Financial Checklist
for Hurricane Season

Don't wait until a hurricane is at your doorstep. Start your financial preparations now, so you can focus on your family's safety and quickly recover after a storm. Use our Financial Checklist as a tool to identify actions you can take now to get prepared.

☐ **Do you have an Emergency Fund?**

An emergency fund is a type of savings account dedicated only to unexpected, necessary expenses. Typically, it's recommended that you have enough saved to cover 6 months of your living expenses (home, food, bills, etc.). If you don't have any savings, start with a manageable goal of $1,000. You can reach that goal in 1 year by saving just $20 a week.

☐ **Do you have access to Online and Mobile Banking?**

During stressful events, it's important to stay connected to your finances in real-time. Sign in to Online Banking now to ensure you have seamless access to your accounts. Download the RiverLand FCU Mobile App to manage your account remotely, 24/7.

☐ **Is your payroll set up for Direct Deposit into an account you can access?**

Make sure a reasonable portion of your payroll is being deposited into an account you can access with a debit card. In an emergency, you don't want to catch yourself waiting for a check to post or a transfer to process.

☐ **Do you have an active Debit Card and Credit Card?**

Check the expiration dates, PINs, and limits to ensure you have access to funds.

☐ **Do you know how to locate Shared Branches and Free ATMs?**

If you have to evacuate to an unfamiliar area, it's imporant to know where you can withdraw cash. There are 3 ways to find locations: (1) riverlandfcu.org, (2) RiverLand Mobile App, or (3) call 888-748-3266 or 888-SITE-COOP.

☐ **Have you reviewed your Insurance Policies to ensure they are up-to-date?**

Get familiar with your insurance coverage (health, home, auto, etc.) and verify that you have current copies of insurance cards and policy numbers in case you need to make a claim.

For additional Hurricane Prep Resources, visit ready.gov/hurricanes

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We are dedicated to your financial wellness!

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