



# HAPPY HOLIDAYS!

Fall has fallen into cool-ish temperatures and winter is knocking on our door. This is an exciting time of year when things are fun and festive! Your Velocity Youth Newsletter takes a look back at the

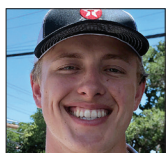
season that was and forward to happenings yet to come. Plus, you will find two activities that will help you learn some financial lingo and get into the holiday spirit. Enjoy!

## VELOCITY SCHOLARSHIPS

### Congrats grads, on your 1st semester!



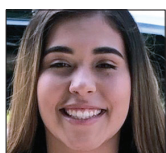
Aurora R.



Henry H.



Chase P.



Rachel R.

It's no secret that our members rock, especially our youth club members!

2019 marked the 26th year that Velocity Credit Union awarded scholarships to students, just like you, who are headed to college. These students showed excellence in both academics and in community service.

Please join us in celebrating

the following members:

**Aurora R.**, attending the University of Texas at Dallas, studying biomedical engineering

**Henry H.**, attending the University of Texas at Austin, studying communications

**Chase P.**, attending Texas Tech, studying nutrition

**Rachel R.**, attending Texas State, studying nursing

## VELOCITY IN THE COMMUNITY



Velocity Credit Union employees and their families gathered at the Central Texas Food Bank and volunteered their time to help Texans in need.

### We raised money and spirits in volunteer shift at Austin's Central Texas Food Bank

**34%**  
of Food Bank  
clients are  
children and  
teens.

Being hungry stinks! Did you know that for some in our community, that feeling can sometimes last days? It's true. There are kids in our area who may not know when their next meal is coming. That's where **Central Texas Food Bank** comes in to help. They help provide thousands of meals to deserving families all across our community.

In August, Velocity got to experience firsthand how it's done by volunteering at their foodbank. Our employees teamed up with companies across central Texas to prepare over 7,000 meals for our neighbors.

### Velociteers become heroes for a day

We know that not all superheroes wear capes. This is very true when it comes to our friends at **Court Appointed Special Advocates (CASA) of Travis County**. Their specialty is sticking up for kids who need an adult hero to help them make not-so-easy life decisions. Velocity was proud to once again sponsor and have employees attend their annual Superhero 5K and Kids 1k run.



We could be heroes — and we were!

#### DAYS FROM THANKSGIVING UNTIL

Hanukkah	25
Christmas	27
Kwanzaa	28
New Year's Day	34



#### UPCOMING EVENTS



#### A CHRISTMAS CAROL

**November 20-December 29**  
ZACH Theatre  
[zachtheatre.org](http://zachtheatre.org)

#### MOZART'S COFFEE HOLIDAY LIGHT SHOW

**November 20-January 2, 7p**  
Mozart's Coffee Roasters  
3825 Lake Austin Blvd  
(Shows on the hour)

#### TRAIL OF LIGHTS

**December 10-23, 6p**  
2100 Barton Springs Rd.

#### AUSTIN NEW YEAR'S

**December 31, 2019, 7:30p**  
Auditorium Shores

# Help make Austin a winter wonderland

Tired of those boring, plain snowflakes? We are! So, we went on an online sleigh ride to search for a cool, easy way to jazz things up. Just follow these simple directions to make your holidays a little more merry and bright.

Supplies:

- coffee filters
- bowl of water
- paint brush
- food coloring (or liquid water colors, or glitter glue)
- scissors
- plastic mat or tray
- warm iron (optional)

Lay a coffee filter out on a flat surface and, with a paint brush, wet the coffee filter until it lays flat.

Drip two or three drops of food coloring or liquid water color paint onto the coffee filter and swish your brush around, blending the colors until your coffee filter is completely colored.

Let the filters dry.

**CAUTION:** Adult supervision may be required for the remainder of this project.

Now it's time to cut our snowflakes! Cutting a six-sided, circular snowflake:

1. Lay your coffee filter flat, and fold it in half to form a semi-circle. Press edges firmly to

make a sharp fold.

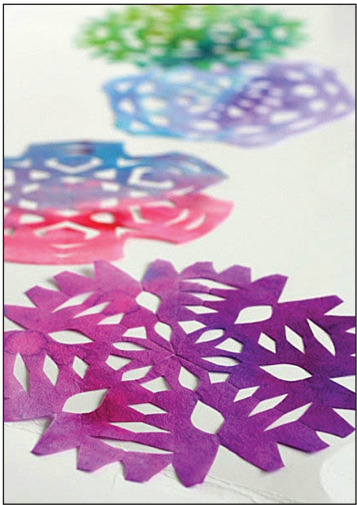
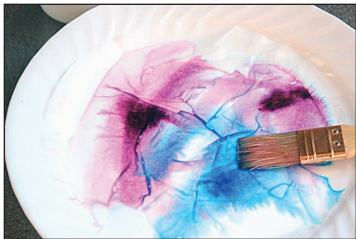
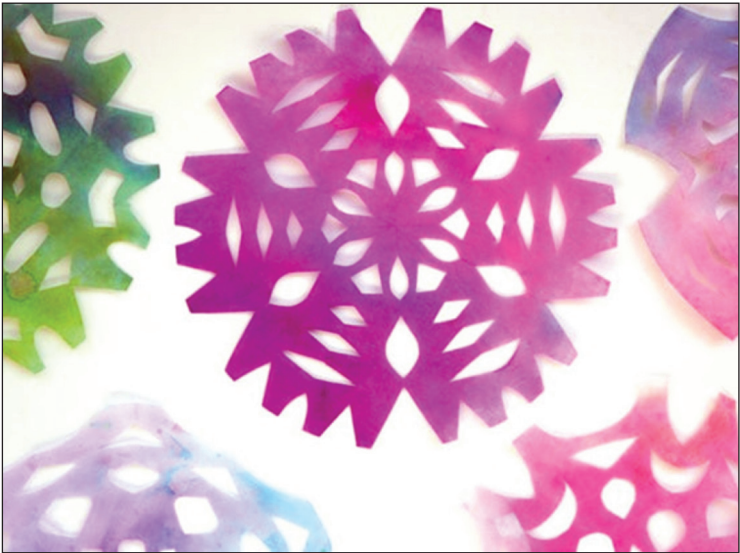
2. Now fold it in half again. You'll now have one quarter of a circle.

3. Fold your quarter-circle into thirds. You might have to play with your folds a little to get it just right. Press firmly again along the crease.

4. Now cut along the 2 straight edges, and the rounded outside edge to make your design.

Carefully unfold your snowflake and admire your handiwork!

If desired, gently press with a warm iron to eliminate any crease-lines. Now your snowflakes are ready to string into a garland or hang in a window!



## This puzzle is on the money!

J U D B I N H J C P U C O N K E H G P Q  
W Q F U F T G O N S N H Q Z O C I Y V B  
S P A I I Y Q A Y O I J T N H R I F R M  
K A Y O Q N T Q N A O A Q Y F Z Z P J T  
N Z V M D T Z L F T N U O C C A F J I C  
U S S I V Z I Y V N L V J I A N G D P J  
E F H N N N A B A X P G D T X G E R H U  
K J Y C E G G C E D V X E G V R T N J F  
M Z T A K X S J K D F V O R C C Q A S G  
Z L P I O J S M C B C R T M C V T F N N  
J G O X F W E J S A Q T T H T E F I G B  
L B J K Q M J A R K X A E N Y W K D T K  
F V Y R B W X D X Y O C U U Y N C I L E  
J X T E I R E O Z Z K O J A A G C N M J  
S Q R Y B S R W M I C P X B Z T Z T M J  
Z B T K E E A B N C S I Z C R C D E F G  
B K A W K L H G A W F N M L H Y G R L V  
O I P C R R S R D E O G F H I H D E M W  
V T O O V B F J U M O D O R R V J S G H  
A F N I Q H P X Y M B T I D E R C T E O

DEFINITIONS:

**Credit Union:** A financial institution that provides a friendly and low-cost alternative to banks.

**Member:** Someone who has an account with a credit union. They are called "members" not "customers".

**Savings account:** An account in which members may place their funds to save. They generally earn interest.

**Checking Account:** An account that is used to make everyday purchases or pay bills with a debit card or check.

**Online Banking:** A way for members to see their accounts, make transfers, pay bills and send money to other people. It's available through a mobile app or a website.

**Debit Card:** A plastic card that is tied to your checking account through a number, magnetic strip and a chip. Members use this to purchase goods and receive cash from the ATM.

**Shareholder:** A member in a credit union is also known as a Shareholder.

**ATM:** An electronic machine that performs basic banking functions such providing cash or accepting deposits.

**PIN:** Stands for "Personal Identification Number." Generally a 4-digit number used at an ATM or for purchases using your debit card. Only you should know your PIN, so be sure to keep it a secret!

FIND THESE WORDS:

- |              |                |                  |                |            |           |     |
|--------------|----------------|------------------|----------------|------------|-----------|-----|
| Credit Union | Member Savings | Account Checking | Online Banking | Debit Card | Share ATM | PIN |
|--------------|----------------|------------------|----------------|------------|-----------|-----|