TDECU® YOUR CREDIT UNION

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TDECU offers 5 things you need to know for 2023 Hurricane Season



The 2023 hurricane season is here, and <u>TDECU</u>, Houston's largest credit union, is committed to the well-being of its Members and the local community.

"Floods have the potential to occur anywhere, and just one inch of floodwater has the capacity to cause thousands of dollars of damage," said Brooke Brown, Vice President of <u>TDECU Insurance, LLC</u>. "The majority of homeowners' insurance policies do not include coverage for rising water or flood-related damages. Therefore, it is crucial to obtain flood insurance as a separate policy to safeguard your primary financial assets, such as your home, business, and personal belongings."

In addition to flood insurance, here are some other crucial tips for Members to safeguard themselves and their property:

• Write down emergency phone numbers other than 911:

- Keep a list of emergency contact numbers for your local police, hospitals, and utility companies
- Program the numbers into your cell phone for quick reference

• Locate the nearest shelters:

 Note the different routes you can take to get there. If shelter locations in your area have not been identified, contact <u>FEMA</u> or text SHELTER and your ZIP Code to 43362

• If you have pets:

o Identify shelters, a pet-friendly hotel, or an out-of-town friend or relative where you can take your pets in the event of an evacuation.

Get your vehicle ready:

 Fill your vehicle's gas tank. Move it into your garage or under cover. Keep an emergency kit in your car that has jumper cables, a flashlight, flares or reflective triangles, car cell phone charger, blanket, and a first aid kit.

Get your home ready:

 Clear your yard, cover up windows and doors, know how to turn your water and power off, check the batteries in your smoke and carbon monoxide (CO) detectors.

It is imperative to note that in the state of Texas, flood insurance policies obtained after the closing of a home have a 30-day waiting period before becoming effective, so the sooner flood insurance is purchased, the better.

TDECU remains committed to continuous service to the community and ensuring the safety and well-being of its Members. By empowering individuals with the knowledge and tools to effectively prepare for hurricanes and floods, TDECU hopes to create a more resilient Texas. For more on TDECU's Hurricane and Flood Preparedness tips, click here, or contact a representative today by calling 888.833.7358.

If you would like to schedule an interview with a TDECU representative to discuss hurricane season and preparation tips, please contact Dionnica Porter at 346-287-4321 or by email at dporter@tdecu.org.

Insurance products are not deposits, not NCUA insured, and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union (TDECU).

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About TDECU Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 382,000 Members and over \$4.7 billion in assets. TDECU currently has 39 service locations, including 35 Member Centers, and offers a complete selection of convenient, innovative, and competitive products and services, including a full suite of deposit products as well as mortgage, auto and personal loan products, online and mobile banking. TDECU also offers, through its subsidiaries, retirement planning and wealth management, personal and business insurance products. Members can also access a worldwide network of over 55,000 surcharge-free ATMs. For more information visit TDECU.org or call (800) 839-1154.