

DISASTER PREPAREDNESS GUIDE



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. Our disaster recovery plan ensures that each member's account is 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 Account Disaster Updates: www.jscfcu.org

When appropriate, our website will be updated with information before, during, and after a disaster. 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.

eBanking

If our main website is down, you can still access your account with online banking. If possible, we will also post updates on our official Facebook page and Mobile App.

Telephone Banking: 281.488.0708 or 800.940.0708, option #3

Access the telephone banking system for up-to-date account information from any touch-tone telephone.

Visa ATM/Debit and Credit Card

Use your Visa Debit and Credit Card wherever Visa is accepted. You will also be able to use your Visa Debit 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 one of the 55,000+ 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 ATM/Debit or Credit Card, please call 866-692-9364.

Co-Op: Shared Branch Network

You can access your account at any of the 5,000+ Shared Branches across the country. To locate a Shared Branch visit www.sharedbranching.org or call 1-888-748-3266.

Emergency Contacts: State and 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.dshs.texas.gov

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:
409-766-2300 or 281-534-3515

Texas Poison Control Network:

1-800-222-1222 • www.poisoncontrol.org

Insurance Assistance

National Flood Insurance Program:

1-888-379-9531 • www.floodsmart.gov

Texas Windstorm Insurance Association (TWIA):
(Claims) 1-800-788-8247 • www.twia.org

Other Resources

www.ready.gov

www.readyhouston.tx.gov

www.noaa.gov

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 Telephone Banking & eBanking for 24/7 access to your accounts by phone and online.
- If you receive federal benefits, and have not enrolled in direct deposit, visit www.godirect.org to enroll.
- Apply for a Visa ATM/Debit 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 or apply for a Visa Platinum Credit Card to have an extra line of credit available.

Visit www.jscfcu.org and locate Shared Branching locations and Allpoint ATMs along your evacuation route. This gives 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 big 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 Your Home Insurance Coverage

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 Keep Important Numbers & 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.

5 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, an ice chest and a gas can. 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.

6 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.

7 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.

8 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.

9 Fill Up - Gas and Cash

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

10 Protect Your Identity

Evacuations and a lack of home security can put your sensitive information at risk. It's important to pay attention to all of your personal information. Be sure to go paperless in as many ways as possible. Discontinue paper financial statements, pay bills and access personal and financial information online only. Identity thieves know that affected areas have been evacuated and are ripe for looting. In the rush to flee with only the essentials, many people leave behind important documents, such as birth certificates and social security cards. Consider storing those items, along with a copy of other important financial or identifying documents in a locked box or large waterproof plastic bag and taking them with you when you evacuate. Be on the lookout for increased "phishing scams" or Relief Group Email Solicitations. Many identity thieves prey on the good intentions of people. You should donate to a reputable organization - only if you are the one to make contact first. Consider purchasing a credit monitoring service or an Identity Restoration Coverage.