

Hurricane Preparedness and Disaster Plan

Louisiana Central Credit Union's Hurricane Preparedness and Disaster Plan was established so Credit Union Member's could have access to their funds anywhere, anytime.

In the event of a hurricane or disaster, and the Credit Union has to relocate, we have a "Disaster Plan" and the Credit Union should be up and running within two days.

The following instructions will help Members get access to their funds.

SHARE/SAVINGS ACCOUNTS:

- ATM CARD: Our ATM Card provides members with quick access to their cash anytime—day or night.
 - Our ATM Card can be used at any ATM carrying the VISA, PULSE, INTERCEPT, CU24 or CIRUS Logo.
 - Members can withdraw up to \$300.00 per day provided funds are available in their account.
 - The credit union does not own its own ATM machines. You may be charged a fee by the ATM operator.
 - Members can log onto www.louisianacentral.org and click "ATM LOCATORS" to locate the nearest ATM.
 - Our "ATM LOCATOR" is available for all of Louisiana Central's ATM and Debit Card holders.
 - Our "ATM LOCATOR" can be used to locate "SURCHARGE FREE ATM's" near their location.
 - If you do not have an ATM or DEBIT Card we recommend that you apply for one today.
- <u>TELEPHONE</u>: Members have access to their funds anytime by calling 1-800-557-0056. We can send you a check; send money via Western Union; or a bank wire. We will need wiring instructions from you.
- <u>INTERNET</u>: Members can access their funds anywhere, anytime via a computer. Just log onto our Website at www.louisianacentral.org.
 - If you do not have your Internet Account Access set up, don't delay, sign up Today.
 - Our Internet Account Access and Bill Pay is FREE, EASY, FAST and SECURE.

CHECKING ACCOUNTS:

- Members can continue using their Checking account's regardless of their location.
- Our Debit/VISA Check card provides members with access to their checking and savings accounts and can be used anywhere the VISA logo is displayed.
 - With our <u>Debit/VISA</u> Check Card, members have free Point of Sale purchase power and cash back options around the world.
 - Members have the option to order goods or services by mail or telephone from places that accept VISA.
 - Members may purchase up to a maximum of \$1,500.00 per day and withdraw up to \$500.00 in any one day from an ATM machine provided funds are available in their account.
 - The Credit Union does not own its own ATM machines so you may be charged a fee by the ATM operator.
 - Members can log onto www.louisianacentral.org and click on "ATM LOCATORS" to locate the nearest "SURCHARGE FREE ATM."
 - Members can access their funds anywhere, anytime via a computer. Just log onto our Website at www.louisianacentral.org.
- Members with Checking Accounts can apply for our Debit Card, which can also be used anywhere the VISA Logo is displayed.
 - If you do not have our DEBIT Card we recommended that you apply for one today.

DIRECT (PAYROLL) DEPOSITS:

• For Members with direct deposit, funds are posted immediately upon receipt and available to members. LOANS:

- In the event of a disaster, Automatic loan payments will continue; however, payment options may be available to members. Members will need to speak with a Credit Union representative about their options.
- In the event of a disaster, Members can apply for "emergency loans" for "immediate assistance.

VISA CARDS:

- Members with a Louisiana Central VISA CARD may continue using their card without interruption.
- All credit card policies remain in effect unless changed by the Credit Union or requested by the member.
- If you do not have our low rate (7.9%) LCCU VISA Card we recommend that you apply for one Today.

MAKE SURE YOUR PLAN IS COMPLETE—CONTACT US FOR ASSISTANCE.

Louisiana Central Credit Union, 824 Elmwood Park Blvd., Ste 100, Harahan, LA 70123 Contact Information: (504) 733-0789; (800) 557-0056; Fax: (504) 733-0767 www.louisianacentral.org



Make sure your Hurricane and Disaster Plan is complete.

HURRICANE SURVIVAL CHECKLIST:

WATER	
	18 1/2 gallons of water per person (1/2 gallon for drinking, 2 gallons for bathing)
	Store water in clean plastic containers
	Lots of ice (you can freeze your water supply)
FO	
Purchase foods that require no refrigeration and little preparation, such as:	
	Ready-to-eat canned food (easy open containers and non-electric can opener)
	Canned juices, milk, soup (if powdered, store extra water)
	Snacks: cookies, cereals, etc.
	Soft drinks, instant coffee, tea
FOR BABY	
	Formula, bottles, powdered milk, jarred baby foods
	Diapers, moist towelettes, and special medications
PE.	
	Newspapers or cat litter
	Moist canned foods (to preserve water)
	Plastic sheets to cover floor of pet's room
	<u>DICINE</u> First aid kit
	Rubbing alcohol Aspirin, non-aspirin pain reliever, antacid
	Extra prescription medication (especially for heart problems and diabetes)
	Ask your physician how to store prescription medication
PERSONAL ITEMS	
	Toilet paper, towels, soap, shampoo, and other toiletries as necessary
	Personal and feminine hygiene products
	Denture needs, contact lens and an extra pair of eyeglasses
	Sun protection, insect repellent
	Important papers such as insurance policies, health insurance information/cards, copy of wills, etc.
□ OT	Phone numbers that are Important or in case of emergency HER SUPPLIES
	Battery-operated radio, flashlights, extra batteries
	Charcoal, waterproof matches, extra propane gas for grills (use grills outside only!)
	ABC-rated fire extinguisher in a small canister
	Portable cooler
	Plenty of absorbent towels, plastic trash bags
	Wind-up or battery-operated clock
	Tarp or sheet plastic, duct tape, hammer and nails for temporary roof repairs
	Cleaning supplies such as chlorine bleach
	Aluminum foil, paper napkins and plates, plastic cups
	Can of spray paint (can be used to identify your home by insurance adjusters in case it's damaged)
	At least one change of clothing per person, sturdy shoes, hat and work gloves
	Pillows and blankets or sleeping bags

FINANCES

- In the event of an emergency and you have to evacuate, make sure you have adequate cash on hand.
- In the event of an emergency, make sure you know how and where you can access your funds.
- Members can arrange for their payroll to be <u>Directly Deposited</u> into their account at Louisiana Central. With Direct Deposit, your funds are immediately available to you.
- We encourage members to get an LCCU ATM or DEBIT Card Today. ATM/DEBIT cards provide access to your funds anywhere, anytime.
- to your funds anywhere, anytime.

 Take advantage of our FREE Internet Account Access and FREE online Bill Pay. This is another means by which you can access your funds anytime, worldwide.