper money. And while they are operated by live tellers during normal drive-thru hours, they function as ATMs all the time. You get to choose between a traditional drive-through or virtual lobby experience.

Convenient and easy to use

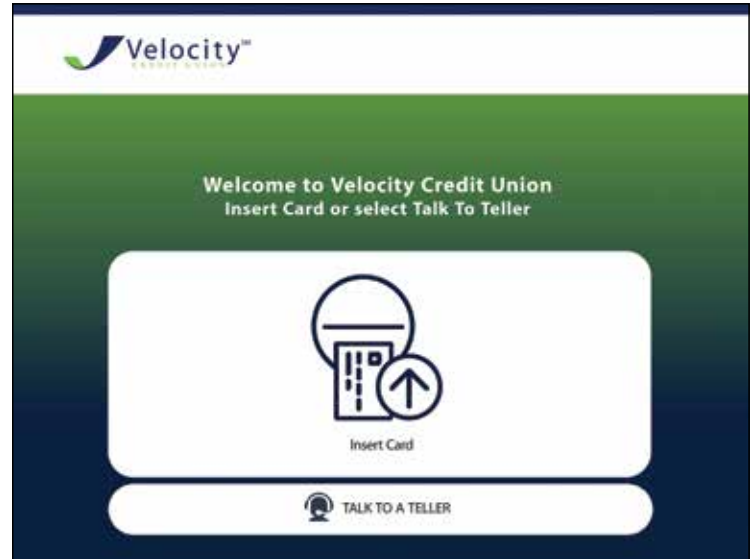
Using a **VelocityLIVE ITM** is easy. Just pull up to the screen and tap the "Talk to a teller" button. A Velocity representative will appear, ready to assist you.

Depending on the transaction, the representative will ask you to insert your Velocity card and enter your PIN, or hold your driver's license or other official ID to the top left of the screen.

Then, just tell us what you need and we'll get you on your way!

Don't feel like talking? A convenient text chat option is available if you would rather keep your conversation private.

VelocityLIVE ITMs are currently available at our downtown Austin and Cedar Park locations, as well as our Quarry Lake HQ lobby, with



more locations coming soon.

For more information, and to view a short video that explains how to conduct transactions with this handy, new technology, visit VelocityCU.com/ITMs.

VelocityLIVE ITMs, shown here in our downtown branch drive-thru, are now available at our Cedar Park branch.



VOLUNTEER OPPORTUNITY

Help us provide cooling relief to neighbors in need

Annual drive distributes fans to older adults and persons with disabilities, pets, and families throughout Central Texas

Hot enough for you?

The extreme temperatures we suffered in June could be just the beginning of a brutal couple of months for our central Texas friends and families.

Family Eldercare is doing its part by purchasing, collecting, and distributing fans to persons without air conditioning and at risk for heat-related illnesses. Velocity is proud to once again sponsor this important effort.

In 1990, when the service organization launched the community-wide event, Family

Eldercare distributed 20 fans. Today, it gives out more than 7,000 fans per year, impacting some 10,000 lives across 13 counties.

The group depends on volunteers, community partnerships, and donations to provide these resources, and this is where all of us come in.

This year's **Summer Fan Drive**

runs through Sept. 15, 2024. The Family Eldercare website lists drop-off event dates and locations. It's easy to help — you can also donate directly by visiting summerfandrive.org.



DOCUMENTS AVAILABLE TO MEMBERS

Upon request, members are entitled to review or receive a copy of the following credit union documents: Balance Sheet & Income Statement, summary of the most recent annual audit, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, and board policies, and Internal Revenue Service Form 990.

VELOCITY IN THE COMMUNITY

Velocity grants scholarships to high school grad members

2024 marks the 31st year that Velocity Credit Union has awarded scholarships to student members in the Austin area who are pursuing higher education.

We presented a total of 11 scholarships to graduating high school seniors and past recipients who are currently in college. This year, the awards totaled \$41,000. Over the life of the program, the credit union has awarded scholarships totaling close to \$500,000.

The following students excelled in their commitment to education and are taking their love of academics to the next level — college! Please join us in celebrating the following Velocity members:

Rhylan Fuqua, who plans to attend Trinity University for Psychology; **Justyne Covarrubias**, attending Texas A&M University at College Station to study Business Administration; **Andrea Kelly**, headed to Prairie View University to study Mar-



Rhylan Fuqua



Justyne Covarrubias



Andrea Kelly



Zane Garza

keting; and **Zane Garza**, attending the University of Texas at Austin to study Geological Sciences.

Velocity's Board of Directors also awards an ongoing scholarship to assist past winners who are continuing their undergrad education. This year, seven scholarships were awarded to previous ongoing scholarship recipients.

"It gets more difficult to choose awardees each year," said Debbie Mitchell, Velocity president and CEO. "The level of academic achievement displayed by the applicants is remarkable.

"We are proud to have them as credit union members and we are happy to be able to support their ongoing academic endeavors."

FRAUD PREVENTION

Alert: Protect your information from scammers

At Velocity, the security and safety of your accounts are our utmost priority. We strive to maintain the highest standards of security to ensure that your banking experience is not only convenient but also protected from potential fraud and scams. In light of recent incidents involving fraudulent activities, we want to take this opportunity to remind you of some important security measures and precautions.

■ Beware of Calls from Velocity Credit Union:

We've learned that members have received calls from individuals claiming to be from Velocity Credit Union, asking for permission to enable online banking sign-in alerts. Velocity will *never* call you to request such sensitive information. If you receive such a call, do not provide any personal or account information and immediately report it to our Contact Center at 512.469.7000

■ **Verification of Test Text Notifications:** If you receive any unexpected text messages claiming to be from Velocity and asking you to verify test notifications, exercise caution. *Do not respond to these*

messages or click on any links provided. Instead, contact our Contact Center immediately to verify the authenticity of the message.

■ **Request for One-Time Passcode:** Velocity will *never* request a one-time passcode sent to you via text message or any other means. If you receive a request asking for this passcode, treat it as suspicious activity and do not share the code with anyone, including individuals claiming to represent Velocity.

■ **Protection of Username and Password:** Your online banking username and password are confidential and should *never* be shared with anyone, including Velocity employees. We will *never* ask you to provide your username or password via phone, email, or any other channel.

■ **Avoid Remote Access Requests:** Be cautious of requests asking you to visit a website where an employee claims they need to remotely access your computer. Velocity Credit Union will *never* make such requests. If you encounter such a situation, refrain from providing access and contact us



LOCK IN SECURITY WITH THE FREE VELOCITY CARDLOCK APP

• Turn your Velocity cards on or off • View account details and transactions in real time as they happen • Report your card lost or stolen, and more!

AVAILABLE AT YOUR PHONE'S APP STORE.

immediately to report the incident.

In addition, we recommend regularly monitoring your account activity (try our free **CardLock app!**), setting up transaction alerts, and updating your contact information with us to ensure timely communication regarding your account security.

If you ever have concerns about the security of your Velocity Credit Union account or suspect any fraudulent activity, please reach out to our dedicated Contact Center team. We are here to assist you and ensure that your experience remains safe and secure.

CENTRAL TEXAS FOOD BANK



Velocity members, employees collect food and funds for Central Texas Food Bank

Velocity employees went above and beyond, sorting and packaging food donations for Central Texas Food Bank on our Volunteer Day in June.

Those items included more than 400 food items donated by Velocity employees during our annual hunger-relief campaign. In addition, Velocity sent the Food Bank \$1,500 from combined Credit Union and member contributions.

Thank you for your help in feeding our central Texas neighbors!

Velocity employees sort and package donations for the Central Texas Food Bank.