

APRIL 2015

# HELLO WORLD



Crab pot season in Washington state opens in December and runs through September of the following year. A stormy winter could drive up the price of Washington's crabs. So what to do? One of our members decided to buy a license, crab traps, bait bucket and rope and go crab trapping. She researched the best location and then placed her traps in the bay north of Seattle, marking the spot with her GPS. The baited pots are dropped, and once the crabs enter, they can't get out the same way they entered. The crabs float upwards, remaining in the pot until someone pulls it from the water and empties the crabs into a boat. However, when our member went to retrieve the crab traps, they were missing. Bait bags and lead lines, too!

We got the call asking how the credit union could help. Turns out the member bought all the equipment on her credit union Visa® card and wondered if this was covered under the Visa Benefits Theft Protection insurance. And it was a covered purchase! There was a good laugh discussing how to document the theft. Perhaps take a picture of the buoy in the water before and a picture of the empty ocean after? Turns out all the insurance company needed was a police report and documentation that the purchase was made on our credit card. Loss/theft of crab traps is so common in Washington state that they have a special website for reporting. This was the member's first attempt at crab trapping, so it left a bitter taste in her mouth. The payment from the insurance company was sweet, so hopefully she will try again. There's nothing better than fresh crab with butter!

On April 6, the credit union will be migrating credit card processing platforms. Your credit, debit and ATM card numbers will remain the same. I believe the enhancements are terrific:

- Extra Awards points will be automatically transferred over to the new **UChoose Rewards®** program. UChoose Rewards allows for more choices, including a cash back option, plus merchandise, hotels, airline tickets, gift cards and more.
- Card Guardian alerts will be replaced by the **Card Valet** app that puts you in control. You set spending limits and locations of allowed purchases. Plus, this feature provides transaction monitoring and alerts.
- **My Card Create** lets you make personalized Visa cards online. Simply upload an image directly to a site that allows you to edit and position the picture just right.
- In June, **Visa Benefits** will be expanding to all cards and adding trip cancellation, trip interruption, trip delay and lost luggage reimbursement.

What's your story? Email [steve@srifcu.org](mailto:steve@srifcu.org) – I look forward to hearing from you!

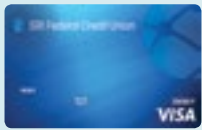
Steve Bowles  
CEO/CFO

40



# NEW PERKS

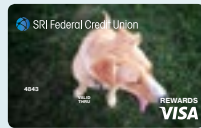
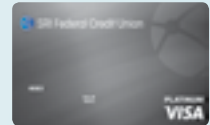
## FOR YOUR VISA® CARDS STARTING APRIL 6



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**CARD VALET** Control when, where and how your Visa cards are used. Download the iPhone® or Android™ apps and proactively manage your cards through your smartphone.



**MY CARD CREATION** Personalize your Visa debit and credit cards at no charge! Easy access through online banking makes your card come alive!



**VISA BENEFITS** In June 2015, benefits are expanding to ALL CARDS, plus adding lost luggage, trip cancellation and trip delay.



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**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