

JANUARY 2012

HELLO WORLD



I'm starting out 2012 with a new communication: "Hello World" — one of the simplest programs to write in most programming languages — and often used to verify that a system is operating correctly. When I look at the recent financial news, I wonder if the worldwide financial system is working. What is going to happen in Greece, Spain and Italy? Will the United States see stronger employment and a recovery in the housing markets? Is there a program that will set the financial system straight again?

I recently read an article in *Wired Magazine* about feedback loops. A feedback loop is a control system that allows for self-correction and that adjusts its operation according to differences between the actual output and the desired output. Feedback loops aren't just about solving problems. They could create opportunities. For example, this process can improve how we save money, allowing us to monitor and adjust our progress towards meeting our financial goals. Hopefully, you have some feedback loops to help you with your financial freedom. Just to test that your system is still working, it wouldn't hurt to give your financial plan a "Hello World" test. Try this experiment — set up an automatic transfer from your checking account to your savings account for \$14.99 on a weekly basis. Does it help you save money? How much in a year? Did you save enough? If not, increase the amount. Do you like paying yourself? Let me know.

One of the great things about working with SRI is that I frequently see references to SRI on television, in the newspapers and books. Recently, Phillip Porras, a Program Manager at SRI, was highlighted as a key character in *WORM: THE FIRST DIGITAL WORLD WAR*, a book by Mark Bowden. Phillip's approach was to continue to refine his defenses against the cyber virus as he learned more about it and how it was continuously changing. With SRI's leading edge cyber-threat analytics, the Internet is a safer place.

SRI Federal Credit Union uses the SRI approach to feedback loops: Do something extremely well, monitor, improve and then repeat. The credit union's financial structure is working well. SRI Federal Credit Union has strong capital, low delinquency and great products and services. Our members continue to bring more business to us based on their positive experiences. They refer their family members. Feel free to encourage your family to belong.

Make 2012 your positive feedback year. Take advantage of our low loan rates and save some money. Give Paco or Shirley in our lending department a call and tell them that Steve sent you.

Goodbye for now,
Steve Bowles
CEO



5-YEAR CERTIFICATES

You work hard for your money, and SRI Federal Credit Union wants to make sure it works even harder for you. That's why we offer an array of smart savings options to help grow your future — including our 5-year certificates. Call, stop by or check out our website to learn more.

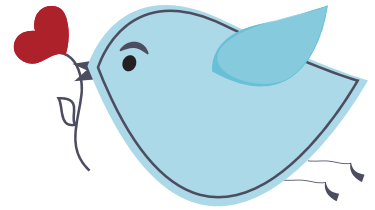
2012 ANNUAL MEETING MARCH 21

Celebrate our 55th Anniversary at the 2012 Annual Meeting on March 21. The meeting begins at 12 Noon in the International Building Auditorium at SRI International, Menlo Park, CA. See you there!



KISS YOUR DEBT GOODBYE

Love being debt-free!



Our debt consolidation loans can help you become debt-free in 2012. Borrow up to \$10,000 for up to 24 months at a low rate of just 8% APR.* Drop high-interest credit cards, stop the multiple monthly payments and simplify your finances. Call our Lending Professionals at (800) 986-3669, email connect@srifcu.org or stop by our office for a personal appointment.

*APR=Annual Percentage Rate.

Home Equity Line of Credit

Discover the hidden value in your home

A home equity line of credit from SRI Federal Credit Union gives you convenient access. Use the extra money to start home improvement projects, cover education costs, build an emergency fund and more.

- Rate of Prime minus .25% (currently 3% APR* variable)
- No points
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Rates continue to linger at historic lows — meaning there's no better time than now to see what a home equity line of credit can do for you. Call our Lending Professionals at (800) 986-3669, email connect@srifcu.org or visit our office to get started.

*APR=Annual Percentage Rate.

New Auto Loans at 2.99% APR!*

Get behind the wheel of an incredible deal

Good news for automobile buyers! 2012 vehicle models have moved forward with the latest and greatest features, but prices have largely remained steady — or even dropped — since the introduction of last year's models. Take advantage of today's amazingly low vehicle prices with a little help from SRI Federal Credit Union:

- New auto loans 2.99% APR* for 60 months
- Used auto loans 3.75% APR* for 60 months
- Finance 100% of purchase price or Kelley Blue Book value
- Refinance from another financial institution to lower your payments
- Autoland buying service can help you get the best deal for a new or used vehicle.

Apply now by visiting SRIFCU.org or calling (800) 986-3669.

*APR=Annual Percentage Rate.

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