

SOLUTIONS FOR THE REAL WORLD



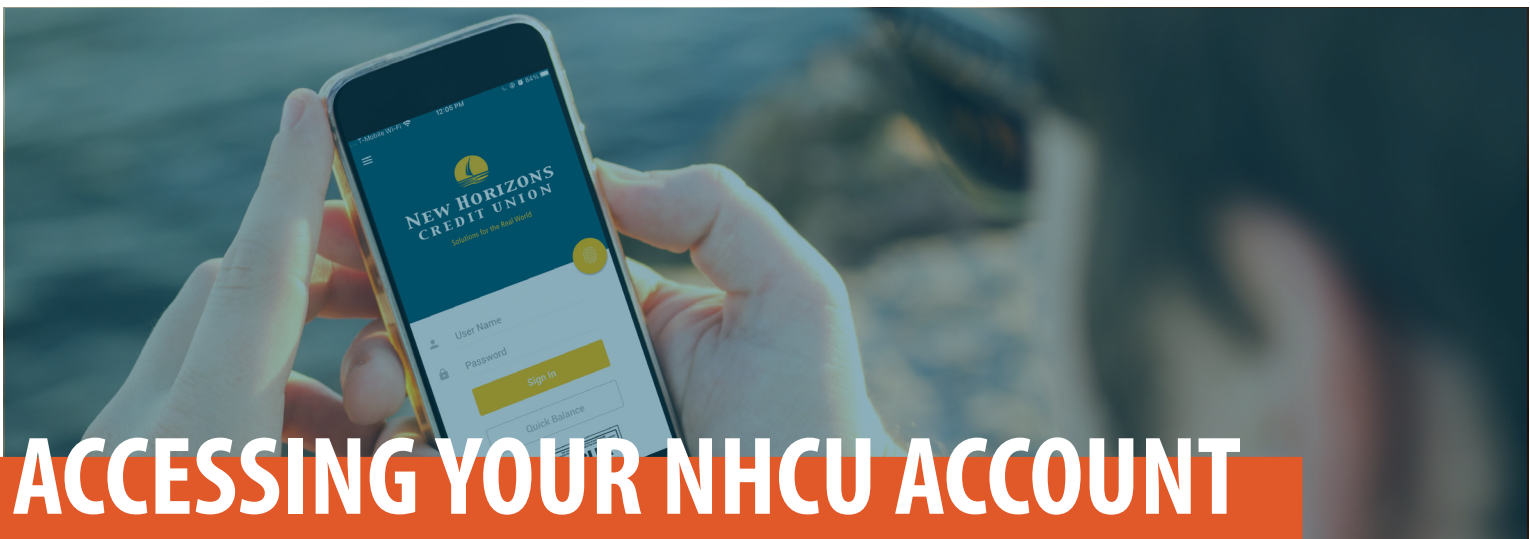
EMERGENCY PREPAREDNESS GUIDE



**NEW HORIZONS
CREDIT UNION**

Solutions for the Real World®

NewHCU.org | (251) 316-3240



ACCESSING YOUR NHCU ACCOUNT

At New Horizons, your financial information is secure during natural disasters, pandemics, and other emergency situations. If a crisis does strike, visit NewHCU.org, or follow us on [Facebook](#) for important updates. Always make sure we have your current contact information on file (especially email addresses) so you receive important notices.

Online & Mobile Banking



In the event of a crisis, you can access your NHCU accounts through our free 24/7 Online or Mobile Banking services. You must be enrolled in Online Banking which can be done from our website or by calling

(251) 316-3240. To download our Mobile app, visit www.NewHCU.org/benefits/online-banking. Our Mobile app offers remote deposit capture services, but you must first enroll via our website.

Debit Cards & Allpoint ATM Network



New Horizons partners with Allpoint ATM Network to offer you over 55,000 surcharge free ATM locations when you use our Visa® Debit card when you travel or evacuate so you can access funds 24/7. It's always a good idea to have a little extra cash on hand for spending purposes. In the event of a power outage, ATMs and credit card machines may not work at merchants – so cash will be needed.

Direct Deposit



This free service allows for automatic deposits of recurring income such as payroll, social security, etc. In the event of a crisis that would keep you away from your mailbox or from receiving a physical check, you will have peace of mind knowing your funds were deposited directly to your account. You can sign up for federal benefit payments such as social security or SSI by calling the Go Direct Helpline at (800) 333-1795 or online at www.GoDirect.org.

Voice24 Phone Account Access



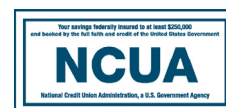
Enroll for this free, 24/7 service by calling our Call Center at (251) 316-3240, or by visiting any of our branch locations. To access Voice24 you must know your member account number and access code. Once you have this information, simply call Voice24 from any telephone by dialing (251) 316-3268 or Toll Free (800) 447-6707.

Safe Deposit Boxes



NHCU has safe deposit boxes at our West Mobile & Saraland branches to store valuables and documents. Various sizes are available for an annual fee. Always keep a copy of important documents in a waterproof (and fireproof, if possible) portable container.

Your funds are federally insured by the NCUA for up to \$250,000.00. Visit NCUA.gov for further account insurance information.



HURRICANE TIPS

PETS

If you're in the evacuation zone and own pets, make sure to make arrangements for them ahead of time as many shelters don't allow pets inside. **DO NOT** leave your pets outside in the middle of a hurricane. Bring them inside if you don't evacuate.

OUTDOOR FURNITURE

Outdoor furniture can become hazards when a strong tropical storm or hurricane rolls by. Make sure to secure your outdoor furniture or move it indoors to protect your property and those around you.

SENIOR CITIZENS / SPECIAL NEEDS

If you have to evacuate, make sure to check on those around you, specially your elderly and special needs neighbors. It is important to stick together in the event of a hurricane.

HAVE A PLAN

Always check the weather apps and news stations to stay updated. Make sure to get your emergency kit ready ahead of time. If you plan to ride out the storm, be aware that emergency crews may not get to you for several days.

EVACUATION ROUTES

MOBILE COUNTY

I-65 North, Hwy 43 North & Hwy 45 North.

BALDWIN COUNTY

Hwy 59 North, Baldwin Beach Express, Foley Beach Express, Hwy 181, Hwy 98, Hwy 31 North, County Road 87 to Baldwin County, and I-65 North.

ESCAMBIA COUNTY, FL

Hwy 29 North to Hwy 31 North.

TERMS TO KNOW

TROPICAL STORM/HURRICANE WATCH

Issued 48 hours in advance of *possible* tropical storm or hurricane force conditions.

TROPICAL STORM/HURRICANE WARNING

Issued 36 hours in advance of *expected* tropical storm or hurricane force conditions.

STORM SURGE

A large mass of water that rises above mean sea level by as much as 10 feet or more. Storm surge can exceed 25 feet along the Gulf Coast, as it did during Hurricane Katrina in 2005.

SANTA ROSA COUNTY, FL

I-110 North to I-10, SR87 to I-10 and Hwy 29 North to Hwy 31 North.

OKALOOSA COUNTY, FL

Hwy 293 North, Hwy 285 North, and Hwy 85 North.

JACKSON COUNTY, MS

I-10, Hwy 63 North, Hwy 57 North.

DURING A HURRICANE

If you don't have time to evacuate during a hurricane, follow these steps to keep yourself safe.

- If you get caught outdoors, avoid low-lying areas and move to higher ground. If you can make it to a shelter, do so safely. **If the road ahead is flooded, turn around, don't drown!**
- Stay indoors until local authorities have announced the storm is over.
- Use flashlights if the power goes out. If you need to use candles, make sure to place them in a safe place away from flammable objects. Always supervise a lit candle.
- Do not use electronics, showers, phone, appliances, etc. during and after the storm until you are told it's safe to do so.
- The eye of the storm may pass over your area and it will calm down, however, the storm may start again without warning, so be aware!

AFTER A HURRICANE

- Contact family & friends and check up on them. Stay up to date with local news and instructions from officials.
- If you stayed home during the hurricane, make sure the storm is over before exiting your home. Watch out for debris, flooded roads, downed power lines, etc.
- Do not step into flooded roads. They may be infested with dangerous insects or animals, sewage runoff, or may be electrically charged from underwater power lines.
- **Turn around, don't drown!** Avoid any flooded roads as you may be swept away by fast-moving water.
- If your home received some damage, document it with pictures to make insurance claims.
- Protect your home after a storm. If your home received damage, protect it as best as you can until you can get it repaired. Your insurance may not cover post-storm damage.

EMERGENCY KITS YOU NEED

When natural disasters, pandemics, or other emergencies occur, it is best to stay prepared to evacuate. Get a plan in place and your evacuation kit ready in the case of an emergency. Here are a couple of kits to help get you started:

EMERGENCY SUPPLY KIT

FOOD & WATER

- 3 gallons of water per person.
- 3 day+ supply of non-perishable food items.

FAMILY ITEMS

- A week's worth of clothes & personal hygiene items.
- Infant Supplies:
 - Baby formula & milk bottles
 - Baby food
 - Diapers & wipes
- Pet Supplies:
 - Food & water
 - Medication, birth certificates, adoption documents.
 - Travel Crates
 - Cages, leash, and/or litter box

MEDICATIONS

- Prescription medicine & pain relievers
- Eye care – contact solution / glasses
- Allergy medicine

IMPORTANT DOCUMENTS

Keep these in a safe, weatherproof case or container for protection:

- Drivers License & Passport
- All types of insurance cards
- Birth certificates & Social Security Cards
- Vehicle Registration & Ownership documents
- Bank Account information
- Credit & Debit Cards
- Government Benefits

OTHER ITEMS

- Battery powered radio & flashlights
- First Aid Kit
- Valuables such as: family photos, cellphones, laptops, flash drives

CAR KIT

Here's a list of the basic "minimum" items we would include in a car kit:

- Water & water container
- 72 hour food kit:
 - High calorie meal bars
 - Non-perishable food items
 - Other snacks (for pets also)
- Cash – about \$20-\$100 in small bills
- Diapers & Baby Wipes (if you have children)
- Emergency blankets, hand warmers, old comforter
- Jumper cables
- Car shovel / pick
- Pocket knife
- First Aid Kit
- Battery powered radio & flashlight
- Extra Batteries
- Toilet paper, napkins
- Spare clothes & shoes
- Hand sanitizer, hand wipes.

QUICK LINKS & PHONE NUMBERS

For more information on disaster recovery, evacuation routes, and other crisis preparedness, call or visit one of the following agencies online:

AMERICAN RED CROSS

redcross.org

1 (800) 733 - 2767

CITY OF MOBILE

www.cityofmobile.org

CITY OF PENSACOLA

www.ci.pensacola.fl.us

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

www.fema.gov

1 (800) 621 - 3362

HURRICANE PREPAREDNESS

(Season June 1- Nov 30)

www.ready.gov/hurricanes

NATIONAL HURRICANE CENTER

www.nhc.noaa.gov

U.S. ENVIRONMENTAL PROTECTION AGENCY

www.epa.gov/hurricanes

U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES, CENTER FOR DISEASE CONTROL

Emergency.cdc.gov/disasters/hurricanes

CENTER FOR DISEASE CONTROL & PREPAREDNESS

<https://emergency.cdc.gov/>

FEDERAL TRADE COMMISSION IDENTITY THEFT

IdentityTheft.gov

1 (877) 438 - 4338

GREENPATH FINANCIAL WELLNESS

<https://www.greenpath.com/>

GENERAL WEATHER INFORMATION

www.weather.com

REFERENCE GUIDE FOR SERVICE ACCESS

This Reference Guide provides options if branches are closed. Please refer to our website or social media for branch operation updates.

SERVICES NEEDED	WHERE TO GO
APPOINTMENTS	Online at https://www.newhcu.org/appointments or Member Services Center at (251) 316-3240.
BALANCE INQUIRIES, TRANSFER FUNDS	Online & Mobile Banking, Voice-24 at (251) 316-3268, or at any branch.
CASH WITHDRAWAL	NHCU or Allpoint ATMs, or at any branch drive-thru.
CHECK DEPOSIT	Mobile App, Drive-thru at any branch, Deposit Capable ATMs at West Mobile, Daphne, or Saraland branch, or Branch Night Drop Boxes (not available at Rangeline Branch).
CREDIT CARD (LOST/STOLEN)	Call M-F 8:15 a.m.-5:00 p.m. CT (251- 316-3240, or for after hours at (888) 333-4954.
DEBIT CARD (LOST/STOLEN)	Call M-F 8:15 a.m.-5:00 p.m. CT (251- 316-3240, or for after hours at (888) 333-4954.
GENERAL QUESTIONS	Member Services Center at (251) 316-3240, FAQ page , Facebook, or at any branch.
LOANS	Branch appointment, or apply online at https://www.24x7loans.com/NewHCU/ .
LOAN PAYMENT	Online & Mobile Banking, NewHCU.org, Drive-thru, Night Drop boxes (not available at Rangeline), Member Services Center, Voice-24, or via mail payment to: P.O. Box 296 Mobile, AL 36652.
MEMBERSHIP	Branch appointment, or by calling the Member Services Center at (251) 316-3240.
NEW CHECK ORDER	Branch appointment, or by calling the Member Services Center at (251) 316-3240.
PAY BILLS	Bill Pay Service online at https://www.newhcu.org/benefits/online-banking .
REORDER CHECKS (NO CHANGES)	Drive-thru, online at https://www.newhcu.org/check-order , or at any branch.
WIRES	Branch appointment or drive-thru at any branch (drive-thru not available at Rangeline Branch).