



YOUTH CLUB



Got a younger Velocity member in the house? Check out hot summer tips and information on our **Youth Instagram** account — just follow us [@velocity_youth](https://www.instagram.com/velocity_youth).

DOCUMENTS AVAILABLE TO MEMBERS

Upon request, members are entitled to review or receive a copy of the following credit union documents: Balance Sheet & Income Statement, summary of the most recent annual audit, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, and board policies, and Internal Revenue Service Form 990.

FRAUD PREVENTION

Protect your information from scammers

Consumers lost more than \$5.8 billion to fraud in 2021, up 70 percent over the previous year, according to the **Federal Trade Commission**.

The most common scams reported by millions of consumers included imposter scams — in which fraudsters pretend to be someone who needs information from you — and online shopping scams.

Most of us carry phones in our pockets, so it shouldn't be surprising that many scams are now initiated by phone. The most recent **Truecaller Insights US Spam & Scam Report** claims that one-third of us have fallen victim to phone-based scams.

According to **AARP**, a relatively new and popular scam is the "Google Voice Scam". If you've posted anywhere online to sell an item or find a lost pet — any post that includes your phone number — a fraudster might call you and, under the guise of verifying that you are not a scammer, tell you they're sending a verification code from Google Voice and request that you read it back to them.

Sounds reasonable, right? But the scammer is actually setting up a Google Voice account under your name, and they'll use that account to commit fraud.



It's easy to avoid this scam. Simply *never share verification codes with anyone*. If someone calls or texts you out of the blue — or in response to an ad you've posted — and tells you they are sending a verification code, *hang up immediately*. If you receive an unexpected text message with a verification code that you have not requested, *delete the message. Do not respond*. Contact the party the message claims to come from directly using a trusted source such as their website or the phone number on the back of your card.

Our partners at Zelle® have worked with Vox to create an engaging site that includes information, quizzes, and audio and video

that take you behind the scenes into the minds of fraudsters and their methods.

We think it's a fun and engaging way to learn how to protect yourself. Check it out!

For more information on frauds and scams, head over to our Fraud Protection page at [velocitycu.com/fraud](https://www.velocitycu.com/fraud).



To reach the Zelle®/Vox educational scam site, scan this QR code with your smart phone. And don't worry — it's completely legit.

VELOCITY IN THE COMMUNITY

Help provide cooling relief for those in need

Annual drive distributes fans to older adults and persons with disabilities, pets, and families throughout Central Texas

If ever there was a summer to use our good fortune to help others keep cool, this is it.

Family Eldercare is doing its part by purchasing, collecting, and distributing fans to persons without air conditioning and at

risk for heat-related illnesses.

In 1990, when the service organization launched the community-wide event, Family Eldercare distributed 20 fans. It currently distributes 7,000 fans per year, impacting some 10,000 lives across 13 counties.

The group depends on community partnerships and donations to provide these resources, and this is where all of us come in.

This year's **Summer Fan Drive** runs through Sept. 15.

If you'd like to help, we've made it easy! Just make a monetary donation through Velocity Online Banking or from the Velocity app. You can also donate funds directly on the Family Eldercare website.

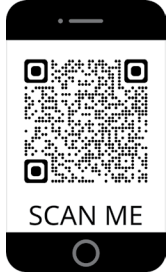
For more information about those events and the drive, visit summerfandrive.org.



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