

FEBRUARY 2016

HELLO WORLD



Sleep is the sweet balm that soothes and restores us after a long day of work and play. So why do people show up at SRI International in their pajamas to spend the night? This was the question I asked of Fiona Baker, Ph.D., Senior Program Director of SRI's Human Sleep Research. Fiona's sleep research includes a focus on women and adolescents. She has published a number of articles on how menopause affects sleep and is especially interested in women's health. You will often find her in Washington lobbying for additional research dollars to be allocated to women's health as part of the Society for Women's Health Research.

Growing up in South Africa, Fiona attended the University of Witwatersrand in Johannesburg. She loves working at SRI International because the sleep group is full of hardworking, invested researchers who enjoy each other's company. One of their big projects is studying sleep and adolescents. There is a large amount of brain development during adolescence – as much as during the first few years of life. One question that many sleep research subjects ask in the morning is, "What was I dreaming about?" So far, that question is not one that can be answered, but perhaps in the future there will be a research grant for that! Another study is the circadian rhythm, or changes in the timing of sleep.

For those whose sleep is elusive or otherwise troubled, or if you just want to contribute to science, show up in your pajamas for a sleep study at SRI International, but you had better sign up first!

Fiona also loves to travel. Every time she travels, she gets a firsthand experience in jetlag and how difficult it is to kid your body that it really is morning when all you feel like doing is sleeping! For SRI International purposes, she travels to conferences, mostly about sleep...and yes, they do actually exist! Other travels include vacations to visit family in Turkey and South Africa. On a recent trip to Dodge Ridge, in Northern California's High Sierra mountains, her whole family learned to ski.

Just a reminder that when you travel, rest assured! SRI FCU pays the international currency exchange fee on your Visa® debit and credit card charges.

It was a delight to talk with Fiona – now I need to go take a nap.

Steve Bowles
CEO/CFO

50

1% CASH BACK AUTO REFINANCE

Drive your car loan from another lender over to SRI FCU; then refinance and pocket 1% cash back in your savings account when the loan is booked. Our low 1.99% APR for up to 72 months is one of the best deals around.

Let our loan professionals review the Kelley Blue Book® value for your vehicle to determine if you have additional equity funds available. Pay off holiday expenses, use the money for taxes or stash it in savings.

Jump on this offer before it expires on February 29. Visit our branch, call **800.986.3669** or apply online at www.SRIFCU.org.

HOME EQUITY LINE OF CREDIT

Get your home equity line of credit set now. When spring arrives, you will be ready to remodel and renovate. Our HELOCs feature:

- No points, no fees, no closing costs
- Lines up to \$500,000
- Borrow up to 80% of property equity
- Variable rate based on *WSJ* prime rate
- 5-year draw period
- 20-year repayment period
- Convenient online banking access

Discuss the benefits with our loan professionals today. Call **800.986.3669**, email connect@srifcu.org or stop by our branch.



A SWEET DEAL FROM UCHOOSE REWARDS & 1-800FLOWERS

UChoose Rewards® Visa credit card members are in for a sweet deal this Valentine's Day. Receive 15 UChoose Rewards points on purchases of \$50 or more at www.1800flowers.com from January 25 – February 14, 2016, when using your SRI FCU Visa Rewards credit card.

NO-FEE BALANCE TRANSFERS

ARE A SNAP WITH OUR BALANCE TRANSFER TOOL



**Refresh
& RENEW**


HOME EQUITY LOANS

No points - No fees - No closing costs
3.5% APR variable (prime)

VALENTINE'S DAY

UCHOOSE REWARDS & 1-800FLOWERS

USE YOUR SRI FCU REWARDS VISA & RECEIVE 15 POINTS ON PURCHASES OF \$50 OR MORE AT WWW.1800FLOWERS.COM • JANUARY 25 – FEBRUARY 14, 2016



Refinance your auto loan
AND pocket **1% CASH BACK**

CONNECT WITH US TODAY

SRI Federal Credit Union
333 Ravenswood Avenue
Menlo Park, CA 94025-3493
Toll-Free: **800.986.3669**
Fax: 650.326.8916

Mail
P.O. Box 2284
Menlo Park, CA 94026-2284

Website www.SRIFCU.org
Email CONNECT@srifcu.org

Office Hours
Monday through Friday
9 AM to 4 PM