

MARCH 2012

# HELLO WORLD



2012 celebrates 55 years of service for SRI Federal Credit Union! In 1957, we started with just 15 members and only savings accounts and unsecured loans. Today, the credit union provides a wide range of services, making it easier for members to manage their money, leaving them more time to be creative and participate in the SRI community of innovation. One member recently blogged about our "terrific, personal team, readily available to answer questions and help out. Totally cool!"

SRI International is a center of excellence and just keeps getting better and better at innovation. From the first machine-readable checks to the Apple Siri assistant, SRI International continues to provide strong value-added service, looking to pioneer innovations that are part of the fabric of your life. SRI International is spanning the globe with a series of telescopes. Here are some pictures from the Stanford Dish, the Arecibo Observatory in Puerto Rico and the Sondreström Research Facility in Greenland. When I see these, I think of the thousands of people, all over the world, whose hard work and dedication made these projects happen.

Here at the credit union, one of the items on our radar is smart cards for Visa® Debit and Credit transactions, coming soon to the United States. The challenge will be to stay on top of this technology as it is changing quickly. Smartphones are starting to ship with near field (NF) chips and the ability to use your phone for financial transactions. This may eliminate the need for smart cards. We are investigating the technology and, as always, are looking for feedback from our members. Although we're not quite ready for beta-testers, if you are interested, please let me know!

SRI Federal Credit Union adds value to SRI International and its employees and their families, making your financial life stronger and easier. That is the only reason we are in existence.

Every day — and for the next 55 years — we look forward to staying connected to you, wherever in the world you are!

Steve Bowles  
CEO

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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!

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.

MAKE IT  
POSSIBLE

While you are completing FAFSA and  
researching scholarships and grants,  
remember our private student loans  
can help you fill the gaps at lower rates  
and zero origination fees.

# HELOC

Spring is around the corner.



*Fall in love*  
with our auto loan rates

**1.99% APR\***  
for new auto loans

**Get moving!**  
This rate ends March 31.

# LEARN

Invite your family to connect at [SRIFCU.org](http://SRIFCU.org).

## TALK WITH US TODAY

call (800) 986.3669 • email [connect@srifcu.org](mailto:connect@srifcu.org) • visit our branch • apply online at [www.SRIFCU.org](http://www.SRIFCU.org)

\*APR=Annual Percentage Rate.

## CONNECT

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**Branch Hours**  
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9 AM to 4 PM