

FEBRUARY 2013

HELLO WORLD



It's been just over a year since the first HELLO WORLD was published. That issue discussed feedback loops, and how they could help create opportunities and meet goals. SRI Federal Credit Union uses the SRI International approach: Do something extremely well, monitor, improve and then repeat. I'd like to add the concept of connections into this formula. The process is vastly improved by adding personal connections into the equation.

For example, a connection with Betty Tucker at the SRI International Princeton, New Jersey, field office brought us news that their onsite ATM was being removed by a local financial institution. They asked, "Could SRI Federal Credit Union put a new ATM at the site as a replacement?" We could and we did.

Betty is a Benefits Analyst and started with RCA 35 years ago. She is a Yankees fan, likes to cook and does volunteer work. We appreciate her bringing this opportunity to us. Having the right connections can improve many a situation.

Improve your financial situation by taking advantage of our people-first products: ATM fee refunds, free checking, personalized Visa® cards, low vehicle loan rates and student loans. Members wanted more than one type of Visa credit card with favorable rates. Now, you can choose from an awards points Visa, a low fixed-rate Visa or an even lower variable-rate Visa Platinum. Rate check your Visa credit card to see if we can save you money.

Mobile deposits allow members to connect with SRI Federal Credit Union wherever they work or live. We knew members wanted the ability to make deposits from their mobile phone and we have been working hard to find just the right product. We drew up strong specifications and the project is now in beta testing. Expect mobile deposits in the near future.

Connections with people can present opportunities! Feel free to connect with the credit union staff and see what money-saving opportunities lay ahead. JUST ASK!

Steve Bowles
CEO/CFO

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ANNUAL MEETING

Mark your calendar to attend the 2013 Annual Meeting

Monday, March 25, at 12 noon
in the International Building at
SRI International, Menlo Park, California.

See you there!

REAL-TIME ALERTS WITH CARD GUARDIAN

Control, review and respond to your
Visa® debit or credit card transactions.
Our new Card Guardian can send text
alerts directly to your mobile devices.
Enroll today at www.SRIFCU.org.



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\$10,000 - 24 months - 8% APR*

*APR=Annual Percentage Rate.

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for spring home improvements.

Low variable rate of 3.0% APR*
ZERO points, ZERO annual fees, ZERO closing costs

*APR=Annual Percentage Rate. Variable rate - Prime minus .25%



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Just ask our Loan Pros at 650.859.5477 or online at www.SRIFCU.org.

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1.99% APR*

Make it happen with our great auto rates!

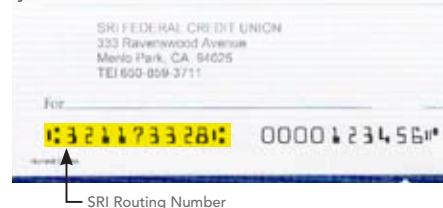
*APR=Annual Percentage Rate. For new auto loans at 60 months.

Get your tax refunds FASTER

Faster than a paper check, you can split your refunds into multiple accounts and avoid lost or stolen checks. Use SRI Federal Credit Union Routing and Transit Number **321173328** as highlighted below, plus your 10-Digit Account Number from your checks.

Need assistance?

Contact Member Services at 800.986.3669
or email CONNECT@srifcu.org.



CONNECT WITH US TODAY

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Branch Hours

Monday through Friday
9 AM to 4 PM