

DECEMBER 2012

HELLO WORLD



Our members celebrate Christmas and other holidays in many different ways and places. Jim Beeby, Fire Protection Manager at SRI International, celebrates on the Wanderer, a 1982 Islander 44 staysail schooner. Jim grew up with stories of the sea, like Treasure Island, Moby Dick, Robinson Crusoe, and his favorite, Kon Tiki. His father was a PT boat skipper in the South Pacific and encouraged Jim to follow his dreams.

It must be wonderful to live on a spaceship of yesteryear, feel the breeze in your face and enjoy nature in such a raw and powerful manner. High points of living on the Wanderer for Jim have been the silence of moving under sail power, seeing sea birds and seals when opening the door in the mornings, being rocked to sleep by wind gusts as rain patters on the deck, watching America's Cup boats up close, and seeing the space shuttle Endeavor fly directly overhead.

Jim might remind you about safety at this time of year. Standalone weather radios help warn you when there's a weather event coming. LED flashlights provide for a bright backup light source in an emergency. Fire hazards can be eliminated by keeping trees watered, lights in good condition, and changing the batteries in your smoke detectors. Enjoy your holiday and above all, stay safe!

A home of your own is a dream that many people have. I am glad we were able to help Jim with his. They say that a BOAT is an acronym for "bust out another thousand." Whether your home is on the shore or afloat, SRI Federal Credit Union can help you bust out another thousand! Better yet, regular deposits from your paycheck to a special savings account will add up faster than you can sail under the Golden Gate Bridge!

Regardless of how you enjoy your holidays, it is a magically wonderful world that we live in! Best wishes for Christmas and your holiday season. Let us help make your dreams come true.

Steve Bowles
CEO/CFO

Here is some bank humor: A banker fell overboard from a friend's sailboat. The friend grabbed a life preserver, held it up — not knowing if the banker could swim — and shouted, "Can you float alone?" "Obviously," the banker replied, "but this is a heck of a time to talk business."

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HOLIDAY HOURS

LOBBY CLOSED

Monday, December 24, 2012,
through Tuesday, January 1, 2013

LOBBY REOPENS

Wednesday, January 2, 2013

During the SRI Campus Holiday Closure period, the credit union staff is here to assist you.

A number of options are available:

- Telephone support, limited branch access and email response available.
- Online Banking, Mobile Banking, Bill Payer and P.E.T. available 24/7/365!

IMPORTANT NUMBERS

MAIN

800.986.3669

LOST/STOLEN VISA® WITHIN THE U.S.

800.682.6075

LOST/STOLEN VISA® OUTSIDE THE U.S.

U.S. 206.352.3517

EMAIL

CONNECT@srifcu.org

VISA® FOR *Holiday Purchases*

Use online banking to transfer funds from your
SRI FCU Visa® Credit Card to your checking account.
NO cash advance fee!



EMERGENCY ASSISTANCE

SRI Federal Credit Union is here to help credit union members and SRI International employees affected by Hurricane Sandy with emergency financial assistance. Here is how we can help:

EMERGENCY ASSISTANCE LOAN

Borrow up to \$10,000, repay up to 60 months at 5% APR. Defer payments for 90 days; interest will accrue during this period. Covers evacuation/living expenses or related damages. Available for residents or property owners in an affected emergency relief area.

EMERGENCY VISA® CREDIT LIMIT INCREASES

DEFER PAYMENTS FOR 90 DAYS ON EXISTING SRI FCU LOANS

EXPRESS DELIVERY OF VISA® CREDIT CARDS, VISA® DEBIT CARDS AND CHECKS

NEW AND USED VEHICLE LOANS

For fast assistance, Call 1.650.859.5477 • 800.986.3669 • Email CONNECT@srifcu.org
Apply online at www.SRIFCU.org

Box up your HOLIDAY SPENDING

Borrow up to \$2,000 at 6% APR* and repay over 6 months.
A smart way to budget for your holiday purchases.



"Thank you – You always walk an extra mile for your members."

Credit Union member for 31 years

CONNECT WITH US TODAY

SRI Federal Credit Union

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Toll-Free: **800.986.3669**
Fax: 650.326.8916

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Menlo Park, CA 94026-2284

Website: www.SRIFCU.org

Email: CONNECT@srifcu.org

Branch Hours

Monday through Friday
9 AM to 4 PM