

MARCH 2013

HELLO WORLD



Neighborhoods are often identified by a place name and have boundaries composed of major streets, barriers or abrupt changes in land use. Have you noticed that the houses in your neighborhood are getting updated, painted, remodeled, expanded, torn down and rebuilt? Some have cutting-edge green concepts and technology while others offer outstanding luxury and design. It's still the same neighborhood, but how nice it is when the houses are newly painted and updated.

My wife and I tackled a small remodel a few years ago. An extra 120 square feet put a new face on our house, along with a new porch and a fireplace. For us, the remodel created the feel of a whole new house.

I enjoyed talking to neighbors walking by about the work done and have met some new friends this way. Now as we take our evening walks, we see other houses being repainted and remodeled. It looks like the economy is coming back! Many homeowners are tired of holding off on projects.

As you take your evening walks, look for home improvement activity. Ask your neighbors for contractor referrals. Often that first question leads to a conversation or even an invitation to walk through the work site. Connecting with people about their remodels can provide some insights and lead to doing just that little bit extra that makes all the difference. In our case, it was getting just the right stonemason.

When you get ready, the credit union can help finance your remodel with a Home Equity Line of Credit. With no closing costs and a low variable rate of prime minus .25%, it's a smart way to fund your upgrade. Currently, our HELOC rate is 3.00% APR. You only pay interest on the balance drawn. With no prepayment fees, you can pay it down as fast as you like or take up to 20 years to repay. Access is easy through our online banking. Set up your HELOC today and start planning your remodel.

JUST ASK Francisco or Shirley, our loan professionals, at 650.859.5477 for assistance.

Steve Bowles
CEO/CFO

15

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ZERO IN ON A HELOC NOW
for spring home improvements.

Low variable rate of 3.00% APR
ZERO points, ZERO annual fees, ZERO closing costs

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



1.99% APR

Make your new car happen with our great auto rates!

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

2013 ANNUAL MEETING

INTERNATIONAL BUILDING
AT SRI INTERNATIONAL,
MENLO PARK, CALIFORNIA.

SEE YOU THERE!



MONDAY

25
MARCH

12 NOON

INCOMING WIRE TRANSFERS

Incoming wire transfers to SRI Federal Credit Union are now automatically posted if our ABA number, your member number and account suffix are in the proper format. For incoming wires, the credit union's information is:

SRI Federal Credit Union
Routing & Transit #
Credit to:

333 Ravenswood Ave., Menlo Park, CA 94025
321173328
Your Name and Account Number*

*Account number is your member number plus the account suffix. For example: 123450-01 for savings or 123450-02 for checking. Member numbers always end in a zero.

CONNECT WITH US TODAY

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