

# MAY 2015 HELLO WORLD



A mother called to recommend her son for a Hello World story because he had been appointed to the American Association for the Advance of Science (AAAS). It is very touching to see that even years after her son graduated and became successful, Mom is still watching with pride!

Congratulations to Peter Karp and Thomas Garvey, who have been appointed as AAAS fellows. This honors them for their contributions to innovation, education and scientific leadership. Peter has worked at SRI since 1991, with a two-year departure to a startup company in 1997, and is the Director of the Bioinformatics Research Group. Tom is the Associate Director of the Artificial Intelligence Center. Tom has been with SRI for 45 years, except for four years that he spent at DARPA in Washington, D.C. as a Program Manager and later as an Assistant Office Director. Shakey the Robot was the first project Tom worked on at SRI. That's him with the long hair, adjusting Shakey. Helen Wolf is at the console.

Artificial Intelligence is the science of computer-based systems that exhibit intelligent behavior in complex situations. This includes computers that can solve problems, communicate with people in new ways and interact with the physical world. Bioinformatics is the science of applying computational methods to the study of living systems on all scales — from molecules to ecosystems — to advance scientific understanding. For example, researchers can now use computer programs to generate a quantitative metabolic model from a sequenced genome. I received a very detailed log of the daily work that is required to study living systems — it all seems to revolve around tracking and eating "cookies."

Speaking of cookies — Peter's favorite hobby is cooking. His favorites are pizza with home-baked crust, chocolate crepes and chocolateorange tarts. His biggest cooking challenge is homemade croissants (perhaps time to get some tips from Mom). His favorite past vacation was a trip to Australia with his wife and two kids (then ages 8 and 12). They rented a boat and cruised the Whitsunday Islands for seven days, after learning how to sail from a course on the Internet. They were able to return the boat with the hull intact! They used their SRI Credit Union Visa® card in Australia to avoid international fees charged by other financial institutions.

Tom likes to bicycle and scuba dive — he holds a Professional Association of Diving Instructors Open Water Instructor rating. He has a private pilot's license but hasn't flown in a while. Tom also likes the convenience of the credit union's debit and credit cards for international travel.

Happy Mother's Day! Without moms, we would have no members!

Steve Bowles CEO/CFO



## Simply Personal.

### steve@srifcu.org | 650.859.4661 | www.SRIFCU.org

## **A** Introducing 5/5 **Adjustable Rate Mortgages**

Looking for better payment stability in a variable rate mortgage?

Our new 5/5 adjustable rate mortgage provides a low starting rate that is fixed for 5 years, then changes only once every 5 years. Rate changes based on the 5-year T-bill are limited to no more than 2% every 5 years, with a maximum change of 5% over the life of the loan. Borrowers have more certainty because the required monthly payments change less often.

Refinance or purchase, conforming or jumbo, find out if a 5/5 variable rate mortgage is right for you. Contact us at 800.986.3669, visit our branch or inquire at www.SRIFCU.org.



Graduates — kudos on your accomplishment! Ready to head down new paths, whether off to college or off to work? Team up with our tools for success, so you can focus on the future. Mobile and flexible, our products go where you are.

- Free checking and Bill Pay
- Personalized Visa<sup>®</sup> Debit Card
- No ATM fees for checking
- Mobile access and eDeposits
- Text alerts and CardValet
- Visa® Credit Card with co-applicant
- No foreign currency exchange fee
- Member-to-member transfers
- Student loans

Knowledge is power — talk with us today! Call 800.986.3669, email connect@srifcu.org, eJoin online at www.SRIFCU.org or visit our branch.

## **ADVENTURE ON** GRAB A NEW FUN GEAR LOAN

CANOE - BICYCLE - SURFBOARD - TENT - ATV \$15,000 - 60 months - 5% APR • Get going at www.srifcu.org



# **ADJUSTABLE-RATE IORTGAGES**

ADJUSTS ONCE EVERY 5 YEARS • PURCHASE OR REFINANCE

UCHOOSE REWARDS® Visa® Rewards Credit Cards can turn purchases into cash, airline tickets, gifts and gift cards. Enroll and access through online banking.

I ( )Δľ

NEW OR USED - BUY OR REFI • CHECK OUR LOW RATES AT WWW.SRIFCU.ORG

### 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 Email CONNECT@srifcu.org

**Office Hours** Monday through Friday 9 AM to 4 PM