

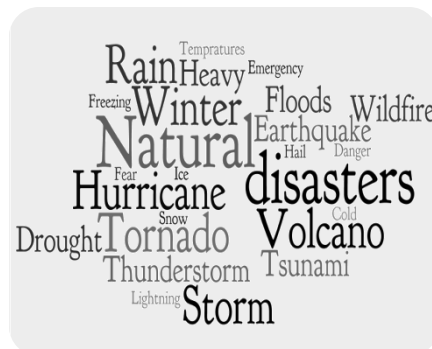
FINANCIAL

TIPS

GENERAL

PREPARING YOUR FINANCES FOR A NATURAL DISASTER

1. Keep marriage and family records, adoption papers, property deeds, birth certificates, wills, insurance policies, passports, Social Security cards, immunization records, credit card account numbers, car titles or lease contracts, bank and investment account numbers and three years of tax returns in a bank safe-deposit box. Put each of these documents in a sealed plastic bag to keep out moisture.
2. Make and safeguard additional official copies of critical documents such as birth certificates, adoption papers, marriage certificates and the deed to your home for safekeeping and notify a trustee, close relative or attorney where your important financial information is located.
3. Keep names and contact numbers for executors, trustees and guardians in a safe place, either in your safe deposit box or with a close relative.
4. Take an inventory and keep a list of household valuables. Taking photographs of these items can help as well.
5. Start and regularly contribute to an emergency fund that can cover at least three to four months of expenses. This fund should be separate from your savings or investment account.
6. Even if you live across the street from a bank or ATM, it won't help you get cash if the power is out, streets are flooded, or high winds destroyed the building. So always keep some amount of cash on hand in your emergency kit for an evacuation or to buy necessities.



7. Identify the records that you keep only on your computer. They may not be available if electrical power fails, so make a printout and safeguard them or back them up to an external device or Web storage facility which is safe kept offsite.
8. The Web can supplement or back up paper copies. Scanned or other electronic documents can be attached to emails and stored in your email account or with secure online back-up services.
9. If you feel flood insurance may be necessary to protect your home, start shopping around now. It is too late to purchase flood insurance when a storm is imminent. Contact your insurance agent for more information.
10. Never assume that your creditors and service providers know that you've been affected by a natural disaster. If you can't make payments on time, contact your creditors and explain your hardship. You may be able to have payments deferred for several months or have late charges waived.
11. Even in an emergency situation, it's important to continue paying bills on time so you avoid late fees and don't jeopardize your credit. The easiest way to stay current is to utilize online bill pay through a mobile smart phone app or internet connection once you have access.

Sources: <http://www.icba.org/news/newsreleasedetail.cfm?ItemNumber=163031>

<http://www.quickanddirtytips.com/money-finance/saving-spending/7-ways-prepare-your-finances-natural-disaster>