

Velocity LoansSM — A Smarter Option

It's October and that means that Halloween is just around the corner. And what's scarier than Halloween? Credit cards. They are more frightening than ever with their sky-rocketing rates and late fees. Make a decision this year to put away the plastic and look into a Velocity Loan or line of credit.



Velocity Loans are offered at low, fixed rates with set terms, so that you know what the payments are and when the loan will be paid off. No "flexible" payments or hidden fees that end up costing way more in the end. Just a good, straightforward loan designed to meet your needs. A little pre-planning on your major purchases can make a big difference in your financial life.

As always, Velocity Loans are subject to approval, but that's what responsible lending is all about — and it's something we've been doing for more than 60 years. Learn more at your neighborhood branch, through the Member Service Center at 512.469.7000 or on our website at www.velocitycu.com.

Board Nominations Being Accepted

The Velocity Nominating Committee for the 2011 Board of Directors 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 obtain an official application and resumé form by going to our website at www.velocitycu.com/board or stop by any Velocity branch during business hours.

Mobile Banking Coming Soon



Freedom and convenience — that's what you get with Velocity's free* mobile banking. Pay bills and transfer funds in a matter of seconds — all from the touch of your phone. Of course, you will need a web-enabled cell phone or PDA but that's it. At press time, it appeared Velocity's mobile banking would be available later this month. Keep an eye out for the launch!

Here is a list of its features:

- Account-to-account transfers
- Loan payments
- Bill Pay
- Account balances and transaction history
- Current rates
- Branch and ATM locator

*This service is free of charge from Velocity; however, data service charges will apply through your wireless carrier.

Achieve Balance



FINANCIAL FITNESS PROGRAM

Balance Financial Fitness Program is a financial education and counseling service that is free to our members. With services including credit report reviews, debt management, identity theft solutions and more, the Balance website has a lot of great educational information.

We encourage all of our members to get acquainted with this free program. To find out more about Balance, [click here](#).

Upcoming Credit Union Holidays

Columbus Day: October 11 Veteran's Day: November 11 Thanksgiving: November 25 - 26
Christmas: December 24 - 25 New Year's Holiday: December 31 - January 1

Helping You with Identity Protection

Shred Day, Monday, November 15, 11 am - 1 pm



Did you know that one person becomes a victim of identity theft every 13 seconds? The Federal Trade Commission estimates that as many as 10 million plus Americans have their identities stolen each year. In conjunction with America Recycles Day, Velocity's own shredding company, Marshall Shredding, will be onsite at the Main branch (610 E. 11th Street) with commercial high volume shredders to provide shredding services for our members. Members can bring up to two file boxes (per household) of personal

identifying documents such as bank statements, receipts or old bills for free, confidential shredding and recycling. What a great way to protect yourself and help the environment!

Questions about the Corporate Credit Union Conservatorship? [Click here](#) for some FAQs or [here](#) for a brief informative video.

Velocity in the Community: Upcoming Events

AIDS Walk Austin, Sunday, October 17

This year marks the 23rd annual AIDS Walk Austin, benefiting AIDS Services of Austin. Join Team Velocity as we walk to honor, remember, and raise funds for this important issue in our community. There are an estimated 6,000 people living with HIV and AIDS in Central Texas, with about 20% of those people unaware of their status. To join or support the team, [click here](#).



Jingle Bell 5K, Sunday, December 12



Join us on Sunday, December 12 for the Jinglebell 5k, benefiting MADD. In addition to the 5k race, there's also a Kids K and a costume contest (for humans AND dogs), so bring the whole family! After the race, be sure to hang around for hot chocolate, pictures with Santa and live music! To register, [click here](#).

Calling All Members



To help with pre-holiday stocking up, Velocity will participate in the Capital Area Food Drive. Look out for the big Capital Area Food Bank boxes in the branches. Items most requested are canned meats like tuna, stew and chili (pop-tops preferred), canned vegetables such as green beans and corn, pasta and pasta sauce, pinto beans, rice, healthy cereal, peanut butter, baby food and baby formula. Items will be collected through early November. With the holidays fast approaching, many residents in our community can benefit from our wonderful members' generosity.

Visit our website's bulletin board for other up-to-date news and information.

