



April is national Financial Awareness Month and Financial Fitness Greater Austin (FFGA) has the tools and resources to get you and your family on the path to financial stability.

This year marks the 7th anniversary that FFGA has been out paving the way for a better financial future to many local residents.

FFGA week is scheduled for April 22 - 28, 2013. During that week, there will be free financial classes throughout the city. Please visit FinancialFitnessAustin.org for the complete list of courses and locations.

FFGA Contest — You could win \$500.

Be a part of the financial fitness challenge sponsored by FFGA and Velocity Credit Union for a chance to win \$500.

To participate, choose ONE packet (credit or budget) to complete. Each packet has a total of four (4) activities.

Last year, an employee from one of our Velocity partners won the grand prize! The FFGA Adult Contest is free to the public. If you would like to be part of the contest, email Luis at luis.acuna@velocitycu.com for details.

: velocity in the community :



The Great Grown-up Spelling Bee has been the flagship fundraiser for the Literacy Coalition of Central Texas 10 years running.

Each spring, local companies such as H-E-B, the Austin American-Statesman, and Velocity Credit Union have competed in this unique,

off-the-wall event to raise funds to support a network of 45+ partner literacy providers. Velocity has won for best costume three times, including once for the "Queen Bees" in 2010.

Senator Watson is honorary chair of this 10 year anniversary event, which will include a special magical performance by Ray Anderson of Esther's Follies.

Join Velocity as the Literacy Coalition celebrates their 10th Annual Great Grown-up Spelling Bee for Literacy on April 23 at the new Topher Theatre at the ZACH.

The Literacy Coalition has grown to a budget exceeding \$1,000,000 annually, and assisted in the lives of Central Texas families in five counties struggling with low literacy. willread.org

: spring shred day april 22, main branch :

In conjunction with Earth Day, Velocity will be hosting it's FREE semi-annual Shred Day on April 22 at the main branch for members and employees of our Partner groups. Please bring any personal identifying documents such as credit union or credit card statements, deposit receipts and any other documents that have sensitive information to the main branch to be shredded. It's a good time to clean out your files.



More than 11.6 million adults became a victim of identity fraud in the United States, while the dollar amount stolen held steady. In 2011 identity fraud increased by 13 percent, according to the findings in the 2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier, released by Javelin Strategy & Research.

Centex Shredding will be on site to provide shredding services free of charge for our members. Each member can bring up to two file boxes of paper. All shredded material will be recycled by Centrex Shredding.

:: bank on line safely ::

Managing money is an important daily task for many people and with the advent of online banking, it has become significantly more convenient. In a country dominated by smart phones, computers and tablets, the ability to check your account balance, transfer money and pay bills is now, quite literally, at your fingertips.

One of the biggest concerns regarding online banking is security: Is it safe? Overall, the answer is yes. However, whether you're banking at a local branch or accessing your account through the internet, consumers should always monitor their activity carefully. To ensure the safety of your money and personal information, U.S. News offers the following tips for safe online banking:

Don't talk to cyber-strangers, and don't click on hyperlinks within emails from strangers. This is an easy way for hackers to access your information.

Treat your smartphone like the computer it is. Be careful about what you download and make sure to sign-out of online banking sites and applications.

Treat social networks like dark street corners. Be careful about the information you share online and avoid suspicious links on social networking sites.

Use the Net to your own advantage. Log in to your online account frequently to make sure nothing seems incorrect or suspicious.

Get free help. Velocity, and other credit unions and websites, offer tips to effectively utilize online banking.

Think of a new word. Try to make your passwords and security questions less predictable.

Never, ever give your Social Security number to anyone online. Period.

Shred or safely store financial mail.

Fight back quickly. If you think something is amiss with your account or you suspect you have been hacked, contact your credit union or bank immediately.

Trust your gut. If you have a bad feeling that something is wrong, you're probably right. Monitor your account carefully and take action quickly.



:: your velocity partners ::



We are committed to helping you and your employees become financially fit in 2013.

Velocity will be hosting several workshops at the main branch location scheduled throughout the year. The workshops will range from First Time Homebuyers to Planning for Your Child's Education.

To schedule a customized workshop for your employees or to learn more about the upcoming events, email Luis at luis.acuna@velocitycu.com.

:: velocity's scholarship ::

This spring, Velocity will award three new scholarships to credit union members that will graduate in 2013.

Applications are now available at any Velocity branch or at velocitycu.com, and must be postmarked by **April 30, 2013**. For application requirements, please visit velocitycu.com.

