

INSIDER



SPRING CLEANING, FALL STYLE

A FRESH LOOK FOR FALL: INTRODUCING THE NEW VELOCITY

As back-to-school season begins and hints of fall appear, we're celebrating fresh starts of our own — our branch refresh is nearly complete!

While families are organizing backpacks and routines, we've been updating our branches with fresh paint, landscaping, carpet, and signage for a cleaner, brighter, more modern look. You may have already noticed some of these improvements, and we appreciate your patience during construction.

NEW SEASON, NEW LOOK, SAME VELOCITY

As part of this transformation, we have unveiled a refreshed logo and brand identity — still proudly Velocity, but with a more modern and welcoming feel. You will continue to see both the old and new logos over the next several weeks as we fully transition to our new look by end of year.



A NEW WEBSITE EXPERIENCE

Our redesigned website debuted this fall, built to be more user-friendly, accessible, and aligned with the way you already interact with us — mobile-first, intuitive, and full of helpful tools and information. Don't miss the quick overview at the top of the homepage, designed to guide you through the new experience.

THE MORE THINGS CHANGE ...

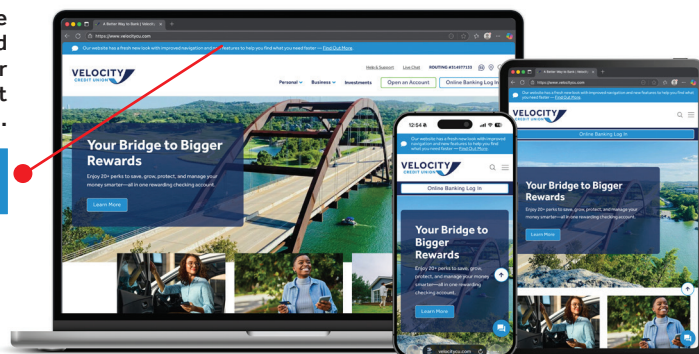
Rest assured, through all these updates, the essentials remain the same: your account number, online banking login, cards, and contact

Our branches, like our branding, have been refreshed. We've also redesigned our website to be more useful and easier to navigate — click on the blue ribbon at screen top for a guide to the changes.

Our website has a fresh new look with improved navigation and new features to help you find what you need faster — [Find Out More](#).

information won't change. What never changes is our commitment to providing outstanding service and solutions for our members.

Thanks for being part of Velocity. We're excited to step into fall with a fresh look, renewed energy, and a continued focus on you.



HOME LOANS: LOWER RATES MEAN BIGGER SAVINGS AND SMALLER PAYMENTS

Your dream home may be closer than ever with today's lower mortgage rates. Whether you're buying your first home, upgrading to a new one, or refinancing for a lower payment, Velocity can help.

We offer fixed-rate conventional mortgages, jumbo loans, and financing options for primary, secondary, and investment properties. Looking to lower your monthly payment? Our wide range of refinancing programs can make it happen.

- FAST PRE-QUALIFICATION PROCESS
- PERSONALIZED SERVICE

- COMPETITIVE INTEREST RATES
- QUICK CLOSINGS

VISIT [VELOCITYCU.COM/HOME-LOANS](https://velocitycu.com/home-loans) OR CALL 512.469.7177.



LOCATION UPDATES

SOUTHWEST AUSTIN: OUR NEW LOCATION COMING SOON!

Our new **Southwest Austin location** is under construction with anticipated opening in the first quarter of 2026. Our current branch location at **4220 S. Lamar, Suite 100** will be relocated to a new, larger facility at **3419 Davis Lane, Austin, TX 78745** (at the corner of Davis Lane and Brodie Lane).

- **Closing at current location:**
Saturday, Feb. 14, 2026
- **Opening at new location:**
Quarter 1, 2026

The new branch features two ITM drive-thru lanes with 24/7 ATM access and live teller service during business hours, a spacious and flexible design for member convenience, private offices for secure financial conversations, and expanded services to support everything from everyday transactions to more complex needs.

We will also have expanded hours at this location:

- **Lobby:** Mon-Fri, 9:00 a.m.-6:00 p.m.; Sat 9:00 a.m.-2:00 p.m.
- **Drive-Thru:** Mon-Fri, 7:30 a.m.-6:00 p.m.; Sat 9:00 a.m.-2:00 p.m.

We'll keep you posted of our exact opening date. We can't wait to welcome you to this modern branch built around your needs!

ROUND ROCK BRANCH:
AN UPDATED DRIVE THRU EXPERIENCE

We have updated our Round Rock branch drive-thru lanes with new ITMs (Interactive Teller Machines). You can still enjoy the convenience of being able to see, talk to, and carry out business with a live person in the drive-thru plus enjoy these expanded self-service benefits:

- **Make withdrawals — and no more \$20 bill limitations**
- **Transfer funds between accounts**
- **Deposit cash or checks**
- **Make loan payments**

VELOCITY ACCEPTING
APPLICATIONS FOR OPEN BOARD
OF DIRECTORS SEATS

The Nominating Committee will select qualified nominees to fill three open positions on the Velocity Board of Directors. Each board position carries a three-year term. If you are interested in being considered, please view the application procedures and download the required forms at velocitycu.com/board. Completed forms must be emailed to Kaitlin.Cullum@velocitycu.com, dropped off at any of our branches, or mailed to Velocity Credit Union, P.O. Box 1089, Austin, Texas 78767 (attn: Kaitlin Cullum) no later than 5 p.m. Friday, Nov. 7, 2025. If you choose to run by petition, you'll be required to go through the Nominating Committee process first. For additional information, call Kaitlin Cullum at 512.469.7023.

CU REWARDS UPDATE

We are making some updates to our **Debit Card Rewards Program**. The following changes will become effective December 1, 2025:

- **New Earn Rate:** Every 5 dollar(s) in qualifying purchases, net of returns, on a qualified debit card earns 1 Point.
- **New Expiration Period:** Rewards will expire after three (3) years on a first-in, first-out basis.

Keep enjoying all the great benefits — and exciting rewards — our CURewards program has to offer.

STAY CONNECTED FOR SMART TIPS

Follow us on social media for budget-friendly Austin events, financial tips, and fraud-protection advice.



facebook.com/velocitycu



instagram.com/velocityaustin/



linkedin.com/company/velocity-credit-union/

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

- **Federal Holiday:** Monday, October 13
- **Veteran's Day:** Tuesday, November 11
- **Thanksgiving:** Thursday, November 27
- **Day after Thanksgiving:** Friday, November 28
- **Christmas Eve:** Wednesday, December 24, close at 1PM – Includes drive-thrus
- **Christmas Day:** Thursday, December 25
- **New Year's Eve:** Wednesday, December 31, close @ 5 PM – Includes drive-thrus

