

MARCH 2015

# HELLO WORLD



One of our members – “he who shall remain nameless” – had a bit of an adventure last year. While flying back east for a family reunion, there was a thunderstorm over Denver, one of those thunderstorms that just stays there and pours, causing an eight-hour delay. Landing in a new airport is always interesting – even more so at 4AM. Our member found a sign at the auto rental counter indicating to just take any car in the lot that has keys in it. One of the last things to ponder at that moment is the auto rental insurance. Grab the car and go and use a SRI FCU Visa,<sup>®</sup> which provides collision insurance.

Twenty-five minutes outside of the Boston airport, past where the greenbelt starts, a deer hops the freeway fence, crosses the middle divider and bounds right in front of our member’s rental car. So quick, he was unable to avoid it. Luckily, no one was hurt except for the deer. The car was still drivable, even with the driver’s door and front headlight destroyed. The local law enforcement officers had seen this before even though Massachusetts is a low-risk state for collisions with deer (1 in 452). Certainly, it was the talk of the family reunion and our member had to repeat the story multiple times.

In returning the rental car, the issue of insurance came up, along with about \$7,000 in damages. The first line of defense was the member’s standard car insurance. What they didn’t pay for, the credit union’s Visa collision damage insurance paid. Our member paid a small portion, considerably less than the total damages. Good thing that he used his credit union Visa to charge the rental car!

Auto rental insurance is only one of the benefits covered on our Visa credit and debit cards. Other coverage includes: Travel Accident Insurance, Emergency Medical Insurance, Emergency Evacuation Hotel/Motel Burglary Insurance, Return Protection, Warranty Manager, Purchase Security and Price Protection. In the coming months, those benefits will be expanding to include Trip Delay, Trip Cancellation and Lost Luggage. Plus all Visa benefits will be offered on ALL of our Visa credit and debit cards. It’s a good idea to look at plan disclosures. Our Visa benefits disclosures are outlined at [www.SRIFCU.org](http://www.SRIFCU.org)

In early April, a new UChoose Rewards<sup>®</sup> for Visa Rewards Credit Cards will launch, along with a new online portal to personalize your cards free, and a mobile app that lets you control spending and alerts.

Steve Bowles  
CEO/CFO

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# BILL PAYER SWEEPSTAKES

Use your SRI Federal Credit Union bill payer from February 1 to March 31, 2015, and you are automatically entered to win \$1,000. The more bills you pay, the more chances you have to win. Visit [www.SRIFCU.org](http://www.SRIFCU.org) for details.



# VISA!

## New Services for your Visa cards starting April 6

UChoose Rewards® – Custom Cards Online – CardValet – Visa® Benefits

### CHOOSE!

New UChoose Rewards® for Visa Rewards Credit Cards. Turn your purchases into cash, airline tickets, gifts and gift cards with the new online rewards center.

### CUSTOMIZED!

MyCardCreate is a new online portal that lets you personalize your Visa debit and credit cards at no charge!

### CORE!

Central to all of our cards:  
NO annual fee • NO foreign transaction fee • NO balance transfer fee • NO cash advance fee • Great rates

### PERKS!

Visa benefits are being expanded to ALL CARDS, plus adding: lost luggage, trip cancellation and trip delay.

### CONTROL!

New CardValet app lets you proactively manage your Visa Cards through your mobile phones. Control when, where and how your cards are used!

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](http://www.SRIFCU.org)

Email [CONNECT@srifcu.org](mailto:CONNECT@srifcu.org)

#### Office Hours

Monday through Friday  
9 AM to 4 PM