

Beware of texts and phone calls about your Velocity card

Velocity will NEVER text, call, email, or otherwise contact you to request your username, password or other online banking credentials.

Velocity will NEVER contact you in any form and ask for your credit or debit card number, PIN or 3-digit security code.

Velocity will NEVER contact you and ask for your routing or account number. Velocity has that information.

If YOU call Velocity, we will ask for identity verification.

Any concerns regarding suspicious activity or suspicious attachments should be immediately reported to law enforcement and/or Velocity.

Report lost or stolen cards immediately:

- Review transaction history for any unauthorized items.
- Call 512.469.7000 to inform Velocity.
- Call us or visit a Velocity Credit Union branch for card replacement.

Debit Card and ATM Security

Debit cards offer consumers many conveniences. Our members' safety and information security at ATMs is of the utmost importance to Velocity Credit Union.

10.119 (05/19)

All Velocity Credit Union ATMs meet Texas Administrative Code standards.



Card fraud and protection of PIN

Always pay attention to the ATM and to the possibility of suspicious attachments on the machine. One of the biggest concerns today is information security, where a criminal steals your account information and uses that information to commit identity theft. This crime is often initiated by criminals stealing information at an ATM.

Criminals are capable of “skimming” information by attaching small realistic-looking electronic devices to the ATM designed to capture your card information and PIN. If the card reader appears unusual or bulky or you suspect alterations, do not complete the transaction and immediately notify law enforcement and/or Velocity.

Criminals are capable of “shoulder surfing” information by observing or using devices to look over your shoulder to get personal information such as your PIN. To prevent shoulder surfing it is advised to shield the ATM keypad from view by using your body or cupping your hand.



Security at ATMs

Whether you are in your vehicle or on foot, pay attention to your surroundings. Always be cautious and alert when approaching an ATM. If driving, keep your doors locked.

If you observe any suspicious activity, exit the area immediately, retreat to a safe location, and notify law enforcement.

Protect yourself

- Protect your cards as if they were cash.
- Report a stolen card immediately.
- Fraud is most often committed by individuals known to the card holder.
- When selecting a personal identification number (PIN), avoid using numbers that are easily identified.
- Safeguard your PIN. No one needs to know your PIN, not even Velocity Credit Union.
- Memorize your PIN and never write it down on your card or in your wallet.
- Verify all transactions by matching receipts to account statements.
- Shred card receipts and all personal information.
- Shop online carefully, type the URL into your browser instead of using a link.
- Look for indicators the site is secure, like “https” in the web address or closed padlock icon.
- Conduct financial transactions on wired internet connections (versus wifi).
- Public wireless networks can be vulnerable to attack.
- Exposing the card’s magnetic stripe to other magnetic objects can cause card damage.
- Never provide your card number, PIN or other private information to anyone.
- Never leave your card receipt behind even with an incomplete transaction.