



MORTGAGE LENDING

# Our team of experts can help with your home loan

Meet **Aaron Whitney**, Velocity's newest mortgage expert.

First licensed in 2000, Aaron has many years of experience originating and managing residential mortgages. He consistently provides excellent

communication to his customers along with helpful service and knowledge of the mortgage process. For Aaron, a mortgage isn't just a transaction,

it's a commitment to help you achieve your financial goals and the first step in a lifelong relationship. He offers Velocity members a blend of experience and expertise in mortgage lending, including:

- **Responsiveness** — Aaron provides information on every step of the process and answers questions and concerns quickly so that informed decisions can be made. This speedy service makes the mortgage process easier and less stressful.
- **Knowledge** — Since Aaron is well informed on market loan programs, mortgage guidelines, and financial topics, he's able to close loans in a timely manner.



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• **Results** — Aaron has served as a top peer leader in the mortgage industry for nearly two decades and provides a high level of customer service.

Buying or refinancing real estate is an important decision. You need an experienced mortgage professional who understands that finding the right mortgage loan is just as important as finding the right home.

Aaron will take the time to help you select the home loan that best fits your needs with competitive financing through a wide array of mortgage programs.

## CHECK OUT ALL OF OUR HOME LENDING SERVICES

Home is where the heart is; your loan is where our part is.

As a personalized, local banking alternative, Velocity Credit Union has served your friends and neighbors since 1947. Austin is our home — and we can take care of *your* home's financial needs ... all under one roof!

### Home Purchase

You're ready to buy your dream home — let us help you finance it! With personalized service, great low rates, **a low down payment of only 5% on purchases**, and low closing costs, our fixed-rate, conventional mortgage loans are anything but "conventional". And we offer jumbo loans, too.

### Home Equity Loans

While you've been paying down your mortgage, your home's value has almost certainly increased. Put that hidden cash to use with a Velocity Home Equity Loan. Use the funds for almost anything — education expenses, bill consolidation, major appliance purchases, etc. Interest paid on a home equity loan is often tax

deductible (please consult your tax expert). Get fast approval and low rates.

### Home Improvement Loans

Home improvement loans can help you finance repairs, renovations, and additions to your home — including pools! Low rates and extended terms allow you to choose the option that best fits your financial needs. We offer loans from \$20,000 to \$200,000 designed to finance large or small home improvement projects with fast processing. Whether you plan to remodel, install siding, purchase new windows, or build a new room, deck or patio, we'll help you improve your home while saving you money.



### Refis

Looking to lower your current mortgage payment? We offer a wide variety of mortgage loan programs for those who want to refinance. Visit [velocityloans.com](http://velocityloans.com) and use our free mortgage calculator to learn how much you could save.

Ready to make your move? Apply at [velocityloans.com](http://velocityloans.com) or call 512.469.7177.



### 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.

## 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

Hot enough for you?

The extreme temperatures we suffered in June could be just the beginning of a brutal couple of months for our central Texas friends and families.

**Family Eldercare** is doing its part by purchasing, collecting, and distributing fans to persons

without air conditioning and at risk for heat-related illnesses. Velocity is proud to once again sponsor the effort.

In 1990, when the service organization launched the community-wide event, Family Eldercare distributed 20 fans. Today, it gives out more than 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. It's easy to help — you can also donate directly by visiting [summerfandrive.org](http://summerfandrive.org).

## IN THE COMMUNITY

# Velocity continues to grant scholarships to members

2023 marks the 30th year that Velocity Credit Union has awarded scholarships to student members in the Austin area who are pursuing higher education.

We presented scholarships to four graduating high school seniors, and seven more to past winners who are currently in college. This year, the awards totaled \$41,000. Over the life of the program, the credit union has awarded scholarships totaling close to

\$450,000.

The following students excelled in their commitment to education and are taking their love of academics to the next level — college! Please join us in celebrating the following Velocity members:

**Samantha Celedon**, who plans to attend Texas State University for Nursing; **Garrett Jones**, attending University of Texas at San Antonio to study Engineering; **Jordyn Matus**, headed to Texas A&M University



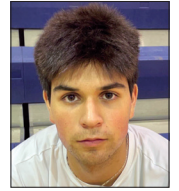
Samantha Celedon



Garrett Jones



Jordyn Matus



Nikolas Morin

College Station to study Animal Sciences; and **Nikolas Morin**, attending East Texas Baptist University to study Kinesiology Education.

Velocity's Board of Directors also awards an ongoing scholarship to assist past winners who are continuing their undergrad education.

This year, seven scholarships were awarded to previous ongoing

scholarship recipients.

"It gets more difficult to choose awardees each year," said Debbie Mitchell, Velocity president and CEO. "The level of academic achievement is remarkable.

"We are proud to have them as credit union members and we are happy to be able to support their ongoing academic endeavors."

## FRAUD PREVENTION

### Alert: Protect your information from text message scammers

Have you been targeted by a bank impersonation scam? The Federal Trade Commission reports that this was the most common type of text message scam reported to the Agency in 2022.

In this scam, the victim receives a fake fraud prevention alert via text, pretending to originate from a bank or credit union. It often includes information about a suspected fraudulent purchase from a major retailer. It might provide a fake number to call in the initial message, or you might be asked to reply "yes" or "no" to verify that you made the listed transaction. If you reply, a scammer will call you pretending to be from your financial institution's fraud department.

The FTC reports that the median loss due to this scam was \$3,000, and that many people admitted providing their Social Security numbers and other personal information to the scammers.

Here are the other texting scams which round out the top five:

- Free gifts, prizes, or rewards
- Phony job offers

**"Texting is cheap and easy, and scammers are counting on the ding of an incoming text being hard to ignore."**

FEDERAL TRADE COMMISSION

- Problems with package deliveries
- Fake Amazon security alerts

Remember: Velocity will *never* contact you by email, text or phone to ask you for personal account information — that includes your card number, PIN, account number or online banking password, or one-time password. Never reveal this information to someone who contacts you.

*Never click on links or respond to unexpected texts.* If you think it might be legit, contact us at 512.469.7000 or visit [velocitycu.com](https://www.velocitycu.com). Don't use the information in the text message.

For more information on these text scams, visit [ftc.gov](https://www.ftc.gov). For more helpful information on fraud and scams, head over to our Fraud Protection page at [velocitycu.com/fraud](https://www.velocitycu.com/fraud).



Billy Henry, the voice of Velocity's on-hold messages and television commercials, describes himself as a "maker of things". One of those things is this self-portrait.

## Let's put a face to the voice of Velocity

Being on hold is no fun but, in spite of our best efforts, members occasionally experience minor waits when reaching out to us via phone.

To make those short times more enjoyable, we've long enlisted the folksy, friendly vocal talents of Billy Henry. He passes along useful information about our products and services as well as fun facts about the Austin area to members who call us.

Henry, a teacher, musician, composer, and self-described "maker of things," has lent his voice to Velocity for more than 15 years. In addition to our phone system, his familiar voice can often be heard on our television commercials.

"Billy is a gem," says Dale Roe, Velocity's creative director.

"He's easy to work with, quick, extremely talented and, most importantly, Billy is an Austinite who really sounds like Austin. His voice is casual and confident, and it em-

bodies our local focus and commitment to personal service."

In addition to his work for Velocity, Henry teaches TV and film classes including music writing and mixing at Texas State University in San Marcos.

When he's not teaching or composing original music for clients including Southwest Airlines and AT&T through his MusicWiz production company, Billy can be found on the road, touring with popular acts such as The Chicks and Shakira.

If you're a radio listener, you might recognize him as the voice of StarDate, the long-running national science feature that airs locally on public radio station KUT. Henry has helmed the program since mid-2019.

Next time you hear Billy's familiar voice, you'll know a little bit about him.



### LOCK IN SECURITY WITH VELOCITY CARDLOCK

• Turn your Velocity cards on or off • View recent and pending transactions with account details • Report your card lost or stolen and more! **AVAILABLE AT YOUR PHONE'S APP STORE.**