

### **NOVEMBER 2016**

# HELLO WORLD



When I heard a member say "I had an encounter with a hot engine," a lot of disastrous possibilities crossed my mind. First of all, "Was anyone hurt?" Not exactly, but there was an "injury." So my next question was, "Was it a serious injury?"

No – the injury was actually to our member's credit card; its run-in with a hot engine caused the card to melt!

While showing this card to various employees, some of the responses included "I knew he used the card a lot, but I've never seen one melt due to overuse," and "You can charge anything on our cards, but they can't be used to charge a shotgun shell." Eager to get a new card, the member asked us to "light a fire under the staff's feet!" No need – we have an instant-issue card machine in the office, and we can print a new one on the spot.

This card was recently rediscovered in a member's loan file – yes, we do clean them out from time to time. Notice how the above card features the old "floating heads" logo, while our current cards display the new "connected world" logo. Cards are now being issued with computer chips embedded in them as an added layer of security to combat fraudulent transactions. If you would like one of the new chip cards prior to your current card's expiration date, please let us know; we will be sure to fire one off to you.

If you don't have an SRI Federal Credit Union debit or credit card yet, give us a call, and we will load them in the card engine, yell "fire in the hole," and burn one for you. Feel free to let your family know this Thanksgiving that they are eligible for credit union membership, where they can get the hottest card in town!

Thanks for your membership!

Steve Bowles, CEO SRI Federal Credit Union





## HEALTH SAVINGS ACCOUNTS

HSAs are available for members of Qualified High Deductible Medical Plans. Pay for health care costs, now or in the future. HSAs earn a 1% APY,\*\* have no monthly or annual fees and offer a Visa® debit card.

To open an HSA, complete an HSA application online at **www.SRIFCU.org** or in branch. For more information, call **800.986.3669.** 

\*\*APY=Annual Percentage Yield

# DRIVE HOME SAVINGS WITH 1% CASH BACK

Drive off in your dream car and enjoy extra cash for holiday spending with 1% cash back when you bring your auto loan to SRI FCU. Plus, enjoy 90 days of no payments and our low 1.99% APR\* for 60 months.

Save money and earn cash back by refinancing today! Cash back of 1% will be deposited into your savings account when your loan is finalized. Apply with our quick and easy online application at www.SRIFCU.org, visit our branch or call 800.986.3669.

\*APR=Annual Percentage Rate. Loan payment example: \$17.53 per month for each \$1,000 borrowed. Interest accrues from date of note signing. Offer is valid for new loans, not for existing SRI FCU loans. Maximum cash back is \$500 per loan.

### 5/5 ADJUSTABLE-RATE MORTGAGE

With the 5/5 ARM, your interest rate changes up or down a maximum of two percentage points each five-year period. 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.

### THANKSGIVING HOLIDAY HOURS

Thursday, November 24 - Closed Friday, November 25 - Closed

Online and Mobile Banking, eDeposit and Bill Payer are available 24/7/365!







### CONNECT WITH US TODAY

#### **SRI Federal Credit Union**

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#### Mail

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#### **Office Hours**

Monday through Friday 9 AM to 4 PM