

## Welcome to Rewards Checking — your account just got a lot more valuable.

Your Velocity Rewards Checking account comes loaded with an estimated value of over **\$81 in monthly benefits**, included with your account when qualifying activities are met. Below is everything included and how to get started. Questions? We are always here to help.

Your account includes these benefits on balances up to \$15,000 when you meet simple monthly qualifications. Here is a breakdown of everything you receive and what it is worth:

### LIFESTYLE BENEFITS — INCLUDED EVERY MONTH THROUGH YOUR REWARDS CHECKING ACCOUNT

#### Telehealth Services • **\$35/month value**

24/7 video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors ready to help with urgent care and mental health — zero copay for you, your spouse or domestic partner, and up to six dependent children ages 2 and older.

*Registration and activation required. This is not insurance.*

#### Cell Phone Protection • **\$8/month value**

Up to \$600 in repair or replacement costs if your cell phone is stolen or damaged in the U.S. or abroad. Covers up to four phones on your cellular bill. \$50 deductible applies. Maximum of two claims and \$1,000 per eligible account per twelve-month period.

*Cell phone bill must be paid using your Velocity Rewards Checking account. To file a claim call 1-866-210-0361.*

#### Roadside Assistance • **\$5/month value**

24-hour coverage for vehicle towing, fuel, oil, fluid, and water delivery, and battery, lockout, and tire assistance. Maximum reimbursement of \$100 per occurrence and two occurrences per twelve-month period.

*To request service call 1-866-210-0361.*

#### Travel and Leisure Discounts • **\$25/month value**

Money-saving discounts from thousands of local and national businesses. Redeem coupons online or access discounts directly from your mobile device for instant savings on dining, hotels, entertainment, and shopping.

*Available via mobile and web only.*

### SECURITY BENEFIT — POWERED BY MASTERCARD, BUILT INTO YOUR VELOCITY APP

#### Mastercard ID Theft Protection™ • **\$8/month value**

As a Velocity Rewards Checking account holder with a free Mastercard Rewards Debit Card, you receive Mastercard ID Theft Protection at no additional cost. This service monitors your personal information across thousands of databases and the dark web, sends real-time alerts if suspicious activity is detected, and provides access to certified identity theft resolution specialists around the clock. Access your protection directly inside the Velocity mobile banking app — no separate portal or activation code needed.

- Dark web monitoring
- Real-time suspicious activity alerts
- Credit profile change notifications
- 24/7 certified resolution specialists
- Identity theft affidavit assistance
- Accessed directly in your Velocity app

**TOTAL MONTHLY ESTIMATED VALUE**  
**\$81**  
included with your account

### HOW TO ACTIVATE AND ACCESS YOUR BENEFITS

- 1. Log in to Velocity Online or Mobile Banking**  
Available at [velocitycu.com](http://velocitycu.com) or in the Velocity app on iOS and Android
- 2. Navigate to Tools & Benefits**  
Found in the main menu of online or mobile banking
- 3. Follow the step-by-step instructions to register**  
Some benefits require individual registration and activation before first use
- 4. Access your benefits anytime through the app**  
Mastercard ID Protection is accessible directly inside Velocity digital banking.  
*Need help? Call 1-866-210-0361 for questions about any benefit or assistance with registration and activation.*

### EARN THE RATE. SKIP THE FEE. HERE'S ALL IT TAKES:

**\$1,000+ electronic deposit** monthly into your Velocity account



**\$1,000+ card spend** in combined debit or credit purchases



**eStatements** Enroll for electronic monthly statements



**\$6 fee waived** and earn 2.25% APY on your balance

**EARN UP TO 2.25% APY** on balances up to \$15,000

Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Telehealth is available for account holder and spouse/domestic partner and up to six (6) dependent children aged 2 and older. This is not insurance. Mastercard ID Theft Protection™ provided by Generali Global Assistance. Round up feature available on debit cards; see Agreements & Disclosure for details.

Benefit values are estimated market comparisons for illustrative purposes; actual value depends on individual usage. Qualifying monthly activity: \$1,000+ electronic deposit, \$1,000+ combined card spend, enrolled in eStatements. \$6 monthly service fee is waived with qualifying monthly activity. APY = Annual Percentage Yield. 2.25% APY is variable, applies to Rewards Checking balances up to \$15,000 when qualifying monthly activity requirements are met. Balances over \$15,000 earn 0.05%. The rates are subject to change after account opening. Refer to the current Deposit Rate sheet. Fees may reduce earnings on the account. \$5 Overdraft Transfer Fee may be imposed on ACH transactions, check drafts, debit card purchases where applicable. Velocity Credit Union does not guarantee payment of all overdrafts and may decline to pay an overdraft at any time without prior notice.

Repayment required per the account Agreement & Disclosures terms. Early direct deposit access depends on payer submission timing and is not guaranteed.

©2026 Velocity Credit Union. All Rights Reserved. P.O. Box 1089, Austin, TX 78767.

