

Velocity Partners ...



Nico Ramsey

We hope this newsletter finds you well and in good health. Typically these newsletters are about our engagement with you, in the community. However, it's no secret that all of us have been spending time inside while still trying to serve our neighbors.

The impact of COVID-19 has changed the face of our community for the foreseeable future. In these uncertain times, our community is relying on us to be there for them. Whether it's delivering basic needs or financial services, we are all figuring out how to navigate this pandemic together.

In this newsletter you will read how Velocity has adapted our products and services, response to current community needs and best practices to protect our members, partners and staff. If you have any questions, please do not hesitate to call my direct line or send me an email. My contact information is listed below.

Thank you for helping make Velocity Credit Union the exceptional financial institution it is today!

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We are #HereForYou

In mid-March, for the safety of our members and employees, Velocity made the decision to close all branch lobbies until further notice. However, **all branch drive-thrus and the contact center remain open** with regular operating hours.

To help flatten the curve, we have encouraged our members to use the **Velocity mobile app** and **online banking services**.

Here are some of the additional ways Velocity is helping our members:

- Waiving Skip-a-pay fee
- Lowering personal loan rates by 3% (and extending time to first payment up to 90 days)
- Participating in the Paycheck Protection Program
- Working with members on a case by case basis



We are #ATX



With millions left unemployed, we are fortunate to live in a community like Austin, where many organizations are coming together and raising critical funds to help sustain the most vulnerable of our neighbors. Velocity is proud to shine the spotlight and support three of these organizations and their initiatives.

#AllTogetherATX

Austin Community Foundation and United Way for Greater Austin have announced a community-led philanthropic fund, dubbed All Together ATX, to support Austin metro area communities experiencing economic and health-related hardships caused by COVID-19. The organizations are raising and distributing funds to local organizations providing critical services including basic needs, health services and child care.

The best part? Every dollar raised is returned to our community without processing fees. That's right, your entire donation will be thoughtfully and locally distributed.

Learn more and contribute at alltogetheratx.org.

Central Texas Food Bank

COVID-19 continues to affect families' ability to put food on the table, with many families turning to the Food Bank for the first time. In Travis County alone, they served 72



percent more first-time households in March than in February.

Here are two ways you can help:

Donate: Your donation will be doubled when you give to Central Texas Food Bank. Siete Family Foods is matching donations during May to DOUBLE your impact. Help provide 2x as many meals to help meet the increased demand. Your support will help ensure that the quantities of food needed are available throughout this pandemic.

Volunteer: The Food Bank has weekday and select weekend opportunities available for individuals and groups. Volunteers can help to prepare food donations for distribution and to distribute food at mobile food pantries.

For questions about how COVID-19 has impacted the organization's volunteer model, and answers to other questions about volunteering, please see the Food Bank's Frequently Asked Questions [here](#).

Austin Humane Society

In times of crisis, support for our four-legged friends can be overlooked. The Austin Humane Society shares these helpful tips on how we can support their efforts as one of Austin's longest-running no-kill animal shelters.

Donate: The Austin Humane So-



ciety's life-saving operations continue, but they are already feeling the impact of lost revenue due to canceled events, limited adoptions, and reduction in some services. Animals such as Stella, and others that will depend on our care in the months to come, need your help right now. If you are able, please make a gift to ensure that tomorrow will be better for the thousands of animals they will serve this year. <http://www.austinhumanesociety.org/covid-update-2/>

Adopt: All adoptions have gone virtual and will be by appointment only. Call the Austin Humane Society at 512.685.0115 or email adoption@austinhumanesociety.org. The adoption team will walk you through its new process and help you find the purr-fect match for your family.

Community: Join the Austin Humane Society as they lift up our community via their social media accounts. Enjoy inspirational stories, adorable adoptable animals, and virtual family-friendly events. Check out their social media sites: [Austin Humane Society Facebook](#) [Austin Humane Society Instagram](#)

Thank you to all of our community partners who are working around the clock and making sure those in need, get what they need.

We are #Cautious

Fraudsters often become more active and try to take advantage of people during stressful or uncertain times. Please be cautious when interacting with people you don't know regarding your personal information (SSN, address, PIN, account numbers etc.)

Major companies and government agencies are **not** sending unsolicited emails seeking your private information in order to send you money. Remember, if it sounds too good to be true, it

probably is.

Here are some phishing* scheme topics that the FBI has made us aware of:

- Expedited delivery
- Charitable contributions
- General financial relief
- Airline carrier refunds
- Fake cures and vaccines
- Fake testing kits

Remember, the best offense is a good defense; always be suspicious of things that sound too good to be true. Do not provide personal information to people who contact you. Even if it appears legitimate, hang up and call your financial institution.

*Phishing: The fraudulent practice of sending email purporting to be from a reputable company in order to induce individuals to reveal personal information, such as passwords and credit card numbers.