

JSC Federal Credit Union

Disaster Preparedness Guide



Fire



Hurricane



Flood



Tornado



Explosion

JSC Federal Credit Union is Prepared

JSC FCU has taken every effort, investing time and resources, to ensure the safety of your money. We have implemented a fully replicating duplicate computer system that is located several hundred miles away from the Houston area. We have also secured access for the use of temporary mobile branch units, should they become necessary. Our disaster recovery plan ensures that each member's accounts are secure and accessible. Your funds are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), a government agency. JSC Federal Credit Union is prepared to make sure that your money will be here when you need it.

How To Access Your JSC FCU Accounts

Disaster Updates: www.jscfcu.org

When appropriate, our website will be updated with information before, during, and after a disaster. Please be aware that JSC FCU may close some or all of its branch locations in the event of a disaster. Daily cash withdrawal limits and other transaction restrictions may also be enforced during a disaster.

STAR PC/Online Banking: <https://starpc.jscfcu.org>

If our main website is down, you can still access your account with this direct online banking webpage.

STAR Line: 281.488.0708 or 800.940.0708 option #3

Use the STAR line for up-to-date account information you can access from any touch-tone telephone.

VISA Check Card, VISA Credit Card & ATM Card Access

Use your VISA Check Card and Credit Card wherever VISA is accepted. You will also be able to use your VISA Check Card or ATM Card at any of our ATM machines, and ATM machines that are a part of the Plus and Interlink networks. To locate over 32,000 surcharge free ATMs provided by the Allpoint Network, go to www.allpointnetwork.com or call 1-800-809-0308. To report a lost or stolen VISA Check Card or Credit Card, please call 866-692-9364. To report a lost or stolen ATM card, please call 281-488-7070 or 800-940-0708.

CU Service Centers: Shared Branch Network

You can access your account at any of the 3,700+ Shared Branches across the country through CU Service Centers. To locate a Shared Branch go to www.cuservicecenter.com or call 1-800-919-CUSC (2872).

Emergency Numbers & Websites

National

- Emergency: 9-1-1
- National American Red Cross: 1-866-438-4636 www.redcross.org
- FEMA Disaster Aid: 1-800-621-FEMA (3362) www.fema.gov
- Centers for Disease Control: 1-800-CDC-INFO (232-4636) www.cdc.gov
- Department of State Health Services: 1-888-963-7111 www.texasonline.com
- U.S. Dept. of Health and Human Services: 1-877-696-6775 www.hhs.gov

Local

- Greater Houston Area Red Cross: 713-526-8300 www.houstonredcross.org
- Harris County Homeland Security & Emergency Management: 713-881-3100
- Galveston County Office of Emergency Management: 281-309-5002
- Harris County Sheriff's Office: 713-221-6000
- Galveston County Sheriff's Office: 409-766-2322 or 281-534-3515

TOP 10 DISASTER PREPAREDNESS TIPS

1 Prepare Your Finances with JSC FCU

Having your finances in order before a disaster strikes will save you time and frustration.

- Establish direct deposit with your employer for quick, reliable access to your money
- Enroll in STAR & STAR PC for 24/7 access to your accounts by phone and online
- Apply for a Money Shuttle ATM card or a VISA Check Card to access cash at ATMs
- Know your account numbers and all associated PINs you have established
- Get extra cash and always have extra checks ready to go if you need to evacuate
- Purchase Traveler's Checks or a Gift Card to use as a non-cash emergency fund
- Visit www.jscfcu.org and locate CU Service Centers and Allpoint ATMs along your evacuation route. This will give you the option to access your accounts at numerous locations. Certain restrictions and cash limits may apply to these transactions.

2 Gather All Important Documents

Having all of your documents up-to-date, organized, and in a waterproof portable container can make a huge difference during an evacuation. Documents should include wills, insurance policies, deeds, stocks, bonds, passports or other identifying documents, social security cards, immunization records, and credit union/bank account numbers and their contact information. Also include birth, marriage and death certificates, a copy of your home inventory, and a list of important phone numbers and websites.

3 Verify Insurance Coverage on Your Home

Talk to your insurance agent today and make certain that you know and understand exactly what is and what is not covered in your home. Remember that flood insurance is not included in most homeowners policies. If you rent, get renters insurance.

4 Create a Disaster Supply Kit

Your kit should include water, non-perishable food items, a manual can-opener, a battery-operated radio, a flashlight, extra batteries, hand tools, tape, clothing, sturdy shoes, bedding, sanitation items, a first aid kit, insect repellent, and an ice chest. Also include prescriptions, toiletries, entertainment items, an extra set of car keys, a map and any special items for infants, a family member with special needs, and/or pets.

5 Create a Home Inventory

Create and maintain an inventory of your home, both the interior and exterior. You can use a simple pen & paper system with photos or you can use your computer and a home inventory software (www.knowyourstuff.org). Place the original inventory in a secure place, then make two copies to keep with you if you must evacuate your home. If you plan to take any items with you, make a checklist and keep it with your home inventory.

6 Develop a Family Disaster Plan

Identify ahead of time where you and your family could go if you must evacuate. Choose at least 3 different places, like a relative's house or a hotel, and map out a few different routes on how to get to these places. Establish an out-of-town person that can be the point contact for your family, and make sure everyone has the information in case you get separated from your family. Also include plans for elderly relatives and your pets.

7 Know How to Secure Your Home

Have the appropriate items available to board up your windows and secure garage doors and outdoor items such as garbage cans, lawn furniture, bikes, etc. Know where your water and gas valve shutoffs are located. Also trim excess trees and shrubs.

8 Fill Up - Gas and Cash

During the threat of a disaster, keep your gas tank at least half full and get extra cash.

9 Keep Important Number & Websites

Keep a written record of phone numbers and email addresses of family, friends and co-workers. Also keep contact information of your local city, county and state agencies.

10 Questions About Your Money? Contact Us!

We are here to help you! For more information on getting financially prepared for a disaster, visit a branch or call us at 281.488.7070 or toll-free at 800.940.0708.