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# SUMMER RECAP

It's that time of the year when we go from being beach bums to serious students. Hopefully, you found a place to keep cool because these past few months have been HOT, HOT, HOT! Be sure to read closely — we've included a prize that could help you keep cool. This newsletter goes over the highlights from the summer and the happenings of your credit union!

## A WORLD OF SAVINGS

### Kids stash cash, win prizes during Youth Savings month

This year's youth savings month was OUT OF THIS WORLD! Well ... almost!

The theme was a "World of Savings," and each Velocity branch team decorated their facility to reflect a different country from around the world.

Youth savers brought in over \$402,000 to Velocity — that's a WORLD OF SAVINGS!

Seven young savers won tickets for fun excursions including **Austin Zoo, Lake Travis Zip Line Adventures, Austin Aquarium, Round Rock Express**, and much more! One lucky saver, **Angelica L.**, deposited more than \$300 at the Slaughter Lane branch and won tickets to **Schilitterbahn!**

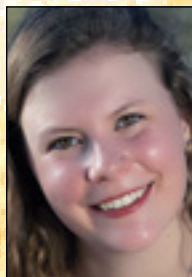
Congratulations to all who saved during the month of April and be ready for next year — Jasper is feeling adventurous!

# Summer Scholars

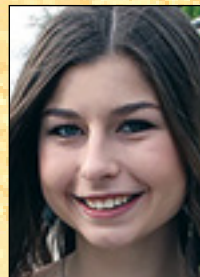
2017 marks the 24th year that Velocity Credit Union has awarded scholarships to students in the Austin area who are pursuing higher education. This year, Velocity award-

ed \$13,250 in scholarships!

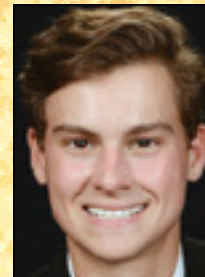
Congratulations to the following Youth Club Members on their exceptional work in high school and best of luck in college!



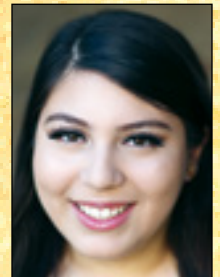
Casey Stiles  
Concordia University; Education



Caitlin Duty  
Texas A&M University; Biology



Dawson Warnken  
Colorado University; Biomedical / Biochemical Engineering



Micaela Rodriguez  
University of Texas; Accounting

Seniors of 2018 — we look forward to seeing your applications.  
Applications go live mid-January!

As you proceed to become a super saver with your Velocity account, it's important that you know the #lingo. These words can mean a lot of things but in the world of #banking these definitions take top priority.

# Learning the #Lingo of #Banking

## BENEFITS

Things that are favorable to the decision-maker

## BUDGET

A plan for managing income, saving and spending

## CHOICES

Decisions made or a course of action taken

## COSTS

Things that are unfavorable to the decision-maker

## GOALS

Things a person plans to achieve in the future

## GOODS

Objects that can satisfy people's wants

## INCOME

Earnings received for work (providing human resources or labor)

## OPPORTUNITY COST

The highest-valued choice that is given up when a decision is made

## PLAN

A process developed in advance of doing something to achieve a goal

## SAVING

Putting aside income or gift money for future use

## SERVICES

Activities that can satisfy people's wants

## WANTS

Desires or wishes that can be satisfied by consuming goods or services

# WORD SEARCH!

Do you have an eye for savings? Prove it! Help Jasper find the words in this word search!

- |          |                  |
|----------|------------------|
| BENEFITS | OPPORTUNITY COST |
| BUDGET   | PLAN             |
| CHOICES  | SAVING           |
| COSTS    | SERVICES         |
| GOALS    | WANTS            |
| GOODS    |                  |
| INCOME   |                  |



O	E	Y	R	G	J	R	Z	F	B	O	I	D	L	V
P	W	Q	X	O	R	P	R	F	N	R	I	M	B	M
P	X	T	Z	A	H	G	Y	G	D	Y	N	T	Z	Z
O	H	B	L	L	D	W	A	N	T	S	C	Q	Q	C
R	N	C	E	S	U	A	Y	X	X	N	O	O	B	U
T	L	B	P	N	I	H	U	Y	O	N	M	B	T	E
U	J	S	L	S	E	C	H	O	I	C	E	S	V	I
N	N	Z	A	F	E	F	O	C	O	S	T	S	G	V
I	C	B	N	Q	N	R	I	K	I	Z	R	Q	C	G
T	F	F	U	G	N	H	V	T	H	O	O	U	S	N
Y	O	H	Z	D	G	B	E	I	S	C	O	V	A	O
C	T	W	D	T	G	O	V	U	C	D	V	V	V	M
O	H	O	J	Y	J	E	O	V	N	E	L	M	I	A
S	M	A	Z	A	T	Y	T	D	V	M	S	X	N	S
T	C	C	P	E	O	G	Y	L	S	B	N	A	G	Z

**You SCREAM. I SCREAM. We all SCREAM for AMY'S ICE CREAM!**

#WDYD this summer? We want to know! **Post a photo to Facebook and tag Velocity Credit Union (@VelocityCU).** We will feature you on the Velocity Facebook page and website. Then, we'll take the names of all who participated and draw random winners for **Amy's Ice Cream** coupons for you and your family. **Good luck!**

