

YOUR VELOCITY PARTNER



Nico Ramsey

The beginning of the year brings up new opportunities to grow your business and your wallet! We are excited to enter this new season with you. In this newsletter, we'll help you grow your money, keep up with community events from fellow partners, and feature free services that Velocity can offer to you and your employees!

Nico Ramsey
512.469.7049
Nico.Ramsey@velocitycu.com

Velocity in the community

We are lucky to work with so many organizations throughout the greater Austin area! Here's what some of them are up to. #PeopleHelpingPeople

BLUE SANTA

A Velocity tradition is participating in the Austin Police Department's (APD) Blue Santa toy drive. This year Velocity members raised over \$2,000 in cash donations for the cause! Additionally, Velocity employees had an interdepartmental competition to see who could collect the most toys. On delivery day, Velocity sent several employees out to the greater Austin area to deliver toys to deserving families alongside APD and other volunteers.



AUSTIN POLICE GALA

Velocity was proud to help sponsor another year of the Austin Police Awards Gala! More than 700 police officers, their families and community leaders came together to recognize officers who exhibited valor and bravery in times of peril. The event was held at the ACL Moody Theater.



AIDS WALK AUSTIN

Velocity's longtime partner AIDS Services of Austin (ASA) hosted its 30th annual AIDS Walk. Velocity sponsored the event and worked the registration booth, serving each and every attendee. In 2017, ASA raised the necessary funds for their new Patient-Centered Medical Home, which will provide HIV and primary care services. Congratulations, ASA! Thank you for helping our local community build a healthier future.



RUN WITH THE HEROES

A race that we look forward to each year is "Run with the Heroes"! The race benefits Special Olympics Texas and honors all fallen heroes and their families from the fire, EMS, and police first responder agencies. The event was hosted at Camp Mabry for the second year in a row.



Have an upcoming community or company event? We can help spread the word. Let us know!

Email: marketing@velocitycu.com



Subscribe to our channel for more informative videos and commercials.

youtube.com/velocitycu

FAQ Videos with Nico

Recently, we have been working on answering our members' most frequently asked questions in fun, short, informative videos! The world of banking can be confusing and, as a result, can lead people to make unintended, poor financial decisions.

In these brief videos we cover topics such as, "The difference between Credit Unions and Banks,"

"Credit vs. Credit vs. Credit," and "Balance or Available Balance?" just to name a few. You can find these videos on our company [Facebook](#), [YouTube](#), and [website](#)!

If you would like to embed these videos for your employees/client use, just email marketing@velocitycu.com and we will send you the code!

SHARE WITH YOUR EMPLOYEES

New year, new found money

Look for a new savings account – or open one.

The Federal Reserve raised interest rates on Dec. 13 and plans to raise them three more times in 2018. What might this mean for savings accounts? Savings accounts that have for years offered rock-bottom interest rates (often 1-percent or less) will hopefully go up. You should save money regardless – but this year, you may actually make money doing it.

Do your taxes early.

That's a good idea any year.

Start that college savings account.

Do you have kids? Yes? Are you putting money away for college? No? What are you waiting for? Ever heard of a 529 plan? In a nutshell, it's an education savings plan run by your state, and allows you to put money in tax-free. (Ed. Note: Check with an investment advisor. They know all about it.)

Get control of your credit card debt.

It's no secret, it can be hard to save when you are still trying to pay off last year's shopping spree.

Most financial institutions offer a loan called a consolidation loan. This can be great for many reasons. Most people enjoy the fact that it comes with a set interest rate for the duration of the loan.

Cook more or learn to cook.

Get to know your kitchen, and you'll save money. According to the most recent Bureau of Labor Statistics numbers, the average household spends an average of \$3,008 per year on eating at restaurants, fast food joints and the like. You're going to spend less money the more you eat food from the supermarket, and it will be healthier for you, too.

Hope for the best but plan for the worst.

We have all heard this saying. We never know when an unexpected expense is going to come our way, so plan for it! Put money aside that is used specifically for life's unexpected happenings. By doing this you will alleviate stress and have a peace of mind knowing you're taken care of. Easier said than done but something to think about as you continue through 2018!

SOURCE: MONEY.USNEWS.COM



In your business

Velocity offers a wide variety of free services to make banking easy and enjoyable. We have the privilege of attending new employee orientations (NEO) for several organizations and departments throughout the greater Austin area. We would love to meet your new hires!

As a Velocity partner, we like to provide you and your employees with a customized member experience.

Here are a few perks and services we provide to our partners' employees:

· Financial literacy workshops

· Pathway to build credit

· Totally Free Checking

· Free debit cards & checks

· Direct deposit

· Loans for just about anything

· Bill consolidation

· Free investment planning

· Waived fee on Rewards debit card (\$20 value)

SAVE with these featured deals and promos!

THE VELOCITY MASTERCARD® CREDIT CARD
0% APR intro rate* for first 6 months and no balance transfer fees.

HOME EQUITY LOANS
as low as 3.99% APR*

CERTIFICATE PROMOTIONS THRU MAR. 17, 2018
Traditional IRA Certificate
36-month term
1.81% APY**

\$1,000 minimum required on all certificates

*Subject to credit qualifications.

**APY = Annual Percentage Yield. Elite Reward rates do not apply. Dividends compounded and paid quarterly. Penalty for early withdrawal.