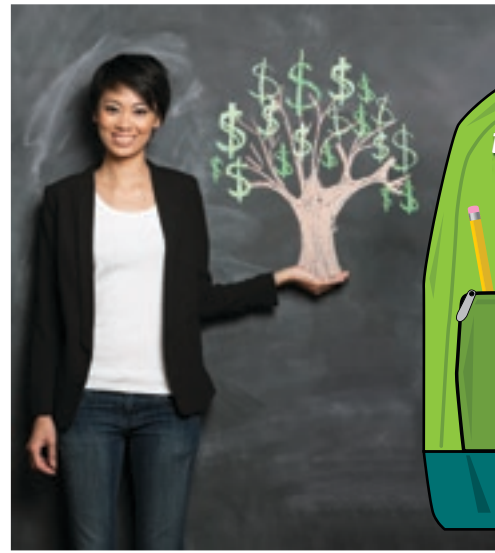


AUGUST 2014

HELLO WORLD



The Education Division at SRI International provides support to help align curriculums, instructions, technology and assessments. Projects include: evaluating the impact of teachers' participation to achieve high standards in mathematics, reviewing blended learning models that combine teacher-led and online instruction and assessing how teachers and students are using the online Khan Academy. For example, the Gates Foundation, one of Khan's biggest funders, commissioned a SRI International study on what works. Researchers conducted a two-year study of 70 teachers in 20 California schools, choosing sites that serve mostly low-income students. Participating schools included both public and charter schools and spanned the K-12 range. Other notable projects are: 21st Century Learning Design, Alternate Assessment Design-Math and Reading, and Bridging the Valley. Putting learning into action, SRI routinely hires Student Associates and also reaches out into the community helping with student robot clubs.

Continuing that outreach, SRI Staff Activities works with the local Family Giving Tree. This organization provides backpacks and school supplies to children in low-income neighborhoods. During July, many SRI employees took backpack flyers from various bulletin boards throughout the SRI campus and generously donated school supplies and backpacks. One principal commented: "With backpacks and supplies, the first day of school is a day of no worries. It is important when they wake up that they feel prepared for school. The kids are so excited. The parents are so thankful." THANK YOU! For those of you who haven't had a chance or missed the flyer, you can still go online and sponsor a child's backpack by visiting www.FamilyGivingTree.org.

I enjoy seeing the new student accounts at SRI Federal Credit Union grow and flourish. Often these new members bring forward important questions: What is a credit score? What is a check hold — what is a check? Wow — you really refund ATM surcharges? Plus, parents know that the credit union is a safe and valuable resource to get started on a good footing. Mobile, online, debit cards and Visa® credit cards provide the tools to manage and move money. And, it is easier to manage money when you have some to manage.

Ready for the new school year? eJoin your students online at www.SRIFCU.org. Our LEARN GEAR loan has the school stuff covered: books — supplies — bicycle — iPad® — dorm — laptop.

Please send me your back-to-school pictures!

Steve Bowles
CEO/CFO

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School Stuff is Covered

LEARN GEAR LOANS

From kindergarten to grad school, gathering the stuff for back to school is the same — the list just gets more complex! Crayons, iPads,[®] bicycles, scooters, laptops, dorm supplies — the costs add up. Take advantage of our LEARN GEAR loan. Borrow up to \$15,000 for up to 60 months at 5% APR.* Get going today. Use our easy application at www.SRIFCU.org.



STUDENT LOANS

When scholarships, grants and federal aid aren't enough, private student loans can be a cost-effective way to fill educational funding gaps.

These loans are in the name of the student and often require a co-signer in order to meet credit criteria. They are not guaranteed or subsidized by the government. Instead, they are based on the student's credit and/or the credit of any co-signers.

Undergraduate students should consider private student loans only after taking advantage of all lower-cost sources of funding, including Federal Stafford loans.

Knowledge is power. Discuss your specific situation with a Credit Union Student Choice Loan Representative at 866.275.6715. The Student Loan call center is open 24 hours a day, 7 days a week. Or apply online at www.SRIFCU.org.

School Stuff is Covered with a Learn Gear Loan

IPAD* • BICYCLE • BOOKS • LAPTOP • DORM • TRAVEL
BORROW \$15,000 UP TO 60 MONTHS AT 5% APR*

ZOOMER CAR LOANS

1.99% APR* – NEW OR USED
72 MONTHS • APPLY AT SRIFCU.ORG

IMPROVE MORE THAN YOUR HOME!

HOME EQUITY LOANS TO IMPROVE YOUR LIFE

No points, no fees, no closing costs,
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STUDENT LOANS & MOBILE CHECKING READY TO LAUNCH!

*APR=Annual Percentage Rate

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Branch Hours

Monday through Friday
9 AM to 4 PM