



# DISASTER PREPAREDNESS GUIDE

## How To Access Your USECU Account

**Disaster Updates:** [www.usecreditunion.com](http://www.usecreditunion.com)

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

## NetBranch

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. Enroll in estatements in the event, mail services is disrupted.

**Telephone Banking:** 800-835-5374 or 713-595-3400, option #1

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

## MasterCard Debit and Visa Credit Card

Use your MasterCard Debit and Visa Credit Card wherever Visa and MasterCard is accepted. You will also be able to use your MasterCard Debit Card at any of our ATM machines. To report a lost or stolen MasterCard Debit Card, please call 800-472-3272 or to report a lost or stolen Visa Credit Card, please call 800-442-4757.

## 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](http://www.sharedbranching.org) or call 888-748-3266.

**Emergency Contacts:** State and National  
**Emergency:** 9-1-1

**National American Red Cross:**

866-438-4636 • [www.redcross.org](http://www.redcross.org)

**FEMA Disaster Aid:**

800-621-FEMA (3362) • [www.fema.org](http://www.fema.org)

**Centers for Disease Control:**

800-CDC-INFO (232-4636) • [www.cdc.gov](http://www.cdc.gov)

**Department of State Health Services;**

888-963-7111 • [www.dshs.texas.gov](http://www.dshs.texas.gov)

**U.S. Dept. of Health and Human Services:**

877-696-6775 • [www.hhs.gov](http://www.hhs.gov)

## Local

**Greater Houston Area Red Cross:**

713-526-8300 • [www.houstonredcross.org](http://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

**Montgomery County Sheriff's Office:**  
936-760-5800

**Galveston County Sheriff's Office:**

409-766-2300 or 281-534-3515

**Texas Poison Control Network:**

800-222-1222 • [www.poisoncontrol.org](http://www.poisoncontrol.org)

## Insurance Assistance

**National Flood Insurance Program:**

888-379-9531 | [www.floodsmart.gov](http://www.floodsmart.gov)

**Texas Windstorm Insurance Association (TWIA):**  
(Claims) 800-788-8247 | [www.twia.org](http://www.twia.org)

## Other Resources

[www.ready.gov](http://www.ready.gov)

[www.readyhouston.tx.gov](http://www.readyhouston.tx.gov)

[www.noaa.gov](http://www.noaa.gov)

# TOP 10 DISASTER PREPAREDNESS TIPS

## 1 Prepare your Finances with USECU

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 & NetBranch 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](http://www.godirect.org) to enroll.
- Apply for a Mastercard 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.
- Make sure you are enrolled in Overdraft Protection and Overdraft Privilege. Overdraft Protection allows you to avoid bouncing a check or the decline of a debit card payment because it was for more than the actual balance in your checking account. Overdraft Privilege will allow us to authorize and pay overdrafts on ATM and every day debit card transactions. To learn more about these services visit [www.usecreditunion.com](http://www.usecreditunion.com)
- Purchase a Gift Card to use as a non-cash emergency fund or apply for a Visa Platinum Credit Card to have extra line of credit available. Apply now.

Visit [www.usecreditunion.com](http://www.usecreditunion.com) and locate Share Branching locations 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. Have some checks on hand. In the event of a disaster and when the power may be in issue, or merchants cannot process electronic payments, writing a check might be a good option. Place an order and have them on hand.

## 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 document, 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 address 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](http://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 of 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.