

SEPTEMBER 2015

# HELLO WORLD



Summer is a lovely time of lush promise and the perfect time for a walk with poppies and wildflowers in bloom. A getaway, a vacation, a rest, a break from work and an overall retreat from daily life. A celebration of nature, people, history and how grand life can be!

My family's vacation this year was spent walking stretches of the Camino de Santiago for 11 days. An ancient pilgrim's trail, the Camino flows from many starting points – including France and England – through northern Spain to the city of Santiago de Compostela, where the remains of St. James are said to be buried. People have been walking the route for centuries, meeting fellow travelers on the trail. Many books have been written about the journey, including one by Nancy Frey called *Pilgrim Stories: On and Off the Road to Santiago*. We had the wonderful experience of having Nancy, her husband, Jose, (and their son Sam) as our guides with their unique group, *On Foot In Spain*. Recently, the Camino was documented on the big screen in the movie "The Way".

From Roncesvalles to Santiago de Compostela, through wheat fields and vineyards, up mountains and across mud trails, modern vistas and Roman ruins, we did a lot of walking during the trip. It was a joy to walk into a village and then proceed straight through to a fantastic hotel. The Paradors are a profitable state-run enterprise, often located in castles, palaces, fortresses, convents, monasteries and other historic buildings. The Hostal dos Reis Católicos is considered to be one of the oldest continuously operating hotels in the world.

I learned a number of things. After an eight-mile walk in 90 degrees, soaking your feet in a Roman pool can be a shocker! When the temperature rises to 95 degrees, fill your hat with cold water, put it on and keep walking. Try new things – simple picnic lunches are delicious, particularly when dished up outdoors. Walking through a thunder and lightning storm makes you walk faster. Generally, if you talk with people, they will talk to you. I also learned from Sam, Nancy's young son, that the most important thing a boss can do is to bring in donuts for the staff.

Many wonderful memories were created, and we returned full of life.

I'm happy to report that our debit and credit cards worked beautifully in Spain. A contract has been signed to bring you chip/PIN cards in early 2016, providing increased security. There are many months of testing ahead, but before you know it, new chip/PIN cards will be issued. Meanwhile, use our Visa® debit and credit cards for travel. No foreign exchange fees plus a great slate of Visa card benefits make our cards a smart choice.

Steve Bowles  
CEO/CFO



# 45

## ZOOMER CAR LOANS

Car loan rates are HOT! New or used, purchase or refinance, or cash out equity, the members are taking advantage of the 1.99% APR\* for financing up to 72 months. Here are a few reasons our car loans are zooming:

- Preapprovals are a snap
- 100% financing for new vehicles
- Finance 100% of high Kelly Blue Book® for used vehicles
- Cash out equity in your vehicle
- Lease buyouts

Our Loan Professionals are ready. Call 800.986.3669, use our easy online application at [www.SRIFCU.org](http://www.SRIFCU.org), or drop by our Menlo Park office.

## LEARN GEAR LOANS

Gathering the gear for back-to-school is the same from kindergarten to grad school – the list just gets more complex! iPad,® bicycle, scooter, laptop, dorm supplies, crayons, books – the costs add up. Our convenient **LEARN GEAR LOAN** lets you borrow up to \$15,000 for up to 60 months at 5% APR.\* Use our easy application at [www.SRIFCU.org](http://www.SRIFCU.org) for a quick turnaround.

## 5/5 ADJUSTABLE-RATE MORTGAGE

Keep your monthly payments within reach with an SRI Federal Credit Union 5/5 adjustable-rate mortgage loan. The surprisingly low initial rates are great for first-time homebuyers and those seeking a low rate without the threat of steep rate adjustments.

With the 5/5 ARM, your interest rate changes up or down a maximum of two percentage points each five-year period. At the same time, the total rate adjustment is capped at five percentage points for the life of the loan. Purchase or refinance, conventional or jumbo, apply today.

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

\*APR=Annual Percentage Rate.

# ZOOMER CAR LOANS

## 1.99% APR\* • 72 MONTHS

# PURCHASE OR REFI

# APPLY AT [SRIFCU.ORG](http://SRIFCU.ORG)

## School Stuff is Covered

# LEARN GEAR LOAN



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



# 5/5 ADJUSTABLE RATE MORTGAGE

PAYMENTS WITHIN REACH – LOW STARTING RATE  
PURCHASE – REFINANCE – CONVENTIONAL – JUMBO

[www.SRIFCU.org](http://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](http://www.SRIFCU.org)

Email [CONNECT@srifcu.org](mailto:CONNECT@srifcu.org)

### Office Hours

Monday through Friday  
9 AM to 4 PM