

APRIL 2012

HELLO WORLD

Keeping up with our members who work, live and travel all over the world keeps the credit union busy! SRI International has sites all over the world including Puerto Rico, Greenland, Japan, and Dubai. SRI Federal Credit Union members currently live in over 30 countries, from Australia to Switzerland, as well as Canada, France, Germany, Greece, Italy, Japan, and New Zealand. Just recently, we have heard from our members who are traveling to China, Chile and Connecticut.

Lucky for us, that little project called ARPANET that SRI International hosted back in 1969 has really taken off (now known as the Internet). Our members can access their credit union accounts via online or mobile banking from any Internet access point all over the world.

When you use a SRI Federal Credit Union Visa® Credit or Debit card outside the United States, Visa® International will charge a 1% fee to convert the currency. Did you know that the credit union pays that fee on your behalf? You never see it! Compare this to other financial institutions that commonly pass that fee on to you, plus add on their own fees. We have seen other financial institutions charging between 3% and 5%

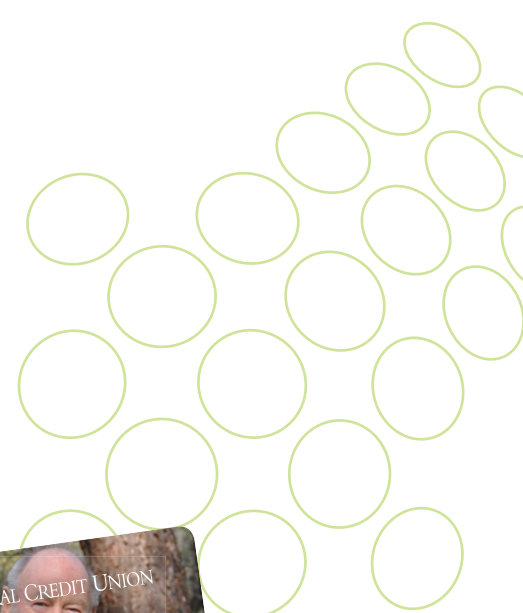
for the international currency exchange fees. Be sure to save money by using your SRI Federal Credit Union Visa® cards when traveling.

Speaking of Visa® cards, you can put almost any picture you want on your Visa® Debit or Credit card. For example, Werner Graf has the following picture on his card (Werner is the one on the right). Werner has been a leader in the development of ground and foliage penetrating radars for 30 years at SRI International. His friend in the picture does not, to our knowledge, have any experience with radar but knows how to sniff out a good deal. His dog's name is Mutz, which is a Swiss expression for bear (as in brown bear). Werner calls him Mutzli which means little bear.

Do you have a picture or story of your travels that you would like to share? Please send it to me at steve@srifcu.org.

I look forward to hearing from you!

Steve Bowles
CEO



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MAKE IT POSSIBLE

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

FAST AND EASY

Did you know that SRI International now allows direct deposit to your credit union account for Travel and Expense reimbursements? Just use our routing and transit number—321173328—and your membership number.

WE REFUND ATM FEES

Use your SRI Federal Credit Union Visa® Debit Card and have your checking ATM surcharges refunded. We also reimburse point of sale surcharges!

LOVE OUR VISAS®

0% International Service Fee • 0% Balance Transfer Fee
0% Cash Advance Fee • \$0 Annual Fee



Fall in love
with our auto loan rates

1.99% APR*
for new auto loans



GOOD NEWS!
This promotion has been extended through April 30, 2012.

SAFETY

Protect your retirement funds with our IRA savings and certificates.
Make your 2011 contribution before the IRS filing deadline of Tuesday, April 17, 2012.

TALK WITH US TODAY

call (800) 986.3669 • email CONNECT@srifcu.org • visit our branch • apply online at www.SRIFCU.org

*APR=Annual Percentage Rate.

CONNECT

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Branch Hours
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