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TDECU
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National Preparedness Month: TDECU shares financial readiness tips for hurricane season

During National Preparedness Month, TDECU encourages Gulf Coast families to add financial planning to their hurricane preparedness efforts. Expenses such as evacuations, temporary lodging, spoiled food, insurance deductibles and home repairs can quickly add up after a storm.

"Here in Southeast Texas, we face a lot of extremes: hurricanes, flash floods, power outages, heat waves. They can all have a major impact with little notice," said Aldo Aguilar, TDECU's community engagement officer. "Preparing financially is important and can help families recover more quickly and confidently after disaster strikes."

TDECU recommends these often-overlooked financial safeguards as part of any emergency plan:

- **Photograph what you own:** Take room-by-room videos and close-up photos of major appliances, electronics and serial numbers. Save copies of receipts when available. Store the files somewhere you can reach, even if your phone or computer is damaged.
- **Review your insurance coverage before a storm:** Know your wind, hurricane and flood coverage, deductibles, exclusions and claims phone numbers. Keep digital and paper copies of each policy with your other emergency records.
- **Prepare for payment disruptions:** Power and internet outages can affect ATMs, card readers and mobile service. Keep a modest amount of cash in small bills, along with more than one way to pay.
- **Make sure you can access your money:** Confirm that your financial institution has your current phone number and email address. Keep account details and customer-service numbers in a secure location and consider how you would receive authentication codes if your primary phone were lost or without service.
- **Budget for expenses that arise before insurance claims are paid:** Fuel, hotels, pet boarding, prescriptions, spoiled food and deductibles can create an immediate

strain. Set aside a realistic amount in a separate emergency fund and build it up gradually.

Credit unions like TDECU can play an important role in helping families build financial resilience. Families seeking additional guidance can take advantage of budgeting tools, savings accounts and financial education resources available through TDECU to help support their financial goals.

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About TDECU | Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 403,000 Members and over $5 billion in assets. TDECU currently has more than 30 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, digital banking, and business/commercial services. 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.