



Q&A

Survey says: We've got answers for you

The results of our survey are in. Each year, one simple question — “How are we doing?” — is posted on our website and mailed to a random sampling of members. While we're pleased to see that the vast majority of members are happy with Velocity, we always receive comments and questions about specific issues. Here are some responses that might be helpful to you.

“I’m having problems logging into the new online banking.”

Whether you're a current or new mobile or on-line banking user, our Quick Start Guide for New Online Banking, located online at velocitycu.com should be very helpful.

Turned down for a loan? Your credit score could be the culprit. We've got some tips for repairing it.



If you still have problems, our friendly Contact Center staff is available to help. You can chat with them on our website or call 512.469.7000.

“How do I transfer money from other financial institutions?”

As part of our new online banking, members can now transfer funds to and from their accounts at other financial institutions with no fee. Just log into our website or smartphone app and add the required external account information under the **Transactions** tab.

After the external account is verified (this can take a few days), you can transfer funds to and from these accounts by choosing **Funds Transfer** under the same **Transactions** tab.

HOW ARE WE DOING?
Let us know.

“I’ve been turned down for a loan. What can I do now?”

It can be difficult to maintain good credit in the face of unexpected expenses and hard financial times. If you need to rebuild your credit, the Federal Reserve (www.federalreserve.gov) offers these tips:

1. Request your credit report and verify its accuracy. Under federal law, you are entitled to get a free

SEE “HELP,” NEXT PAGE

PLEASE READ THIS IMPORTANT INFORMATION

WE WILL NEVER, NEVER, NEVER CONTACT YOU TO ASK FOR YOUR DEBIT/ATM CARD NUMBER, PIN OR OTHER PERSONAL INFORMATION.

IF SOMEONE CONTACTS YOU BY PHONE, TEXT OR EMAIL AND WANTS YOUR CARD NUMBER AND/OR PIN, IT IS A SCAM.

DO NOT FURNISH THIS INFORMATION.

Phone calls, emails, and text messages stating your card has been deactivated and prompting you to call and provide your card number are SCAMS.

Velocity will never contact you by phone, text message or email to ask for your card number or Personal Identification Number (PIN).

You should NOT provide this information to anyone. We already have your account number and your card

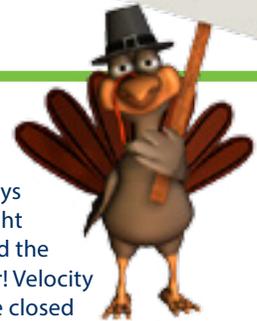
If you feel you have been a victim of a scam, please call us at 512.469.7000 or visit velocitycu.com/scam.

number. There is NO reason we would contact you to ask for it.

If you are a Velocity member and have given out this type of information, please contact us so that we may close the card and issue a new one.

Please know that although our name and other information may be used in the message, our systems have NOT been compromised. These messages are simply auto-dialers calling or texting random numbers in an effort to steal your money.

HOLIDAY CLOSURES



The holidays are right around the corner! Velocity will be closed on the following days this season:

- Oct. 10:** Columbus Day
- Nov. 11:** Veterans Day
- Nov. 24:** Thanksgiving
- Nov. 25:** Day after Thanksgiving
- Dec. 24:** Christmas Eve (close at 1PM)
- Dec. 26:** Christmas (observed)
- Jan. 2:** New Year's Day (observed)



Find us on Facebook, follow us on Twitter and check out our Instagram pics!



Staffers Nico (left), Cecilia, Rosie, Gary and Carlo represented Velocity in the CASA Superhero Run. The organization helps kids who have been abused and neglected.

Velocity takes pride in participating in community events and fundraisers throughout the Austin area.

Oct. 12: Shred Day. Bring your shreddables (two file boxes maximum) to Velocity's main branch, 610 E. 11th St., between 11am and 1pm for free shredding and disposal.

Oct. 22: The Austin Skipathon, Mueller, Austin in support of Foster Angels of Central Texas. The group helps improve the lives of children in foster care, ensuring that each child has his or her basic needs met, and provides life-enriching and life-enhancing experiences whenever possible.

Oct 29: Fable Festival, Milburn Park, Cedar Park in support of the Cedar Park Public Library Foundation. Proceeds support literacy and reading programs.

Nov 13: Run with the Heroes, Camp Mabry, Austin in support of fallen heroes and their families. This year's honorees are Sgt. Chris Kelley from Hutto PD and STAR flight nurse Kristin McLain.

Velocity accepting nominations for Board of Directors seats

The Velocity Nominating Committee for the **2017 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 **photo of yourself** to Velocity Credit Union, P.O. Box 1089, Austin, Texas 78767 (attn: Laura M.) **no later than Nov. 4.**

If you choose to run by petition, you'll be required to go through the Nominating Committee process first. For additional information, call **Laura in Admin at 512.469.7000.**

Here's help with online banking and other member survey issues

CONTINUED FROM PREVIOUS PAGE

report annually from each of the three national credit reporting companies. Just browse to www.annualcreditreport.com.

2. *Pay your bills on time.* Setting up automatic payments from your credit union account can help, but only if you have enough money in your account to avoid overdrafts.

3. *Understand how credit scores are calculated.* Paying your bills on time, maintaining a good ratio of used-to-available credit, length of credit history, recent credit applications, and number (and types) of credit accounts all affect your credit score to varying degrees.

4. *Improve your credit report.* Unfortunately, the information contained in credit reports isn't always accurate. Disputing errors is just one way to improve your credit score. Find out more at www.consumer.ftc.gov.

5. *Do it yourself.* The Federal Reserve notes that there are many credit repair scams. Find legitimate low- or no-cost help at www.consumer.ftc.gov.

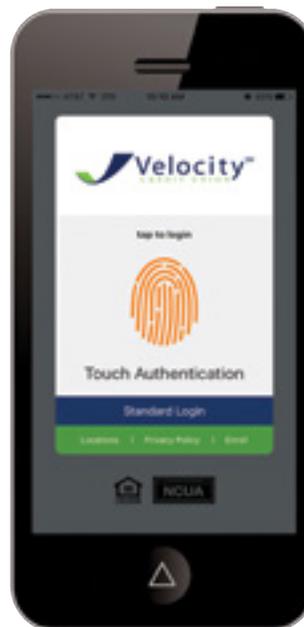
"Multiple debit/credit transactions are causing overdrafts on my account."

Velocity makes it easy to keep track of your finances through our mobile app, available for iOS and Android devices. By checking your current balance and any pending transactions wherever you are before making a purchase, you can be sure to avoid overdrafts.

"I wish Velocity could help with my investment needs."

CFS* investment advisors Frank Gonzalez and Kenny Truong are full-service, professional advisors who are happy to help you with all of your retirement and other investment planning needs, regardless of the size of your portfolio.

Gonzalez works at our main branch, 610 11th St., and Truong is based at 1230 E. New Hope Dr. in Cedar Park; both are happy to schedule appointments at any of our branches. Call Frank at (512) 469-7091. Kenny can



Our mobile app can help make overdrafts a thing of the past.

be reached at (512) 697-3464. (*Non-deposit investments offered through CUSO Financial Services, L.P. ("CFS")

"Why are your teller checks no longer free?"

All members can get one free credit union official check per month. After this, the fee is \$3 each. Money orders are available for just \$1.25 each and, of course, our regular checking and bill pay are Totally Free!

"What's the deal with your CD rates?"

We know that the U.S. is in a low-rate environment right now, but Velocity's CD rates still rank among the top in the area and nation.

"Why is the new online banking and bill pay system more complicated than it used to be?"

While our previous system was being discontinued and Velocity had no choice but to replace it, we took advantage of the opportunity to add new features, including member-to-member transfers and the ability to transfer funds from outside financial institutions.

We have strived to make our new online banking program fast, secure, powerful and easy

to use. We're certain that as you continue to use it, you will become a fan.

"Why is the Round Rock branch so inconveniently located?"

Many Velocity members love our Round Rock branch! In fact, its friendly staffers have recently been singled out by satisfied members for their helpful and friendly service.

If you find the location, just west of I-35 on 620, to be too far south or east for you, check out our newest branch at 1230 E. New Hope Dr. in Cedar Park.

If both of those options are inconvenient, why not give our online banking a try? There's nothing more convenient than banking from the comfort of your own home!

Alternatively, Round Rock has more than 20 ATM locations available for Velocity members to use without fees, and Velocity has more free ATMs than any bank in Cedar Park. You can find their locations under the **Hours and Locations** tab at www.velocitycu.com.

"I have to request a new access code every time I log in to online banking. Why?"

You can stop this process by registering your computer. Please note: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

Already registered your computer and you are still being prompted for a code?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for online banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the mobile banking app.