



## Zelle® available in online banking and mobile app April 5

**Zelle® makes it fast, safe and easy to send money to those you know and trust with an account in the U.S.**

Zelle® goes live in Velocity's online banking and mobile app on Apr. 5. It enables convenient payments for mobile banking users.

Zelle® is a fast, safe, and easy alternative to checks and cash and is easily accessible from the main menu in the Velocity app or online banking.

Members must make sure they are enrolled in online banking to use Zelle®. The service can be used for everything from splitting the cost of a dinner bill or rent, to sending money to a dog walker, with countless examples in between.

"We're thrilled to make this popular service available to our members," said Debbie Mitchell, Velocity's president and CEO. "It's been at the top of many members' wish lists".

For more than 140 million consumers, Zelle® is already available from the convenience of their mobile banking app or the Zelle® app, making digital payments a fast, safe and easy alternative to cash and checks.

Money sent with Zelle® goes directly from one U.S. bank or credit union account to another, using only a recipient's email address or U.S. mobile number. Funds are typically available within minutes when both parties are already enrolled with Zelle®. Consumers who are not enrolled and receive a payment notification or a request



for payment can enroll through their financial institution or by downloading the Zelle® app if their financial institution does not offer Zelle®.

### About Zelle

Brought to you by Early Warning Services, LLC, an innovator in payment and risk management solutions, the Zelle® Network connects financial institutions of all sizes. To learn more about Zelle® and its participating financial institutions, visit <http://www.zellepay.com>.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## SCHOLARSHIPS



### Graduating seniors invited to apply now for scholarships

As school carries on in different forms, Velocity's board of directors remains committed to offering scholarships to high school seniors and past winners continuing their college education through this year's **Velocity Credit Union Scholarship Awards**.

Applications are available online at [velocitycu.com](http://velocitycu.com). All applications must be postmarked by April 30, 2022. New applicants must be high school graduating seniors and members of Velocity for at least six months prior to the application due date. **Good luck to the class of 2022!**

## It's always a good time to plan for the future

Saving for retirement is a must. But deciding what to do with your 401(k) plan assets can be complex. Your future is too important to risk making the wrong choices. Let our CFS<sup>^</sup> Financial professional assist you in consolidating your retirement accounts and help you retire with confidence while you:

- Develop a retirement plan
- Potentially save money on annual fees
- Allocate, diversify and rebalance
- Simplify required minimum distributions
- Consolidate statements



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### Earn \$100\* for rolling over your 401(k) or IRA!



Details at [velocitycu.com](http://velocitycu.com)

Schedule your no-obligation consultation with CFS<sup>^</sup> Financial Professional **Kent Johnson** today!



Get a **\$100**  
**ROLLOVER REWARD\***

\*Rollover must be an IRA, 401(k), 403(b), 457, or TSP. Offer valid for individuals who open a new retirement account through CUSO Financial Services, L.P. ("CFS") by April 15, 2022. Void where prohibited. Velocity Credit Union membership is required to take advantage of this special offer. Participants will receive a \$100 deposit to their Velocity account for rollover amounts \$25,000 and higher. Deposit will be placed in the member's account 60 days after account funding. Taxes are the sole responsibility of the recipient. Limit one \$100 reward per member. Limited time offer. While supplies last. Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and possession of employer stock.

<sup>^</sup>Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.\*

## CARD REWARDS

# Velocity card rewards program adds direct Amazon.com access

Velocity's great card rewards program just got even better. Now, if you're an Amazon shopper, you can search Amazon.com and make purchases with your CURewards points directly from the rewards portal — no need to convert your points to Amazon gift cards first.

And you earn points whenever you make signature-based purchases with your Velocity Rewards debit or credit Mastercards®. In addition to using the Amazon portal, you can redeem those points for dining, merchandise, gift cards, travel rewards — even CASH with our Points-to-Cash option. There's no charge for the Rewards option on our credit card, and a low, \$20 annual fee for debit cards.

Track and redeem your points online at [CURewards.com](http://CURewards.com) (rewards begin at just under 1,000 points).



Gift cards are available from major brands including Amazon®, Best Buy®, Applebee's®, Target®, Shell®, Bass Pro Shops®, Home Depot®, Disney®, and dozens more.

Need more stuff? Get merchandise from popular brands including Apple®, Sony®, Samsonite®, Dooney & Bourke®, Weber®, and others.

You can even book vacations and getaways throughout the

### HOW TO EARN POINTS

Saving is important, but spending is unavoidable. Why not use your Velocity Rewards Mastercards for those every day, non-PIN transactions and watch your point total grow?

Debit cards earn one point for every \$3 purchase; credit cards earn 1.5 points for every \$1 purchase (cash advances and balance transfers do not earn rewards points). Track and redeem those points at [CURewards.com](http://CURewards.com).

Not yet a Rewards card member? Upgrade by phone or visit [velocitycu.com/conveniences/debit-cards/](http://velocitycu.com/conveniences/debit-cards/) to request a debit card or [velocitycu.com/credit](http://velocitycu.com/credit) to apply for a credit card.

Continental U.S. and travel to destinations such as the Caribbean, Europe, Hawaii, Mexico, and beyond.

Check out the [CURewards® web-site](http://CURewards.com) for exciting, new redemption options, including Points-to-Cash.

## ANNUAL MEETING

# This year's online meeting slated for April 26

For the continued safety of our members and staff, the **74th Annual Meeting** of Velocity's membership will again be held online.

The meeting will be held virtually at **12 p.m. on April 26** to address new and old business, and to update the credit union's members on our finances, achievements and outlook.

To attend the virtual meeting, register at [velocitycu.com/board](http://velocitycu.com/board).

### UPDATE

Velocity's **Account agreement** now includes an arbitration clause. You can find the updated terms at [www.velocitycu.com/notices](http://www.velocitycu.com/notices).

# Take control of your Velocity cards with our free CardLock app

Card fraud is a real and ever-growing danger. Scammers might try to gain access to your personal information and run up transactions on your cards before you are aware that it's happening.

At Velocity, we're serious about detecting and avoiding all types of fraud. You can help by downloading our free **Velocity CardLock app**. Among its many useful features, CardLock can help to deter these criminals and provide you with valuable peace of mind by sending you a notification every time your card is used. If you see a transaction you don't recognize, you can immediately lock your Velocity

cards so no further fraudulent transactions can be made.

And that's not all CardLock can do. Other easy, on-the-go management features of the app include:

- Viewing recent and pending transactions
- Viewing account details
- Reporting your cards lost or stolen
- Setting alerts and controls
- Setting travel notifications, and much more

Download Velocity CardLock for [Android](#) or [iPhone](#), then register your Velocity cards from any mobile device and enjoy secure access protected by multi-factor authentication.



Find us on Facebook, follow us on Twitter, and check out our latest photos on Instagram!

**Our Mastercard™ is so good, you'll have to send your other cards a sympathy card.**

APPLY TODAY AT [VELOCITYCU.COM](http://VELOCITYCU.COM)

### Sorry, other cards.

The **Velocity Mastercard credit card** comes with these enticing features:

- **0%** intro rate for 12 months\*
- **No** annual fee
- **Low** balance transfer fees
- **Secure**, touch-free payment technology

We also offer an optional **card rewards program** with a **points-to-cash** option.

\*Intro rate for first twelve months, not available on savings-secured cards. After intro period, APR for Velocity Mastercard Platinum and Platinum Rewards cards will vary based on credit score and the Prime Rate.

