

YOUR VELOCITY PARTNER



Nico Ramsey

As we enter the fourth quarter, the end of 2018 is upon us. A goal we have every year at Velocity is to grow our relationships with you, our partners. In the past year, we explored new and creative ways to engage with your organization. This newsletter highlights the success of one of Velocity's small business owners, the opening of AIDS Services of Austin's (ASA) new Moody Medical Clinic, two Velocity outreach events, and more!

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HOW TO REBUILD YOUR CREDIT



Our members are always wondering how best to rebuild their credit. In September, we created another **FAQ video** to address that topic. [Click here](#) to learn about ways we can help you build and repair your credit. The best part? You don't need tools to do it.



Velocity in the community

We love spending time with our community partners out and about! Velocity will be participating in the following events this fall.

RUN WITH THE HEROES 5K, 10/14 Camp Mabry, 2200 W 35th St., Austin

The Austin Police Department and Special Olympics Texas invite you to the Run with the Heroes 5K. Runners of all levels — beginners through advanced — are invited to participate and compete. It's a day of community and fun with friends and family! Each year, the race honors fallen heroes from Fire, EMS, and Police first responder agencies along with their families. We also honor those who serve and protect our communities every day.



SHRED DAY, 10/16 Velocity Main Branch, 610 East 11th St., Austin

It's time for our Fall Shred Day! The main branch will be hosting a member Shred Day from 11 am - 1 pm on Tuesday, Oct. 16. Bring up to three boxes of paper

items you would like to shred and our shredding partner will professionally discard of it on the spot.

CEDAR PARK FABLE FEST, 10/27 Elizabeth Milburn Park, 1901 Sun Chase Blvd., Cedar Park

The Cedar Park Library Foundation is back for another Fable Fest, which supports the Cedar Park Library's efforts to expand its current collection of books, music, videos and DVDs. There will be a petting zoo, arts and crafts, jousting, assortment of tasty foods, and much more! It is a great opportunity to invest in our community with education! Bring your young ones and be sure to stop by the Velocity table.



BLOOD DRIVE, 10/30 Velocity New Hope, 1230 E. New Hope Dr., Cedar Park

Velocity invites you to donate blood on October 30. Our friends from We Are Blood will be on site at our Cedar Park location from 2 - 4:30 PM. Your blood donation will be prioritized based on local need. This means it has the greatest potential to stay right here in our community and help save the life of a fellow Central Texan!



Secure your spot at Velocitycu.com/blood-drive.

AIDS WALK, 11/3 Republic Square, Austin

In its 31st year, AIDS Walk Austin returns to Republic Square Park on Nov. 3. Benefiting AIDS Services of Austin and 10 sharing agencies, this event brings together people (and pets) from all walks of life. There will be fun vendor booths and tasty bites all around the square!

SMALL BUSINESS SPOTLIGHT

Velocity business member lands on CBS Austin

In addition to personal banking options, Velocity services over 1,200 business accounts of all sizes and classifications.

Recently, one of our business accounts was featured on CBS Austin. Kathryn Richard runs **Caro Clusters**, an independent confectioner that provides job opportunities to teens and adults with special needs.

The Caro Clusters business stemmed from Richard's desire to give her daughter, who has special needs, a purpose after high school. She noticed that higher functioning special needs kids have an easier time finding employment, whereas lower functioning kids typically have a harder time.

The recipe used to make these chocolate treats came from Richard's mother and has been in her family for years. Richard handed down the tradition to her daughter, Caroline, who assists in the candy-making process.



Kathryn Richard founded the Austin business Caro Clusters, an independent confectioner that provides meaningful employment to children with special needs.

Caro Clusters opened in November, 2016 and, with eight part-time employees, continues to grow. The treats can be found in stores across Austin including The Oasis

gift store, Rosedale Market, and Live Oak Market. They can also be ordered online and shipped anywhere in the continental U.S. at Caroclusters.com.

CHARITABLE PARTNER

Velocity joins AIDS Services of Austin at ribbon-cutting event

Velocity has long supported the efforts of **AIDS Services of Austin (ASA)**. Recently we were invited to join them for the opening of their new Moody Medical Clinic, located inside of their existing facility on Cameron Road.

On September 10, the doors officially opened for ASA clients to have all their medical and dental needs addressed under one roof.

Community leaders, donors, and sponsors including U.S. Rep. Lloyd Doggett and several city council members toured the facility and



learned how the services it provides will make a positive impact on the health of those living with HIV/AIDS in the greater Austin area. Congratulations, ASA!



Local dignitaries, charitable leaders and Velocity executives (left photo) celebrate the opening of AIDS Services of Austin's new Moody Medical Clinic.

FUND-RAISING

Velocity helps kids off to a great school start

While back-to-school can be an exciting time, we at Velocity are keenly aware that some members of the communities we serve are less well-equipped to begin a new academic year than others.

So, in August, we partnered with United Way of Greater Austin to create Velocity's "Pack to School" fund-raiser. We adopted two Travis and Williamson County organizations that specialize in helping to supply kids with the cool school tools they need to succeed.

In Travis County, we adopted **Todos Juntos Learning Center**. Todos Juntos serves primarily Spanish-speaking, low-income families in the Austin and surrounding areas. They seek to help all families — regardless of faith, income, or ethnic background — to gain access to a quality learning experience by providing early childhood education services.

Our northern beneficiary was **Opportunities for Williamson and Burnet Counties (WBC)**. Opportunities for WBC ensures that all children enrolled in its program receive nutrition, dental, health, vision, hearing, emotional wellness and educational screenings, as well as follow-up and treatment when necessary.

Through online banking and branch visits, Velocity members rose to the occasion and donated money and supplies.



"How cool are these backpacks with supplies?" representatives of Todos Junto Learning Center said. "We are SO grateful for this and the generous donation y'all helped put together."

CHARITABLE PARTNER



Velocity employees and their families help at the Central Texas Food Bank.

Family fun at the food bank

We love the saying "People Helping People" as it relates to the credit union mission. Taking this mission statement seriously, we do our best to pay it forward as much as possible in our community. Recently, Velocity employees and their kids volunteered at the **Central Texas Food Bank!** Over 30 people from various parts of the community gathered early on a Saturday morning to prepare boxes of supplies for rural cities in central Texas. Velocity helped provide 17,466 meals that day.

25 x 25 x 2.5

New 25-month certificates!

2.50% APY*

Includes Traditional and Roth IRA

Requires a \$2,500 minimum deposit. Term is 25 months. Cannot be set up for auto-renewal.

*APY=Annual Percentage Yield Available Oct. 1 thru Nov. 3, 2018



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