

## From Debbie's Desk



Dear Members,  
It's hard to believe that we are halfway through the year. Now is a good time to take stock of your finances and your budget. I know that many of you may be facing challenges brought on by the current economic climate. I hope that you know that we are here to help in whatever way we can.

Recently, you may have heard about the new credit card legislation that has been passed. Most of the news is very good for consumers, for instance, terms and conditions will have to be spelled out in a clearer manner, some fees will be cut, and creditors will no longer be able to raise your rates if you pay your bills on time.

On the other hand, the new rules don't go into effect until early 2010 to give credit companies time to restructure their business models.

Some experts predict you may see your annual percentage rate go up in the meantime, if you haven't already.

This is a good opportunity to explore a debt consolidation loan from Velocity. Our low fixed rates and set terms could be a real help in getting your credit card debt under control. Check out our personal loans and see if a consolidation loan is right for you.

Meanwhile, we have plans underway for Member Appreciation Days coming this fall. We'll have refreshments, activities and some great prize giveaways including flatscreen TVs. Look for more information in the coming months!

Sincerely,



**facebook** become a fan!

## Velocity Loans For The Way You Live.



Velocity Credit Union is the exclusive lender for Austin Energy's Home Performance with Energy Star® program. This program offers substantial rebates or 0% APR Home Energy Loans

to finance many kinds of energy saving home improvements, which can include installing energy-efficient air conditioning and heating systems, adding attic insulation, caulking and weather stripping, solar screens and more. Residential customers of Austin Energy who own single family dwellings and duplexes are eligible to apply. To read more about this and other exciting programs, please visit [www.austinenergy.com](http://www.austinenergy.com).



Velocity has formed a new partnership with locally-owned Scooter Revolution to provide you with an additional benefit for being a Velocity member. In Austin since 2005, Scooter Revolution believes that "like housing, food and education, affordable transportation is one of the pillars of a successful and happy life." In order to get more of us to rethink our transportation, Scooter Revolution is offering Velocity members \$100 off the cost of a new scooter. Keep your eye out for a roaming scooter display coming soon to a branch near you.

### Scooter Revolution

112 East North Loop Blvd.  
[www.scooterrevolution.com](http://www.scooterrevolution.com)

## Tips for Living Green and Doing Some Good



### Recycle Your Computer

Computers can contain lead and other hazardous materials that harm the environment. But did you know much of the metal, plastic, and other components are recyclable? If you've upgraded your system,

consider having your old computer and any additional equipment recycled at one of these locations:

- **Earth Protection Services, Inc. (EPSI)**
- **FITS Computer Recycling**
- **Tri Recycling, Inc.**

### Gimme Shelter

When you're looking for a furry friend to bring home, skip the pet stores and the breeders and head to the pounds and shelters. The commercial pet trade creates an excess of animals, which is unfortunate when there are so many in need of adoption. Shelters have an excellent selection of breeds (and mutts!) that need a good home. Here are just a few nearby shelters where you could find your new friend today:

- **Humane Society of Austin & Travis County**
- **Town Lake Animal Center**
- **Central Texas SPCA**

## Velocity in the Community

### Summer Family Fun Discounts

Beat the heat and enjoy these special deals when you purchase your tickets at through our website.



#### SeaWorld San Antonio:

One or Two Day admission for \$43.99 (adult) and \$37.59 (child ages 3-9).

#### Six Flags Fiesta Texas

One Day admission for \$26.99  
A Season Pass for \$59.99



### Paramount Summer Film Series



Celebrating a 34 year tradition! The summer's best films at Austin's best theatre - more than 70 classic films as they were meant to be seen! Featuring many new prints, foreign classics, 70mm spectaculars, Warner Brothers cartoons and more! Visit [www.austintheatre.org](http://www.austintheatre.org) for more information and to purchase tickets online.

### Youth Savings Challenge Success!

Velocity's 2009 Youth Savings Challenge was once again a huge success! We had an amazing turnout during the week of April 20-25, with deposits totaling over \$168,000. Thanks to all our young members' hard work, we were able to donate \$840 to the Police Activities League (PAL) of Austin, a local organization dedicated to supporting at-risk youth through athletic and educational programs. Velocity would like to congratulate all of our challenge participants!

### Ice Ball Gala for Helping Austin

August 22, The Austin Music Hall

Velocity is once again teaming up with Helping Austin, a local non-profit organization, run entirely by volunteers, for its fifth-annual gala benefiting Big Brothers/Big Sisters, which helps the youth of Central Texas achieve their potential so they may live productive and healthy lives. "Ice Ball" will feature live music, a live auction, and food from Cru, Moonshine, Kona Grill, and others. The goal of Helping Austin is to partner with other local non-profits and charities in an effort to raise funds to help them achieve their missions.

## Congratulations to the 2009 Velocity Scholarship Recipients



#### Cody Collins - Thrall High School

*Royal G. Wilson Memorial Scholarship*

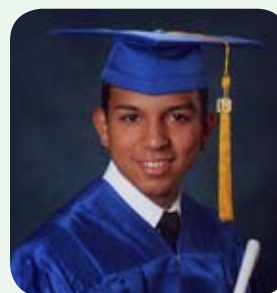
Cody is the son of Peter and Cheryl Collins and is a graduate of Thrall High School. He is an accomplished musician and was a member of the National Honor Society, the UIL academic team, and played football, basketball, track and tennis. Cody is

also active in his church and community, and has given of his time to the Salvation Army and at a nearby nursing home. Cody plans to attend University of Mary Hardin-Baylor in Belton, Texas where he will study to be a nurse anesthetist.

#### Katie Jaycox - Liberal Arts and Sciences Academy

*Limuel Hunter Scholarship*

Katie is the daughter of Darletta Jaycox and is a graduate of the Liberal Arts and Science Academy. At the beginning of the upcoming fall semester, she will be attending Northwestern University in Evanston, Illinois, studying chemical engineering. She has had internships at both The University of Texas and at NASA's Johnson Space Center. In addition to her coursework, Katie participated in a wide variety of activities, including lacrosse, choir, the science Olympiad, the physics and art clubs, the National Honor Society, and the high school aerospace scholars.



#### Joshua Lechler - Pflugerville High School

*Tom Eaton Memorial Scholarship*

Joshua is the son of Alvaro and Geneva Lechler. He attended Pflugerville High School and graduated with a 4.31 GPA. In addition to his rigorous schoolwork, Joshua was the founder and president of the Ping Pong club,

and a member of the physics club and tennis team. Joshua has also volunteered his time helping build a local church and, as a Black Belt in Texas Black Belt Karate Taekwondo, teaches children karate lessons. This fall, Joshua will be a pre-med student at Baylor University.