



SRI Federal Credit Union
Science Research & Innovation



MEMBER RESOURCE GUIDE

WELCOME TO SRI FEDERAL CREDIT UNION

Enclosed you will find important information, key dates, and action items to help ensure a smooth transition during our upcoming system conversion.

TABLE OF CONTENTS

Important Dates	1
<hr/>	
Transition Overview	2-5
<hr/>	
Checking & Cards	6-7
<hr/>	
Savings & Certificates	8
<hr/>	
Loans	9
<hr/>	
Other Account Information	9
<hr/>	
Online & Mobile Banking	10-11
<hr/>	
Service Availability	12
<hr/>	
Contact Us	13
<hr/>	

IMPORTANT DATES

**December
8 - 23**

You will receive your new SRI Federal Credit Union debit card. You may activate your new card at this time, but it will not be available for use until Friday, December 30, 2022.

**Friday,
December 23**

Last day for scheduled Online Banking external transfers.

**Wednesday,
December 28**

Menlo Survey Middlefield branch in Menlo Park, will close permanently at 12 pm PST.

Access to Menlo Survey Online and Mobile Banking ends at 4 pm PST.

**Thursday,
December 29**

Last day to use your Menlo Survey debit card.

**Friday,
December 30**

Begin using your SRIFCU debit card.

**Sunday,
January 1**

SRIFCU Online and Mobile Banking becomes available for registration, log in, and Bill Pay set up at srifcu.org.

**Tuesday,
January 3**

Menlo Survey branch at Moffett Field will reopen at 9:00 am PST as SRI Federal Credit Union.

Members will now also have access to SRIFCU's Ravenswood branch in Menlo Park.

TRANSITION OVERVIEW

Moving Forward Together!

Welcome to SRI Federal Credit Union! We are excited to have Menlo Survey members join our family. On June 30, 2022, Menlo Survey and SRI Federal Credit Union legally merged. This guide will help make your account transition to SRI Federal Credit Union as seamless as possible.

We are excited that the full conversion of the Menlo Survey systems and operations will take place beginning Thursday, December 29, 2022, until Sunday, January 1, 2023. Inside, you will find important information, including key dates and actions you will need to take. This guide, along with menlosurveyfcu.com/merger-resources, will act as a primary resource for questions. Once conversion is complete Menlo Survey will operate as SRI Federal Credit Union and you will be able to take advantage of all we have to offer.

Navigating the Conversion

We know that you will have questions about how this conversion will affect you as we complete the transition. Over the next few weeks, we encourage you to keep this guide handy as an important resource to help you prepare for the conversion. From providing details on account migration, to outlining what you will need to know in order to log into your accounts once the conversion is complete, you will find information and tips that provide clarity and answer many of the questions that you may have.

We greatly encourage members to complete any necessary account transactions prior to 12 pm PST on December 28, 2022, to avoid any inconvenience during the conversion.

More details will come as we approach conversion, so please keep a close eye on your inbox and mailbox over the next several weeks. Be sure to check out menlosurveyfcu.com/merger-resources regularly for the latest FAQs and other important information.

Have Holiday Travel Plans?

Travel during the holiday season can be challenging for many reasons...and we do not want to be one of them. Here are a few things you can do to reduce the likelihood of inconvenience while traveling this holiday season:

- Prior to leaving, do a quick accounting of your scheduled payments through Online Banking that will occur while you're away, and pay those bills before you travel.
- Let us know where you are going and how long you will be gone, so the charges and withdrawals you make while you are out of town won't be flagged as suspicious.
- Travel with your Menlo Survey Visa credit card.
- There are times when traveling that you need to have easy access to cash for things like tips, street vendors, or other cash-only expenses. Making sure you have cash on hand is always a good idea, so we recommend that you travel with your existing Menlo Survey and your new SRIFCU debit cards to ensure access to your accounts before and after December 29, 2022.
- Most importantly, please make note of our holiday schedule so you know when we will be available to assist you.

HOLIDAY SCHEDULE

BRANCH HOURS

Monday, December 26

CLOSED

Tuesday, December 27 - Friday, December 30

9am - 12pm PST

by appointment only

Monday, January 2

CLOSED



What's Staying the Same

Moffett Field Branch Location

Our Moffett Field branch will remain open, and you'll experience the same exceptional service from our staff.

Member Numbers

Your current Menlo Survey member number will stay the same.

Loans

Your current terms, payment amounts, and rates will remain unchanged.

Recurring ACH Transfers

Internal transfers established directly with Menlo Survey (not those set up within Online Banking) will continue as scheduled at SRIFCU.

Credit Cards

Your current Menlo Survey credit card will remain valid and be honored. You will not receive a replacement card until the card expiration date.

What's New to You

Ravenswood Branch Location

On Tuesday, January 3, 2023, you can begin banking at our Ravenswood branch in Menlo Park.

ATM Access with No Fees

Withdraw cash from any ATM world-wide. Any surcharge you incur up to \$5 per transaction, will be rebated daily. This applies to all checking account ATM or POS transactions with no daily or monthly transaction limit!

What Changes to Expect

Middlefield Branch Location

Our Middlefield branch in Menlo Park will close permanently at 12 pm PST on Wednesday, December 28, 2022.

Online & Mobile Banking

You will need to register for SRIFCU Online Banking.

Debit Cards

Your current Menlo Survey debit card will remain active through Thursday, December 29, 2022. Your replacement SRIFCU debit card will arrive via mail between December 8 and December 23, 2022. See page 7.

Website

The Menlo Survey website will be retired and redirected to srifcu.org beginning January 3, 2023.

Higher Dividend Rates

We started giving your savings a boost on July 1, 2022 with our tiered savings rates paying higher dividends.

No Nonsense Lending

Access a wide variety of loan products at low rates with no risk-based pricing.

Key Dates & Actions You Need to Take

Date	What's Happening	Action to Take	Notes
12/8/2022 - 12/23/2022	New SRIFCU debit cards arrive via mail	Activate your new debit card upon receipt but do not use until 12/30/2022	Must call from the phone number on record with your account
12/22/2022	Last day to edit Menlo Survey Bill Pay payees and payments	Update payment dates for payments or external transfers scheduled after 12/23/2022, to process prior to 12/23/2022	Scheduled payments through 12/23/2022 will still be processed through Menlo Survey Bill Pay
12/23/2022	Last day Online Banking and external transfers will process	Make a list of bill payments and any scheduled transfers in Online Banking prior to 12/23/2022	Keep this information and use it to set up bill payments and external transfers on or after 1/1/2023
12/26/2022	Moffett Field branch is CLOSED in observance of the Christmas holiday.		
12/27/2022-12/30/2022	Moffett Field and Middlefield branches are open with limited holiday schedule hours. Holiday hours are 9 am - 12 pm PST <u>by appointment only</u> .		
12/28/2022	Last day the Menlo Survey Middlefield branch is open	Make note of the SRIFCU Ravenswood branch address in Menlo Park, available to you on 1/3/2023	Middlefield branch permanently closes at 12 pm PST
12/28/2022	Menlo Survey Online and Mobile Banking no longer available as of 4 pm PST	Complete any necessary online transactions prior to 12 pm PST to avoid any inconvenience	SRIFCU Online and Mobile Banking will be available on 1/1/2023
12/29/2022	Last day to use Menlo Survey debit cards before they are deactivated	Make note of any recurring transactions or transfers paid with your Menlo Survey debit card prior to 12/29/2022	These can include recurring subscription-based services such as Netflix, gym memberships, and ongoing payments such as insurance, utilities, etc.
12/30/2022	New SRIFCU debit cards available for use*	Update account info of bills paid directly through payees with new debit card information	Remember to activate your new SRIFCU debit card when you receive it
12/30/2022 - 1/2/2023	Moffett Field branch closed from 12 pm PST until 9 am PST on 1/3/2022	Complete any necessary account transactions prior to 12 pm PST on 12/30/2022, to avoid any inconvenience during conversion	Withdrawal limitations will be in place for SRIFCU debit cards
1/1/2023	Register for SRIFCU Online Banking by going to srifcu.org , and Mobile Banking by downloading the App from the App Store or Google Play	Set up Bill Payee and payments, and external transfers in SRIFCU Online and Mobile Banking	Bill Pay information and external transfers will not migrate from Menlo Survey Home Banking and require setup
1/2/2023	Moffett Field branch is CLOSED in observance of the New Year's holiday.		

*Please hold on to both debit cards on Thursday, December 29, 2022, as the exact time of debit card availability is not certain.

CHECKING & CARDS

Checking Accounts

Your Menlo Survey Share Draft account will convert to the SRIFCU Free Checking Account.

Checks

Checking accounts will use the current MICR number (the encoded number on the bottom of your checks). This means you will NOT have to order new checks. You may continue to use your checks issued by Menlo Survey until your current supply runs out. When you are ready to re-order, new checks will be issued to you with updated routing numbers.

MICR and Routing Numbers

Your MICR number is your full checking account number. You will need this when setting up direct deposit, automatic deductions and ACH transactions to your checking account.

SRIFCU's Routing Number/ABA is 321173328. The existing Menlo Survey routing number will continue to work, but will be phased out eventually. Going forward, for any new deposits or payments, you can begin using the SRIFCU routing number as of January 1, 2023.

Direct Deposit / ACH

Automatic transfers, deposits and withdrawals will post to your account as usual.

Rest assured we will make sure your existing deposits are deposited into your account as they always have. You do not need to take any action for this to occur.

Visa Credit Cards

Your Menlo Survey Visa credit card will remain the same and will not be impacted by the conversion. You can continue to use your current credit card without interruption.

If you have automatic credit card payments set up from either a Menlo Survey account or an account at another financial institution, they will continue as scheduled. No action is needed.

Debit/ATM Cards

If you are a debit card holder, we will mail your new SRIFCU debit card to you in the first week of December. You should receive your new SRIFCU debit card between December 8 - 17, 2022. If you do not receive your card by then, please call us at 650.323.2493.

Follow these steps for a seamless transition:

1. You may continue to use your Menlo Survey debit card through Thursday, December 29, 2022.
2. Upon receiving your new SRIFCU debit card, please call to activate your new card from the phone number on record with your account, and follow the prompts to activate your card. You will need to set up a new PIN during activation. The card will not work until Friday, December 30, 2022.
3. Begin using your new SRIFCU debit card Friday, December 30, 2022, as your old Menlo Survey debit/ATM card will no longer be active.
4. Update any recurring payments/subscriptions connected to your Menlo Survey debit card that occur after January 1 with your new card information. Online subscriptions, gym memberships, and utilities are all common businesses tied to debit cards.

Getting Cash and Making Purchases During Conversion

Beginning Friday, December 30 through Sunday, January 1, debit cards will have a maximum daily limit for purchases and cash withdrawals up to:

- \$500 per day for all PIN-based, online, and signature-based transactions in total (combined ATM, in-store purchases, and cash-back transactions at the point of sale)
- Payments using person-to-person apps like PayPal, Venmo, Zelle, etc. will be unavailable

PRIOR TO THURSDAY, DECEMBER 29TH

We greatly encourage you to complete any necessary account transactions prior to Thursday, December 29 to avoid any inconvenience during the holiday weekend.

We anticipate increased call volume and walk-in traffic during the week before and after the conversion. Branches will also have limited hours during the week between Christmas and New Year's. Your patience is greatly appreciated.

SAVINGS & CERTIFICATES

Conversion of Menlo Survey to SRIFCU Accounts

Your Menlo Survey savings accounts will begin conversion to the SRIFCU accounts listed below on December 29, 2022. The rates listed below are effective as of November 1, 2022 and are subject to change.

Savings, Money Market, Certificates and IRAs

Menlo Survey Account	SRIFCU Account	SRIFCU Yield
Regular Shares	Regular Savings with CORE SAVINGS Tier	0.70% APY for \$5.00 to \$5,000.00 Tier 0.45% APY for \$5,000.01+ Tier
Capital Money Market Shares	Money Market	0.00% APY for \$0.00 to \$2,499.99 Tier 0.75% APY for \$2,500.00 to \$24,999.99 Tier 0.80% APY for \$25,000.00 to \$49,999.99 Tier 0.85% APY for \$50,000.00 to \$99,999.99 Tier 1.05% APY for \$100,000.00+ Tier
IRA Share Account	IRA Savings	1.10% APY
Roth IRA Share Account	IRA Savings	1.10% APY

6 Month Share Certificate	6 Month Regular Certificate	1.76% APY
12 Month Share Certificate	1 Year Regular Certificate	2.75% APY
24 Month Share Certificate	2 Year Regular Certificate	3.05% APY
36 Month Share Certificate	3 Year Regular Certificate	3.05% APY
IRA CD	2 Year IRA Certificate	3.30% APY
Roth IRA CD	2 Year IRA Certificate	3.30% APY

LOANS

If you have a loan or line of credit with Menlo Survey, your current rate, term, payment amount and payment date will remain the same throughout the life of the loan.

OTHER ACCOUNT INFORMATION

Statements and eStatements

Your last Menlo Survey statement will be for December 2022 and delivered by mail in early January 2023 if you are not enrolled in eStatements. Your January statement will be your first SRIFCU statement and will arrive by mail in early February 2023, unless you enroll in SRIFCU eStatements when you register for SRIFCU Online Banking.

Please note: eStatements will not be available in SRIFCU Online Banking until mid-January.

If you are enrolled in Menlo Survey eStatements, 2 years of account history will be available in the Menlo Survey Online Banking portal through Tuesday, December 27, 2022. We encourage you to save your statements in a secure place in case you wish to access them in the future.

Direct Deposits

All direct deposits coming into Menlo Survey will be automatically redirected to your SRIFCU accounts beginning January 1, 2023. SRIFCU will notify the originator of the change when possible.

Transfers & Loan Payments

All internal transfers, including loan payments, currently scheduled directly with Menlo Survey will continue without interruption. Any transfers or loan payments scheduled through an outside financial institution to or from your Menlo Survey account will need to be proactively redirected to your SRIFCU account.

ONLINE & MOBILE BANKING

SRIFCU's Online Banking will offer many of the same features you are used to, including viewing account history, online statements, bill pay, money transfers, mobile access, and more. You will want to get set up with Online Banking as soon as your account has transitioned, starting Sunday, January 1, 2023.

Beginning Sunday, January 1, 2023, Menlo Survey online banking will be set up to redirect you to the new online banking platform. If you have this link bookmarked, rest assured it will send you to the right place OR please be sure to update with the new link.

Online Banking Transition

All Menlo Survey members will have to register for SRIFCU Online Banking as first-time users. Your account information will not be automatically transitioned to SRIFCU Online Banking.

Important Transition Dates

December 23, 2022 at 11:59 pm PST

Any bill payments scheduled on or before this date will be processed.

Any bill payments scheduled after this date will not be processed.

December 28, 2022 at 4 pm PST

Menlo Survey Online and Mobile Banking will be permanently disabled.

January 1, 2023 at 6 am PST

SRIFCU Online Banking will be available for registration and login.

Online Banking Enrollment

All Menlo Survey members can register for SRIFCU's Online Banking on or after Sunday, January 1, 2023 at srifcu.org. Information on registration and setup for SRIFCU Online Banking will be provided via email in December 2022.

Online Bill Pay

The last bill processing date will be Friday, December 23, 2022. No payments scheduled from Saturday, December 24 to December 31 will be processed.

Payments made through Menlo Survey Online Banking Bill Pay must have a send date of December 23, 2022 or earlier.

Please note that Bill Pay users will not have access to Online Banking from 4 pm PST on Wednesday, December 28, 2022, until Sunday, January 1, 2023. At that time, if you wish to continue using Bill Pay you will need to enroll in SRIFCU Online Banking and set up your payees and payment schedule on or after Sunday, January 1, 2023.

We encourage you to print out your payees, including full account number, prior to Wednesday, December 28, 2022, so that you can have all the information you need available to ensure new payments are accurately set up.

Mobile Banking

To use the new mobile app, you'll need to download the SRIFCU Mobile App on your Android or iPhone devices.

Search for "SRI Federal Credit Union" via the App Store or Google Play and look for the SRI Federal Credit Union icon to install SRI Federal Credit Union Mobile Banking.

- The Menlo Survey Mobile App will no longer be active as of 4 pm PST on Wednesday, December 28, 2022.
- The Menlo Survey Remote Check Deposit will no longer be active as of 4 pm PST on Wednesday, December 28, 2022.

Key Online Banking Items to Note

- If you use Bill Pay through Menlo Survey Online Banking, your payee accounts will not automatically transfer to SRIFCU Online Banking. You will need to set up your accounts in SRIFCU to use the new Bill Pay service.
- Your account history will not transfer to SRIFCU Online Banking.
- You will need to re-enroll for eStatements and other electronic documents.
- Print or download any statements you wish to keep from Menlo Survey's online banking prior to Wednesday, December 28, 2022, as we are not able to transfer statements to SRIFCU's system.

CONVERSION WEEKEND SERVICE AVAILABILITY

Please refer to the schedule below showing service availability during system conversion.

	TUES, DEC 13 THROUGH FRI, DEC 23	SAT, DEC 24 THROUGH SUN, DEC 25	MON, DEC 26 THROUGH TUES, DEC 27	WED, DEC 28	THURS, DEC 29	FRI, DEC 30	SAT, DEC 31	SUN, JAN 1 THROUGH MON, JAN 2	TUES, JAN 3
MENLO SURVEY DEBIT CARD	Available	Available	Available	Available	Available	Menlo Survey Debit card no longer available for use			
SRIFCU DEBIT CARD	Activate SRIFCU debit card (unavailable for use)					Begin using SRIFCU debit card			
ONLINE BANKING	Available	Available	Available	Available until 4pm	Menlo Survey Online Banking no longer available			Enroll in SRIFCU Online Banking at srifcu.org	
MOBILE BANKING	Available	Available	Available	Available until 4pm	Menlo Survey Mobile App no longer available SRIFCU App available to download (unavailable for use)			Download and login to the SRIFCU Mobile App	
MOBILE CHECK DEPOSIT	Available	Available	Available	Available until 4pm	Unavailable			Available within the SRIFCU Mobile App	
BILL PAY	Available	Menlo Survey Bill Pay no longer processing payments						Enroll and set up payee information at srifcu.org	
eSTATEMENTS	Available	Available	Available	Available until 4pm	Menlo Survey eStatements no longer available			Enroll at srifcu.org	
MENLO SURVEY WEBSITE	Available	Available	Available	Available	Available	Available	Available	Available	Redirected to SRIFCU website srifcu.org
MEMBER SERVICES	Available (M-F, 9am- 4pm)	Unavailable	Available (Holiday hours)	Available (Holiday hours)	Available (Holiday hours)	Available (Holiday hours)	Unavailable	Unavailable	Available (9am-4pm)
MIDDLEFIELD BRANCH	Normal hours	Closed	Closed	Holiday hours 9am-12pm by appt only	Middlefield branch closed permanently				
MOFFET FIELD BRANCH	Normal hours	Closed	Holiday hours 9am-12pm by appt only	Closed	Holiday hours 9am-12pm by appt only	Holiday hours 9am-12pm by appt only	Closed	Closed	Normal hours
SRIFCU RAVENSWOOD BRANCH	Unavailable to Menlo Survey members								Now available to you (9am-4pm)

CONTACT US

Change, even when it's for the better, is still change. We're here to support you through this transition. Questions or concerns? Please don't hesitate to reach out to us - we are happy to help!

You will be able to get answers to many of your questions through a variety of means, including:

- Call 650.323.2493 and talk to a Member Services Representative
- Email Member Services at memberservices@menlosurveyfcu.com
- In-depth FAQs at menlosurveyfcu.com/merger-resources
- In person at one of our branches

Member Contact Hours

Our Member Services Representatives are ready to serve you by phone, email, or in person on the following days and hours through December 23, 2022:

Moffett Field Branch

Monday 9 AM - 4 PM PST
Tuesday 9 AM - 4 PM PST
Thursday 9 AM - 4 PM PST
Friday 9 AM - 4 PM PST

Middlefield Branch

Wednesday 9 AM - 4 PM PST



HOLIDAY SCHEDULE

MONDAY, DECEMBER 26
Branch Closed

**TUESDAY, DECEMBER 27
TO
FRIDAY, DECEMBER 30**

Branch Hours:
9am - 12pm PST
by appointment only

MONDAY, JANUARY 2
Branch Closed



GREAT NEWS! A big benefit of the merger is a continued branch location in Menlo Park. You will be able to use the SRIFCU Ravenswood Branch for full-service banking starting January 3, 2023. Visit srifcu.org/contact-us for branch location and hours. Our Moffett Field branch will remain open for business after conversion and will eventually be re-branded as SRI Federal Credit Union.



SRI Federal Credit Union
Science Research & Innovation

MENLO SURVEY
A Division of  SRI Federal Credit Union

Visit us online at

menlosurveyfcu.com/merger-resources

for the latest information on the conversion and how it
may affect your accounts.