

INSIDER



A FOCUS ON YOU AND HELPING YOU SAVE MONEY

CELEBRATING YOU DURING MEMBER APPRECIATION MONTH



MEMBER APPRECIATION DAY Thursday, October 15

Stop by your local Velocity Credit Union branch and celebrate **Member Appreciation Day** with us!

We're grateful for your trust and for being part of the Velocity family. This day is our way of saying thank you for being a valued member and helping make our credit union special.

We look forward to seeing you!

At Velocity Credit Union, everything we do starts with our members.

Over the past year, we've heard from many of you that making every dollar go further has become more important than ever. As everyday costs continue to rise, we're committed to helping you make the most of your membership through competitive rates, valuable products, financial tools, and personalized service.

To say thank you, we're celebrating Member Appreciation Month throughout October with a variety of exclusive member offers available through December 31, 2026. Whether you're looking to grow your savings, lower your monthly payments, or take advantage of additional member benefits, we encourage you to explore what's available.

MEMBER OFFERS

Some of this year's member offers include:

- A special rate on a 12-month certificate.
- Rate discounts on eligible personal loans and refinanced auto loans.
- Introductory financing and rewards opportunities on eligible Velocity credit cards.
- Rewards Checking, featuring

valuable everyday benefits and the opportunity to earn a competitive dividend when account qualifications are met.

- Our Refer-a-Friend program, where members can earn referral rewards—up to \$500 per calendar year—for introducing friends and family to Velocity.

We also invite you to stop by your local branch on **Thursday, October 15**, for Member Appreciation Day. It's our opportunity to thank you in person for your membership and the trust you've placed in Velocity Credit Union.

Thank you for choosing Velocity. We're proud to serve you and appreciate the opportunity to be your financial partner.

Member Appreciation offers are available through December 31, 2026. If you visit a branch, mention Offer Code: MAPP26 when taking advantage of an eligible offer. Visit your local branch or www.velocitycu.com to learn more.

REFER-A-FRIEND

YOUR RECOMMENDATION ALWAYS MEANS THE MOST

When it comes to choosing a financial institution, people trust recommendations from friends and family more than just about anything else. That's why there's no greater compliment than when our members recommend Velocity Credit Union.

If you've enjoyed your experience with us, share the Velocity difference with the people you know. When your friend opens a qualifying checking account and completes the program requirements, you'll each receive a \$50 Mastercard® Virtual Reward. And you can earn rewards for multiple successful referrals—up to \$500 per calendar year.

Whether it's a family member, coworker, neighbor, or friend, your referral can help someone discover better banking while rewarding you for spreading the word.

READY TO REFER? EARN UP TO \$500 PER YEAR.

- ✓ Refer friends and family
- ✓ They'll enjoy the benefits of Velocity membership
- ✓ You'll both earn rewards when qualifying requirements are met

Visit www.velocitycu.com/refer to get started and learn more about the program.

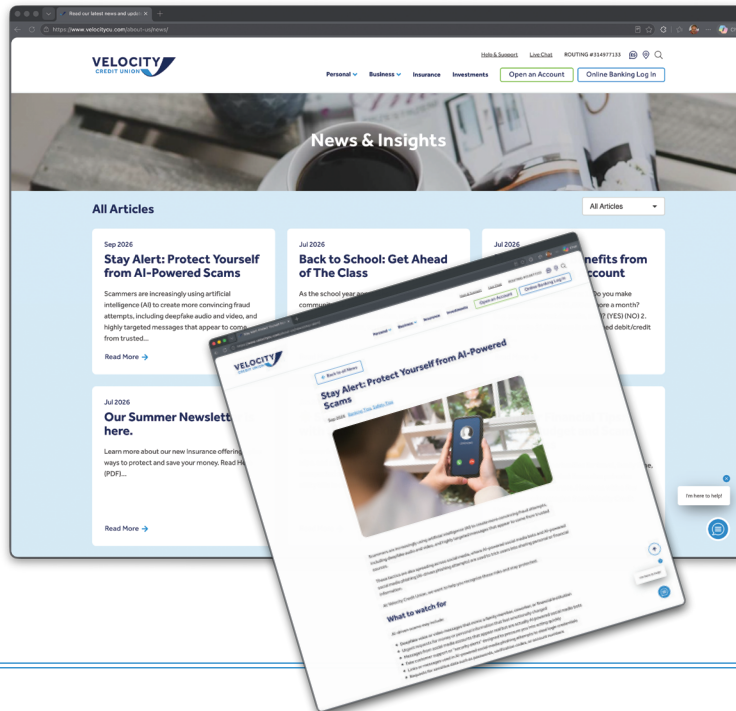


SMART MONEY TIPS & IDEAS

GET MORE FROM YOUR MONEY WITH VELOCITY

Looking for smart ways to save, protect your money and get more value from your finances? Be sure to explore Velocity Credit Union's **News & Insights**, where members can find helpful financial tips, money-saving ideas and timely advice—including our latest AI Fraud Prevention Tips.

Discover ways to make your money work harder with resources highlighting opportunities like Rewards Checking savings and our 0% for 12 Months Credit Card offer, plus insights to help you make smarter financial decisions every step of the way.



BOARD OF DIRECTORS

WE'RE ACCEPTING APPLICATIONS TO SERVE ON THE VELOCITY BOARD OF DIRECTORS

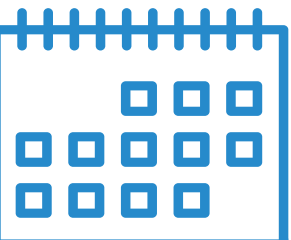
The Nominating Committee will select qualified nominees to fill four three-year terms on the Velocity Board of Directors that are expiring in 2027.

Each Board position carries a three-year term. Members interested in being considered for a position may review the application procedures and download the required forms at velocitycu.com/board.

Completed forms must be received no later than 5 p.m. on Friday, November 6, 2026. Forms may be emailed to Kate.Perez@velocitycu.com, dropped off at any Velocity Credit Union branch, or mailed to:

Velocity Credit Union
P.O. Box 1089
Austin, Texas 78767
Attn: Kate Perez

Members who choose to run by petition must first complete the Nominating Committee process. For additional information, contact Kate Perez at 737.237.1434.



HOLIDAYS

Can you believe it? The holidays are right around the corner!

All Velocity branch locations and our Contact Center will be closed on these upcoming dates:

- **COLUMBUS DAY**
Monday, October 12
- **VETERAN'S DAY**
Wednesday, November 11
- **THANKSGIVING**
Thursday, November 26
- **DAY AFTER THANKSGIVING**
Friday, November 27
- **CHRISTMAS EVE**
Thursday, December 24, close at 1PM (includes drive-thrus)
- **CHRISTMAS DAY**
Friday, December 25
- **NEW YEAR'S EVE**
Thursday, December 31, close @ 5 PM (includes drive-thrus)
- **NEW YEAR'S DAY**
Friday, January 1

Your money is always within reach:

- **Online Banking:** Access your accounts 24/7 through Online Banking at VelocityCU.com.
- **Mobile App:** Velocity Credit Union mobile app (download from the Apple App Store or Google Play Store)
- **Voice Banking:** 512.469.7000 for Voice Banking (Option 1).



STAY CONNECTED WITH VELOCITY

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/