



Letter from the President



Dear Velocity Members,

This September, Velocity Credit Union celebrated a very special milestone in our company's history: 65 years of serving our members in the greater Austin area — and 65 years of being your local banking alternative!

Even after more than six decades, much of what makes Velocity special remains the same: we are still local, we are still member-owned, and we still offer Totally Free Checking (yes, it's still free after all these years!). While we are proud to remain faithful to the original tenets that brought us this far, I am excited to share some upcoming developments that are on the horizon.

In the next few weeks, we will launch our new website, which will feature a new look and an easier-to-manage interface. We are also looking forward to offering remote deposit, which will allow you to deposit checks into your account from virtually anywhere.

Velocity in the Community: Upcoming Events

Shred Day is Back!

Did you know that identity theft is the fastest growing crime in America? This fall, protect yourself from becoming a statistic by participating in Velocity's upcoming **Shred Day**, which will be on **Thursday, Oct. 18 from 11 a.m. to 1 p.m. at Velocity's Main Branch** (610 East 11th St.)

Members can bring up to two file boxes of appropriate documents for confidential shredding.



AIDS Walk benefitting ASA



Velocity peeps and pets alike will help raise HIV/AIDS awareness and funds this year by participating in the **2012 AIDS Walk on Sunday, Oct. 21**. The walk, which benefits **AIDS Services of Austin**, begins and ends at **Austin City Hall Plaza**, is 3.1 miles and takes less than an hour to complete. For more information, please visit www.asaustin.org.

Run with the Heroes 5k

Velocity was proud to participate in this year's **Run with the Heroes 5k**. The event honored fallen **APD Officer Jaime Padron**, who was killed in the line of duty on April 6. It also brought local communities together with first responders to honor fallen heroes of emergency services and to show support for their families.

As with every year, Austin police officers worked alongside **Special Olympics Texas** and the **Law Enforcement Torch Run**. Proceeds went to the Special Olympics Texas' athletes and their goals!

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: **Velocity Credit Union, P.O. Box 1089, Austin, TX, 78767; 512.469.7000; msc@velocitycu.com**. This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at: **914 East Anderson Ln., Austin, TX, 78752-1699; 512.837.9236; www.cud.texas.gov**.

Documents Available to Members

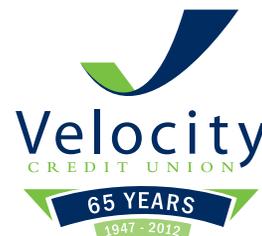
Upon request, members are entitled to review or receive a copy of the following credit union documents: Balance Sheet & Income Statement, Summary of the most recent annual audit, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, and board policies, and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

Lastly, we will begin the new year by once again offering our own credit card program, which is slated to begin in the first quarter.

As 2012 winds to an end, we excitedly anticipate these upcoming changes, but will also continue to remain committed to the ideals of the credit union movement that created us in 1947— all while continuing to provide you with professional, friendly and outstanding personalized service.

I thank you for entrusting us with helping you achieve your financial goals and look forward to continuing to serve you and celebrating many anniversaries to come.

All the best,
Debbie Mitchell
President/CEO



Swipe-Stakes Winners!

The summer season has come to a close, and with it so will **Velocity's Sizzlin' Summer Swipe-Stakes**. Congratulations are in order for our \$100 prize winners so far: **Dorothy P., Jeffrey A., Leigh S., and Sara Z., and Sarah R.**



Jeffrey A.



Leigh S.

Upcoming Holiday Closures

In observation of holidays, Velocity Credit Union will be closed on the following dates:

Monday, Oct. 8: Columbus Day
Thursday, Nov. 22 - Friday, Nov. 23: Thanksgiving
Monday, Dec. 24, Christmas Eve: close at 1 p.m.
Tuesday, Dec. 25: Christmas Day
Monday, Dec. 31, New Year's Eve: close at 1 p.m.
Tuesday, Jan. 1: New Year's Day



Accepting Board Nominations

The Velocity Nominating Committee for the **2013 Board of Directors** will select qualified nominees to fill three positions on the Velocity Board of Directors.

If you are interested in being considered for a position, please obtain an official application and resume form by going to our website at **www.velocitycu.com/board** or stop by any Velocity branch during business hours. Please submit your completed forms along with a **3"x3" photo of yourself** to Velocity (attn: Amanda) **no later than Friday, Nov. 9**. If you choose to run by petition, you'll be required to go through the Nominating Committee process first. For additional information, call **Edith Martinez** at **512.469.7000**.

Beginning Nov. 1, Velocity will no longer offer Vigo wire transfer services. We will continue to offer standard international wire transfers.