

# INSIDER



**NEW SERVICES**

## WE NOW OFFER INSURANCE — PROTECT WHAT MATTERS MOST

Life comes with a lot of moving parts — your home, your car, your family, your income. Velocity has partnered with trusted insurance experts to make protecting it simple. Whether you're just getting started or reviewing your coverage, we'll help you find a plan that fits your life and budget.

**HOME, VEHICLE & MORE**

One call. Multiple options. Coverage that actually fits. Through Inszone Insurance Services, Velocity members get access to real insurance professionals who compare multiple providers for the best

coverage at the right price. Options include:

- **Home & Specialty Homes** — Single-family, condos, rentals, flood, or high-value homes.
- **Vehicles** — Cars, trucks, boats, motorcycles, RVs, rideshare, and umbrella policies.
- **Business** — Commercial property, business auto, liability, cyber, workers' comp, and employee benefits.
- **Life & Pet Insurance** — Protection for the people and pets who matter most.

Velocity members get personalized support from start to finish. Visit [VelocityCU.com/Insurance](https://VelocityCU.com/Insurance) or call

833.946.5884 to learn more.

**SPECIALTY INSURANCE — FOR THE UNEXPECTED**

Members also have access to affordable specialty coverage through Allied Solutions, including:

- **Accidental Death & Dismemberment**
- **Hospital Accident Protection**
- **Recuperative Care**

These plans are simple to enroll in and provide financial protection when life doesn't go as planned. Visit [VelocityCU.com/Insurance](https://VelocityCU.com/Insurance) or call 844.269.1292 to learn more.

**VOLUNTEER OPPORTUNITY**



### HELP CENTRAL TEXANS KEEP COOL THIS SUMMER

As temperatures rise across Central Texas, many older adults, individuals with disabilities, families, and pets remain vulnerable to extreme heat without access to air conditioning. That's



why Family Eldercare's Summer Fan Drive continues to provide critical heat relief throughout our

community — and Velocity is proud to support the effort once again.

In its 36th year, the Summer Fan Drive collects and distributes thousands of fans to neighbors in need across Central Texas. Since launching with just 20 fans in its first year, the program now impacts more than 10,000 lives annually across 13 counties.

Community support helps make this possible. Donations of new box fans, monetary contributions, and volunteer support all help provide relief during the hottest months of the year. Consider the upcoming Fan Drop-Off event on July 10, where staff will be accepting community donations from members like you.

The 2026 Summer Fan Drive runs through September 15. Visit [summerfandrive.org](https://summerfandrive.org) for fan donation details, monetary contributions, and volunteer opportunities at the upcoming fan drop-off event.

## VELOCITY CHECKING COULD SAVE YOU \$81 A MONTH

From groceries and gas to insurance and healthcare, rising costs are causing many households to take a closer look at where their money goes each month. While it's common to shop around for better rates on major expenses, one area often overlooked is your checking account.

The right checking account can do more than hold your money—it can help you earn more, save more, and provide benefits that reduce everyday expenses. On average, Velocity Credit Union members who use all the Rewards Checking account benefits save **\$81 per month**.

Members who meet a few simple monthly qualifications—receiving at least \$1,000 in electronic deposits, spending \$1,000 in combined debit/credit transactions, and enrolling in eStatements—enjoy **waived monthly fees, up to 2.25% APY on balances up to \$15,000, and a suite of valuable perks**, including:

**UNLOCK MORE BENEFITS—AND SKIP THE \$6 FEE**

Ask yourself three questions:

1. Do you make electronic deposits of \$1,000 or more a month? (e.g. paycheck direct deposits, etc.)?  YES  NO
2. Do you make \$1,000 more in combined debit/credit card transactions in a month? (e.g. grocery store, restaurant dining, big box store runs)  YES  NO
3. Are you okay with receiving eStatements (faster than mail and a more secure way to receive your statement)  YES  NO

If so, you'll waive the \$6/month fee, enjoy more free benefits and watch your money grow at 2.25% APY on balances up to \$15,000.

- **Zero-copay telehealth services**
- **Cell phone protection**
- **Roadside assistance**
- **Travel and shopping discounts**
- **Mastercard ID Protection™**
- **A free Mastercard Rewards debit card**
- **0.25% loan rate discount**
- **Buy Now, Pay Later options**
- **Debit card round-up savings**
- **CU Rewards points**

Modern digital tools make banking convenient, too: online/mobile banking, budgeting resources, Zelle®, mobile check deposit, card

controls and alerts, digital wallets, free bill pay, and access to 400+ fee-free ATMs in the Austin area.

If you haven't reviewed your checking account lately, now's a great time. You could save **\$81 per month** while getting more from your money and daily banking.

Ready to save more money? Visit any branch, call 512.469.7000, or explore Rewards Checking at [VelocityCU.com](https://VelocityCU.com). See branch for full details on Rewards Checking.

# VELOCITY GRANTS SCHOLARSHIPS TO HIGH SCHOOL GRADUATE MEMBERS

We are pleased to announce the recipients of the 2026 Velocity Scholarship Program. This year, four students were selected to receive the scholarship, including one additional award.

Each year, the Velocity Board of Directors awards a number of graduating seniors an initial \$5,000 scholarship to college or university of their choice. An ongoing scholarship of \$3,000 is also available to previous recipients continuing their education.

Over the past 30+ years, the program has awarded over \$500,000 in scholarships for higher education. Please join us in congratulating this year's recipients.



## 2026 SCHOLARSHIP RECIPIENTS



**BAILEY BAGWELL**  
Elementary Education at Liberty University in Lynchburg, VA



**AMANDA KROMER**  
Political Science at Trinity University in San Antonio, TX



**GREYSON HALL**  
Engineering at Texas A&M University in College Station, TX



**SAMUEL YUERGENS**  
Mechanical Engineering at Texas A&M University in College Station, TX

## SAFETY FIRST

# PROTECT YOURSELF AGAINST FRAUD & SCAMS

At Velocity, the security and safety of your accounts are our utmost priority. We strive to maintain the highest standards of security to ensure that your banking experience is not only convenient but also protected from fraud and scams. Here are some important security measures and precautions you can take to keep your money safe:

**Beware of Calls from Velocity Credit Union:** Members could receive calls from individuals claiming to be from Velocity Credit Union, asking for permission to enable online banking sign-in alerts. Velocity will never call you to request such sensitive information. If you receive such a call, do not provide any personal or account information and immediately report it to our Contact Center at 512.469.7000

**Text Notifications:** If you receive any unexpected text messages claiming to be from Velocity, exercise caution. Do not respond to these messages or click on any links provided. Contact our Contact Center immediately to verify the authenticity of the message.

**Request for One-Time Passcode:** Velocity may send one-time passcodes (OTPs) as part of our security and identity verification processes. If you contact Velocity for support, a representative may ask you to provide an OTP to verify your identity.

Be cautious of unexpected requests for passcodes. If you receive an OTP that you did not request, or someone contacts you unexpectedly and asks for a code, treat the request as suspicious. Only provide an OTP during a support interaction or verification process that you initiated with Velocity. To validate suspicious communication, please contact Velocity directly at 512.469.7000.



For more helpful tips on how to protect yourself and your money, visit our [Fraud Protection section at VelocityCU.com/fraud](https://www.velocitycu.com/fraud).

**Protection of Username and Password:** Your online banking username and password are confidential and should never be shared with anyone, including Velocity employees. We will never ask you to provide your username or password via phone, email, or any other channel.

**Avoid Remote Access Requests:** Be cautious of requests asking you to visit a website where an employee claims they need to remotely access your computer. Velocity Credit Union will never make such requests. If you encounter such a situation,

refrain from providing access and contact us immediately to report the incident. In addition, we recommend regularly monitoring your account activity, setting up transaction alerts, and updating your contact information with us to ensure timely communication regarding your account security.

If you ever have concerns about the security of your Velocity Credit Union account or suspect any fraudulent activity, please reach out to our dedicated Contact Center team. We are here to assist you and ensure that your experience remains safe and secure.

## 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.