



Financial Freedom is
Rewards with Every Swipe!

Rewards are free with Velocity Credit Cards. Debit card rewards incur a low \$20 annual fee.

YOUR CREDIT

Earn more points by shopping at your favorite merchants with your Velocity Rewards cards

If you have a **Velocity Debit** or **Platinum Rewards Mastercard Credit Card**, you earn points with every signature-based purchase.

Now you can compound those points while shopping at your favorite brands with **CURewards special bonus offers**.

Dozens of these offers are available monthly for everything from apparel and accessories to electronics, home and garden, beauty and health, dining, travel, and more. Just log into the **CURewards portal**, find offers

available from your favorite merchants, activate them with a few clicks, and begin racking up points.

These offers provide a faster way to rack up points in addition to the points you automatically earn with every signature purchase on your Velocity cards (debit cards earn one point for every \$3 purchase; credit cards earn 1.5 points for every \$1 purchase).

You can find more information by visiting our website: velocitycu.com/conveniences/card-rewards.



You already know you can use your Velocity Card Rewards points for cash back, gift cards, merchandise, and more. You can earn extra points by using CURewards bonus offers.

CERTIFICATES

Here's a safe, smart, and secure plan for your tax refund

Are you anticipating a tax refund? Perhaps you've already received one and you're not sure what to do with the windfall?

Use that money to make even more! Invest those funds into a certificate — it's a safe, secure, and low-maintenance way to multiply your cash. And our promo rate is great!

Deposits at Velocity are insured up to \$250,000 and certificates can be opened by visiting any branch.

Visit today or learn more at velocitycu.com.

ANNUAL MEETING

Join us April 29 at Quarry Lake

Our 77th Annual Membership Meeting will be held at Velocity's Quarry Lake headquarters.

The meeting will address new and old business, and update the credit union's members on our finances, achievements and outlook.

Details:

- **Tuesday, April 29, 2025 at 12pm**
- **4515 Seton Center Parkway, Austin 78759**
- **The 40 Acres meeting room: 2nd floor, near the south entrance.**

We are making some updates to our **Membership Agreements and Disclosures** and our fees, including eliminating several fees, effective May 5, 2025. See the changes at <https://velocitycu.com/pdf/FeeUpdate.pdf>

Feel the yield! Promotional Certificate rate valid through May 3, 2025.

Hurry and lock in this great promotional rate thru May 3.

Check out this great promotional rate!

4.10% APY*

18-Month

NCUA

*APY=Annual Percentage Yield. Minimum deposit \$500. Cannot be set up for auto-renewal. Elite Reward rates do not apply to these special promotions. Dividends compound and pay quarterly. See a Member Services Representative for details.

HOME AND AUTO LOANS

Start fresh this Spring: We've got your home and auto needs covered!

Come Spring, many of us start thinking about making changes and improvements to our homes. Whether you're looking to refinance your current home loan, purchase a new home, or make that exciting new auto purchase, Velocity Credit Union is here to help every step of the way.

Home Refinancing & New Purchases

Spring is the perfect time to breathe new life into your home. If you're considering refinancing your home loan, now may be the ideal time to lower your interest rate or access extra cash for upgrades. Velocity Credit Union's home refinancing options are designed to save you money and provide flexibility. Our expert team will work with you to find the right solution for your unique situation.

If you're planning to purchase a new home this spring, we offer a variety of mortgage options to suit your needs. Our



HOME LOANS

Our home financing and refinancing options include 15- and 30-year fixed rate and adjustable rate mortgage loans including jumbo loans. And we offer loans for home improvement projects!



VEHICLE LOANS

Let us finance your new or used car or light truck. We finance used cars and trucks up to 10 years old and new cars can often be funded with little or no down payment. We refinance, too!

Click here or visit
VelocityLoans.com

knowledgeable loan officers will guide you through the entire process, ensuring you get the best rates and terms available. With

our commitment to personalized service and low rates, Velocity Credit Union is dedicated to helping you find the perfect home

loan for your dream home.

New & Used Auto Loans

Spring is also a great time to hit the road in a new or used vehicle, and Velocity Credit Union is here to help you with affordable auto loans. Whether you're looking for a new car or pre-owned model, we offer low rates and flexible terms to get you behind the wheel quickly. Our easy application process and fast approvals make it easier than ever to drive away with the car of your dreams.

At Velocity Credit Union, we understand that your home and auto are major investments, and we're here to make the financing process as simple and stress-free as possible. With spring in full swing, now is the perfect time to make those improvements or changes you've been dreaming about. Contact us today to explore your home and auto loan options, and let us help you spring into action!

10 essential tips to help keep you protected from frauds and scams

Fraud and scams are persistent challenges we all face. At Velocity, we're here to help. Here are 10 simple ways to protect yourself from fraud and scams:

1. Be Cautious with Personal Information: Never share sensitive info unless you're sure of the recipient's identity.

2. Watch for Phishing Scams: Avoid clicking suspicious links in emails or texts. Verify the sender before responding.

3. Use Strong, Unique Passwords: Create complex passwords and avoid reusing them across accounts.

4. Enable Two-Factor Authentication (2FA): Add an extra layer of security to your accounts with 2FA.

5. Be Cautious with Unsolicited Calls: Don't provide personal info or make payments to unsolicited callers.

6. Monitor Your Bank and Credit Statements: Regularly review your accounts for unauthorized transactions.

7. Avoid Public Wi-Fi for Sensitive Transactions: Use a VPN if accessing sensitive sites over public Wi-Fi.

8. Don't Fall for High-Pressure Tactics: Take your time to assess offers or requests for money.

9. Educate Yourself About Common Scams: Stay informed about the latest scams and their warning signs.

10. Report Suspected Scams: Report scams to authorities to help protect others.

If you suspect your account or debit/credit card has been compromised, always reach out to us — we're here to help. Stop by your nearest Velocity Credit Union location or contact us at 512.469.7000 (or toll-free 800.933.2029)

DOLLARS FOR SCHOLARS

Graduating seniors invited to apply for scholarships

Graduation season is around the corner and Velocity's board of directors remains committed to offering scholarships to high school seniors and past winners continuing their college education through the **Velocity Credit Union Scholarship Awards** program.

Applications are available online at velocitycu.com. All applications must be postmarked by April 30, 2025. 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 2025!**

Make in-store purchases with your Mastercard® & get entries for a chance to win a trip

[Learn More](#)

No Purch. Nec. 50 U.S. & DC res., legal age of majority before 4/1/25. Restrictions apply. Ends 12/31/25. [Click for Rules](#)