



New member perk: Velocity partners with Greenlight to offer debit and money app for kids

Velocity now offers members complimentary access to **Greenlight**, the debit card and money app that empowers parents to raise financially smart kids.

With Greenlight, Kids can earn money through chores, set savings goals, and learn to spend wisely while parents can set flexible controls and get real-time notifications every time their kids spend money.

New-to-Greenlight parents can sign their kids up for this service at no cost through their Velocity checking account. Velocity members who are existing Greenlight

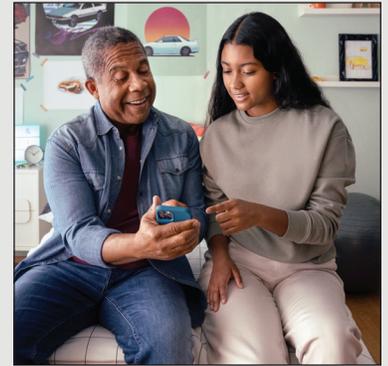
customers can enjoy the benefits of Greenlight with a \$4.99 discount towards their current plan. To take advantage of this partnership, add your Velocity account as a funding source to your Greenlight account and reach out to Greenlight Support via email, phone, or text to request to be added to the Velocity Credit Union partnership program.

We are excited to offer this service for our members and their kids — another added value from Velocity!

Start preparing your kids for a successful financial future today, with Greenlight!

Features include:

- Interactive financial literacy games
- Budgeting and balance tracking
- Savings that can earn 1%
- Debit cards for up to 5 kids
- Secure, instant transfers
- Automated chores and allowance
- Real-time spending notifications
- Flexible parental controls
- On/off toggle for kids' cards



Email: support@greenlight.com | Phone: 888.483.2645 | Text: 404.974.3024 | For more information, visit velocitycu.com/savings/youth

FREE AND COMING SOON ...

Monitor your credit and work toward financial goals with SavvyMoney

Soon, when you log into online banking or our mobile app, you'll be able to check details about your credit score at any time, for free.

A good credit score is crucial for financial well-being and stability, and **SavvyMoney** can help you monitor, maintain, and improve it.

A solid credit score not only opens doors to a wide range of financial opportunities but also signifies responsible financial behavior. Lenders, whether for mortgages, auto loans, or credit cards, rely on your credit score to assess creditworthiness. A high credit score can lead to lower interest rates and better loan terms, saving significant amounts of money over time.

Beyond lending, a good credit score can affect insurance premiums, rental applications, and

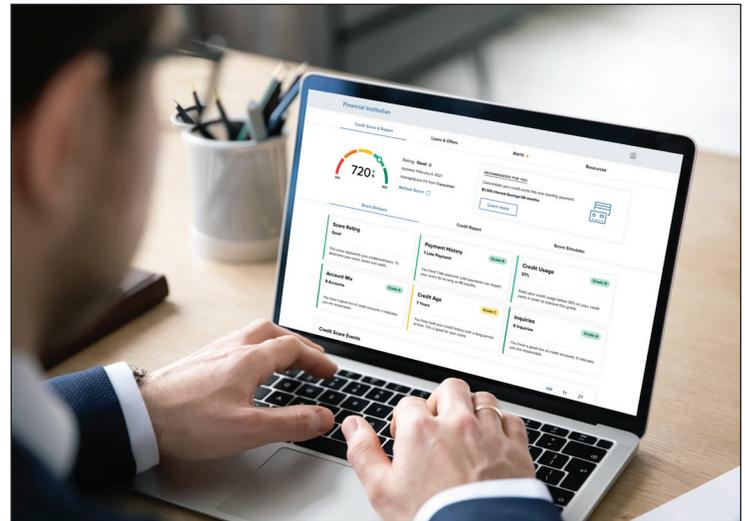
even job prospects as potential employers often check applicant's credit histories.

SavvyMoney empowers you to:

- **Monitor your credit and get alerts for major changes**
- **Spot credit bureau errors**
- **Understand the factors that impact your credit score and discover changes you can make to improve it**
- **Pursue your financial goals**

A positive credit score is a reflection of disciplined financial habits, which can lead to better financial planning, increased savings, and ultimately, a more secure financial future.

And SavvyMoney is just another reason Velocity is the faster way to financial freedom!



The SavvyMoney dashboard gives you an easy-to-understand snapshot of your credit score and the factors that affect it.

Can you believe it? The holidays are right around the corner! Velocity will be closed on these upcoming holidays:

- Oct. 9: Federal Holiday
- Nov. 11: Veterans' Day
- Nov. 23: Thanksgiving
- Nov. 24: Day after Thanksgiving
- Dec. 25: Christmas Day
- Jan. 1, 2024: New Year's Day



Velocity accepting nominations for open Board of Directors seats

The Nominating Committee will select qualified nominees to fill open positions on the Velocity Board of Directors.

If you are interested in being considered for a position, please view the procedures and download the required application forms at velocitycu.com/board. Completed forms must be emailed to AllAdmin@velocitycu.com, dropped off at any of our branches, or mailed to Velocity Credit Union, P.O. Box 1089, Austin, Texas 78767 (attn: Kaitlin Strosser) no later than 5 p.m. Friday, Nov. 3, 2023.

If you choose to run by petition, you'll be required to go through the Nominating Committee process first. For additional information, call Kaitlin Strosser at 512.469.7023.



Velociteers turned out to Circuit of the Americas on Sept. 17 to sponsor and participate in the 14th annual CASA Superhero Run.

Velocity proud to sponsor annual CASA Superhero Run

Not all heroes wear masks, but many participants of the Sept. 17 CASA Superhero Run did!

Velocity was proud to continue our sponsorship of the event, which included a 5k run and a shorter kids fun run. A popular feature of the event finds entrants dressing up as their favorite superheroes (or, in many cases, creating new ones!).

The metaphor is apt — participants help the nearly 3,000 children in Travis, Williamson, Guadalupe, Comal, Hays, Caldwell, Bastrop, Fayette, and Lee counties who have experienced abuse or neglect.

CASA speaks up for children by empowering our community to

By the numbers

- 2,000 community participants
- Raised over \$180,000
- Engaged over 100 community volunteers
- 15 Velocity employees participated in the event

volunteer as advocates for them in the court system. When the state steps in to protect a child's safety, a judge appoints a trained CASA volunteer to make independent and informed recommendations in the child's best interest.

To donate to CASA Travis County or to volunteer, visit casatexas.org.

Velocity collaborates on 2023 House That Credit Unions Built

Velocity, four other Austin credit unions, and a local credit union association are joining forces to build a house for Austin's **Habitat for Humanity**, christened the "House that Credit Unions Built."

Working alongside the experienced construction crew from Habitat for Humanity and the future homeowner, employees from Velocity, A+ FCU, Austin Telco, Greater Texas Credit Union, UFCU, and the Austin Chapter of Credit Unions are participating in hands-on construction to complete the house, a 1,578-square-foot, four-bedroom single family home. The work is taking place on Blakely Bend along U.S. 183 on the east side of Austin. The first wall was raised on Sept. 14 and construction is scheduled for completion in December.

The credit unions are also contributing a collective total of \$100,000 toward the cost of construction.

This is the fourth house we have helped to build for Austin Habitat for Humanity. The collaboration models the servant leadership attitude that embodies credit unions and their employees. The purpose of the House that Credit Unions Built is to be a part of the

About the House That Credit Unions Built

A collaborative project of five of Austin's largest credit unions (Velocity Credit Union, A+ FCU, Austin Telco, Greater Texas Credit Union, UFCU) and the Austin Chapter of Credit Unions to bring affordable housing back to Austin. Working in partnership with the Austin Habitat for Humanity, the coalition of credit unions has committed to building and funding a home a year.

solution to Austin's affordable housing crisis and to help fulfill the dream of homeownership.

About Austin Habitat for Humanity

Since 1985, Austin Habitat for Humanity has built over 500 affordable homes across Central Texas and founded the nation's first ReStore in 1992. Austin Habitat has a strong reputation for high-quality homes built with integrity and compassion. Austin Habitat for Humanity brings people together to build homes, communities, and hope. Learn more about Austin Habitat at austinhabitat.org.



YOUR BUSINESS IS OUR BUSINESS.

Here at Velocity, you'll find fewer or lower fees for your business accounts than you'll get from banks.

Your banking experience with us is unique and personalized, with essential financial products and technology including:

- Business Checking Accounts
- Savings accounts
- Business credit and debit cards with rewards
- Clover merchant card services
- Safe deposit boxes
- Night depository services
- Coin exchange



Learn more at velocitycu.com/business

CREDIT UNION GIVE BACK SWEEPSTAKES

Keep your Velocity rewards cards top of wallet for a chance to win \$5,000

How would you like to find an extra \$5,000 in your Velocity account? Just make at least four signature transactions in a week with your Velocity rewards debit or credit card through October 29, 2023 to receive a sweepstakes entry.

Find complete promotion details at cugivebackssweepstakes.com.

