

JULY 2016

HELLO WORLD



A cosmic need exists for people to share what's in their bag or their "EDC" (Every Day Carry) items with the world on the internet. This sharing provides validation of the items and our choices in what we are carrying around (or not). I like to travel light and even bought one of the lightest suitcases possible, weighing only 3.4 pounds. Packing for a vacation, my wife asked me, "What's in your bag?" It was about half full, and so I offered to share some space. A hairdryer, shoes and a make-up bag helped to validate my space and earn a kiss for the road. As a side note, I once shifted 25 pounds of Alaska quartz and ore into her suitcase and carry-on returning from gold prospecting way up North. Paco Saenz, Senior Loan Officer and gentleman, is shown above in Italy using a handy travel strap; a real champ, Paco doubled-up to help his travelmate with her EDC. Paco is seen below sporting the same travel strap in Petra, Jordan.

Pictured above is my suitcase, with unique, standout luggage tags created for our new **DOUBLE POINTS** Visa® UChoose Rewards® promotion. From May through September 2016, use your Visa UChoose Rewards credit card for travel-related transactions and earn **DOUBLE POINTS**. Purchases for airline tickets, hotels, car rentals, cruises, travel agencies, and items from duty-free stores all qualify.

Get a Visa UChoose Rewards credit card in a snap. Click www.SRIFCU.org, email CONNECT@srifcu.org, or call our Loan Pros at 650.859.5477. Your credit limit can also be reviewed to ensure sufficient buying power while you are on the road. The standout luggage tags are free for the asking! The credit union also has some great, slim travel stylus/pens shown in blue and white on my luggage.

In just the last two weeks of May 2016, members used their SRI Federal Credit Union Visas in 29 countries including Morocco, Austria, Switzerland, Costa Rica, Spain, France, Greece, Italy, Japan, Singapore and Sweden. Regardless of where you travel, plan your financial needs for your trip. **Pack the whole credit union in your pocket.** Not only do you get **DOUBLE POINTS** on travel charges, but there are no international currency exchange fees (normally 1%-3%), and you're covered by our Visa benefits package (lost luggage insurance, car rental coverage, trip protection, etc.). Mobile access with alerts and CardValet® provide control over your cards. Be sure to let us know before you go so travel notifications can be set.

I would love to know "What's in your bag?" Share a picture with me at steve@srifcu.org. And be sure to pack the credit union in your bag!

Steve Bowles
CEO/CFO



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HOME

You've been to fascinating places and met interesting people while traveling. But it sure feels good to come home. Want to add a bit of vacation to your everyday home environment – a beautiful bathroom or wondrous garden sanctuary? A Home Equity Line of Credit can provide a source of funds to make it possible. Our HELOCs feature ZERO points, ZERO annual fees, ZERO closing costs. The low variable rate is currently 3.5% APR, based on the prime rate. Call our Lending Pros at 650.859.5477, inquire online at www.SRIFCU.org, or email CONNECT@srifcu.org.

MORTGAGES@SRIFCU

Looking to purchase or refinance a primary or second home? A wide variety of mortgage solutions, products and programs are available to you at SRIFCU. Through our alliance with CUPartners, you can fit a mortgage product to your specific needs.

Senior Loan Officer Apryll Held (NMLS 214945) is available at 800.200.4889 x7251. CUPartners Home Loan Center is available 24 hours a day, 7 days a week, at 800.200.4889.

EMV ON THE HORIZON

The global standard for credit card payments, EMV chip technology provides additional security and fraud protection. The encrypted microchip embedded in a debit or credit card stores data necessary to authenticate, authorize and process transactions. There is no personal information about your account stored on the chip card.

SRI FCU is in the beta testing phase of our new Visa debit and credit EMV cards. Using your existing Visa debit and credit card numbers, new EMV cards will be issued in the future, with a target rollout starting late third quarter 2016.

DOUBLE POINTS

on your next adventure

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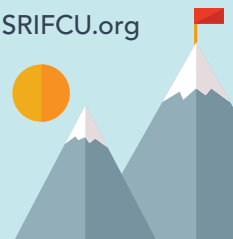
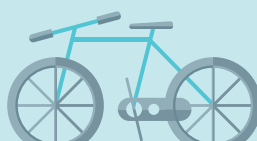
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