

BE MONEY READY for Hurricane Season

Follow FEMA's* 8 easy steps to make sure you're financially ready for Hurricane season.

- 1. Consider the costs associated with disasters**
such as insurance deductibles and evacuation costs, and plan for those costs. Anticipate initial out-of-pocket disaster expenses for lodging, food, gas and more.
- 2. Check your insurance coverage.**
Whether you're a homeowner or renter, contact your agent to ensure you're adequately covered and understand exclusions. Don't forget coverage for your car and remember that standard homeowners insurance doesn't cover flood insurance which requires 30 days to take effect.
- 3. Download FEMA's Emergency Financial First Aid Kit at www.ready.gov/financial-preparedness**
The kit is a flexible tool designed to help you collect and secure the documentation you would need to get on the road to recovery without unnecessary delays.
- 4. Keep some cash handy.**
Credit Union branches and ATMs may be inaccessible if there are power outages or curfews.
- 5. Set aside money in an emergency fund.**
This can be difficult to do on a tight budget, but can be well worth the effort. Start by saving a few extra dollars each week and spread out your 10 days' worth of supplies shopping to avoid a one-time large expense.
- 6. Set aside an emergency credit card.**
If possible, designate one credit card for emergency use only. It should have enough available credit to accommodate purchases of food and supplies for a week or more. Making purchases on a credit card will help you document disaster-related expenses.
- 7. Flood-proof important papers.**
Place photocopies of important documents in a plastic bag and double wrap them to protect against water damage. You could also upload digital copies of important documents to the cloud.
- 8. Get your benefits electronically.**
Sign up for electronic services like Direct Deposit, Online Bill Pay, eStatement, and Online/Mobile Banking. Having electronic services in place can help you focus your energy on making other important preparations for the storm. And if absolutely have to do things like deposit a check, you can always use the Mobile Deposit feature in the Community First Mobile Banking App from anywhere you are.

Federally insured by **NCUA**.
<https://www.ready.gov/financial-preparedness>

Contact us so we can help you be **MONEY READY** for hurricane season.

Call **904.354.8537** or stop by a branch near you.