

INSIDER



HOME AND VEHICLE LOANS

SPRING INTO SAVINGS: HOME & AUTO FINANCING MADE EASY WITH VELOCITY

As the weather warms up and nature comes to life, it's the perfect time to refresh your home and auto situation. Whether you're considering a new mortgage, refinancing your current home loan, or upgrading your ride, Velocity is here to make it easy and affordable. Let's help you get a fresh start this season!

HOME REFINANCING AND NEW PURCHASES

Spring isn't just about cleaning out the old—it's also a great time to make your home work for you. If you've been thinking about refinancing your mortgage, now may be the perfect opportunity to secure a lower interest rate or get cash back from your home's equity for things like home improvements,

debt consolidation, or other financial goals. Velocity Credit Union offers flexible refinancing options designed to put more money in your pocket while keeping things simple and stress-free.

Looking to buy a new home this spring? We've got you covered there too! With a variety of mortgage solutions tailored to your needs, our experienced mortgage team will guide you through every step of the process. From competitive rates to personalized service, we're committed to helping you find the perfect mortgage to make your dream home a reality.

NEW & USED VEHICLE LOANS

Spring is the season for new beginnings—and that includes hitting the road in a new or

HOME LOANS

We offer fixed rate and jumbo home loan options. We also offer home equity and home improvement loans.

VEHICLE LOANS

Let us finance your new or used vehicle or light truck. We finance used vehicles and light trucks up to 10 years old. We refinance, too.¹

hassle-free application process and quick approvals get you behind the wheel without delay. Ready to start your next adventure? Let us help you drive off with the vehicle you've been dreaming of.

LET'S MAKE IT HAPPEN

Your home and vehicle are important parts of your life, and we're here to support you every step of the way. Whether you're buying your first home, refinancing your mortgage, or upgrading your vehicle, Velocity offers the right solutions to fit your goals. Spring is the perfect time to take action—contact us today to explore all your financing options. Let's turn your plans into reality and make this season your most exciting one yet!

pre-owned vehicle! At Velocity, we make purchasing your next vehicle affordable with low rates and flexible loan terms. Whether you're after the newest model or a quality-used vehicle, our

SOUTHWEST AUSTIN BRANCH OPENING

Our new Southwest Austin branch opens mid-May. Velocity's new branch offers 24/7 ATM access, live teller assistance, private offices, and expanded services in a spacious, modern setting for all your financial needs.

Come see our newest location at 3419 Davis Lane, Austin, TX 78745 (corner of Davis Lane and Brodie Lane).



Architect renderings of Velocity's new Southwest Austin Branch at 3419 Davis Lane reveal a modern design including convenient ITM drive-thru lanes.

HERE'S HOW TO PROTECT YOU AND YOUR MONEY

At Velocity, we're committed to protecting you and your money from potential fraud and scams. Here's how you can stay safe:

Action	How?
Guard your online information	Keep your security software updated. Look for HTTPS in website URLs before logging in or sharing data, especially for banking and shopping.
Monitor your accounts	Check your financial accounts daily via online or mobile banking. Set up alerts for transactions and account changes.
Shred sensitive data	Keep ATM receipts, deposit slips, and mobile check deposits until reconciled, then shred. Store monthly statements securely until tax filing, then shred unless needed. Consider eStatements.
Check your credit report	Regularly review credit reports for unauthorized activity through providers like Experian or Equifax. Set up alerts for changes to your business credit score.
Think before sharing information	Be cautious of unsolicited calls or emails requesting sensitive details. Scammers use phishing tactics to impersonate trusted sources via email, text, or phone.
Report suspicious activity	If you suspect fraud, contact your financial institution immediately to improve the chances of recovering funds.
Use fraud detection tools	We offer tools to identify fraud early, such as monitoring payments and flagging suspicious transactions for review.
Business email compromise	Be wary of emails with financial changes, attachments, links, or unusual requests. Always confirm changes by phone with a trusted contact.

If you believe you have fallen victim to fraud, please stop by your nearest Velocity Credit Union branch or reach out to our Contact Center at 512.469.7000 (or toll-free 800.933.2029) to file a report – we're here to help.

ANNUAL MEETING

APRIL 28 AT QUARRY LAKE

Our **78th 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 28, 2026, at 12pm**
- **4515 Seton Center Parkway, Austin TX 78759**
- **The 40 Acres meeting room: 2nd floor, near the south entrance.**



2026 DOLLARS FOR SCHOLARS

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, 2026. 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 2026!

GROW YOUR SAVINGS



4.00% APY² One Year IRA CD

Only \$1,000 minimum deposit to open. Enjoy guaranteed returns, potential tax advantages, and protection from markets ups and downs.

CONSOLIDATE DEBT



0% for 12 Months³ on Purchases & Balance Transfers

Earn rewards and stay secure with the Velocity Mastercard Credit Card.

SIMPLIFY YOUR FINANCES



Home Equity Loans

Unlock the value of your home with a flexible home equity loan at a rate lower than most loans.

¹Example: \$30,000 loan at 5.29% Annual Percentage Rate (APR) for 60 months equals 60 monthly payments of \$569.06. \$0 down payment required for qualified borrowers. APR subject to credit approval.

²APY = Annual Percentage Yield. Rates subject to change. Membership savings required. Elite Rewards do not apply to this promotional certificate and the certificate is non-renewable. All require a minimum opening deposit of \$1,000.

³Subject to credit approval. Intro rate for first twelve months, not available on savings-secured cards. Rates effective as of 1.3.26. After intro period, APR for Velocity Mastercard Platinum will range from 10.75% to 18.00% APR based on credit score and the Prime Rate; APR for Velocity Mastercard Platinum Rewards will range from 14.75% to 18.00% based on credit score and the Prime Rate.

All loans subject to credit approval. Rates may change without notice.

