

E Newsflash

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Are you financially prepared for emergencies?

So far this hurricane season, our area and neighboring communities have not encountered severe weather, or natural disaster. Hopefully, the remainder of this season will be uneventful.

In the last year, the National Association of Federal Credit Unions developed a checklist to help credit union members financially plan for events like the cluster of hurricanes in 2004 (Charley, Frances, Ivan, and Jeanne), or last years devastation from Hurricane Katrina. Because it's hard to predict how severe the damage a hurricane, or other natural disaster might cause, it's important to think through and have a financial plan ready for the possible aftermath.

Should you and your family need to evacuate, the following provides a checklist of items and documents that will help ensure financial continuity in the wake of a severe storm, or natural disaster:

- **Checks/Share Drafts** - enough checks and deposit slips for at least one month.
- **ATM, Debit and Credit Cards** - these cards give you access to cash and provide the ability to make payments. It's important to have options for accessing cash. The functionality of ATMs, or ability of merchants to accept debit or credit card payments may be affected by the storm.
- **Cash** - The amount of available cash will greatly depend on your ability to use ATM, debit or credit cards. Consider the amount of cash you might need, and also the amount of cash you feel comfortable carrying in your wallet. The key is

to make sure you have options should ATM, debit, or credit card transactions not be possible for a few days, or longer.

- **Identification** - Driver's license, or state ID cards for non-drivers, insurance cards, social security cards, passports and birth certificates.
- **Safe Deposit Box Key** - Keep your key with other important documents you plan to take with you. Consider making copies of important documents, contracts, and certificates.
- **Automatic services** - Direct deposit, online bill pay and scheduled payments are ways to help you maintain your financial accounts, even if you're not able to physically go to your credit union.

If you have to temporarily relocate to get out of harms way, taking time now to consider items you'll need in hand to ensure financial continuity will be one of the most valuable aspects of your evacuation plan.

Getting ready to open our doors in Wakulla!

Located in the Century Park Commercial Center in Crawfordville just off of US 319, SCORE's newest branch is almost completed and is on schedule to open doors in late September.

As a full service branch, the Wakulla location will provide members a complete range of services from savings and checking accounts to mortgages, IRAs, and CDs. It also has two drive-thru lanes, a drive-up ATM and night depository.

Whether you reside in the Crawfordville area, or head to the coast on weekends, SCORE is excited to offer members convenient financial service in Wakulla county.