

Letter From Debbie



To our Members,
Happy New Year! I hope this letter finds you all ready for good things in 2010. Personally, I am happy to report that your credit union is very healthy — and I'm optimistic about 2010 and beyond. While 2009 certainly presented its challenges for all of us; we were able to expand our products, improve online banking, offer instant-issue debit cards and continue to offer you the top rate service that you deserve. You can look forward to even more improvements and enhancements in 2010.

Last month, we held Member Appreciation Days in all the branches and it was a great time to get acquainted and re-acquainted with so

many of you. I hope that you were able to make it in to visit, enjoy some refreshments, participate in our TV giveaway and even have your photo taken with Santa. It was a lively and festive time and we are already making plans for next year!

This month marks my one year anniversary as your CEO. Having been a part of Velocity for over 25 years, it's become a second-home to me — and many of our members and employees are like family. I look forward working with you and Velocity Credit Union for many years to come.

Here's to a healthy and successful new year!

Debbie Mitchell

Holiday Loans Available Through January

Rates as low as 6.49% APR

Did you overspend a bit during the Christmas season? Remember, the Velocity Holiday LoanSM is available through Jan. 31, 2010.

Velocity Holiday Loans — with low, fixed rates and set terms — can help get you out of credit card debt. Credit cards usually come with “flexible” payments that are not your friend. You may end up paying 2-3 times more when the interest compounds and the balance never seems to shrink.



From seasonal thrills
to post-Christmas bills

Velocity Holiday LoansSM for the way you live.

velocitycu.com



Velocity offer loans from \$500-\$5,000 with terms up to 36 months. Rates start as low as 6.49% APR with the Member Rewards discount. As always, our loans are subject to credit-granting qualifications and rates are based on the applicant's credit score. Current Velocity loans are not eligible to be refinanced under this promotion. You can apply online, by phone or stop in any branch.

New Upgrades to Online Banking

You may have noticed a few changes when you log into Online Banking. An updated version rolled out in early-December to enhance its functionality.

Some of the upgrades include:

- **Color Schemes:** Members will be able to choose a different color scheme from a dropdown menu under Other Services > Preferences (additional options will be available soon).
- **Start Page:** You can choose what section of Online Banking you land on when you first log in. Want to start on your “Accounts” page? Now you can!

- **Transaction History Sorting & Searching:** Members now have the ability to sort transactions by clicking the column headers. There are also several ways to search through transactions. These features are found under Transaction History, which is available from your Accounts page.

Along with these new features comes a new design to freshen up the look of Online Banking. It is not a total redesign of the site; it still keeps the same interface and layout that our members are familiar with while also updating the look.

Velocity in the Community

Recent Happenings

Members Making a Difference



To help with pre-holiday stocking up, Velocity members and employees once again participated in the Capital Area Food Drive. We are very happy to report that we collected over 904 lbs of food, which will make over 723 meals. We'd love to give a huge thank you to our very generous Velocity family.

Jingle Bell 5k



Team Velocity made a festive appearance at the 24th annual Jingle Bell 5k on December 13. There were oodles of walkers and runners dashing through the Domain, each with jingle bells on their shoes. This unique event benefits Mothers Against Drunk Drivers (MADD).

Paramount Break-A-Leg 5k

Congress Avenue, February 14, 2010



Paramount Break-a-Leg 5k and the Austin Marathon are proud to announce that the fourth annual Paramount 5k, previously referred to as the Arts Run, will take place in conjunction with the Austin Marathon and Half-Marathon. The 5k will continue to support the Paramount & State Theatres. Velocity will be a participant in the event. For more information and to register, visit www.runtex.com and click on "Events."

17th Annual VIVA! Las Vegas

Austin Music Hall, February 20, 2010

Viva 2010 is now Viva Las Vegas - Monte Carlo. This year will embody the class, beauty and excitement of the Riviera, all while raising money for ASA's Capital Area AIDS Legal Project. Tickets available at www.asaustin.org.



2010 Scholarship Applications Being Accepted



In 2010, the Velocity Credit Union Board of Directors is once again proud to offer two \$2,000 scholarships to high school seniors in the Austin area. The Board also offers ongoing scholarships to previous year's winners in the amount of \$750 for each of the succeeding three years of their education. The deadline for all applications is April 30, 2010. Applications are available at any Velocity branch, or on the website at velocitycu.com. For more information regarding rules and qualifications, visit our website or email luis.acuna@velocitycu.com.

Board of Directors Announces Nominations & Annual Meeting

The Nominating Committee has completed its evaluation of potential candidates for positions on the Velocity Board of Directors. This process included interviewing and careful screening of all candidates' qualifications in accordance with the nominating process specified in the Credit Union's bylaws. The individuals shown below have been nominated to fill three positions on the Velocity Board of Directors.



John Chomout

- Retired Sergeant, Austin Police Department
- Velocity Board of Directors (2008 – present)
- Velocity Member (almost) 25 years



Carl Lynch

- Retired Division Manager, City of Austin
- Velocity Board of Directors (1986-1990) and (2001-present)
- Velocity Member for over 30 years



Roger Napier

- Retired Lieutenant, Austin Police Department
- Velocity Board of Directors (1991 – present)
- Velocity Member for over 40 years

The annual meeting is set for April 27, 2010, 12 noon, at Velocity's Main Branch, 610 E. 11th Street, Training Rooms A & B.