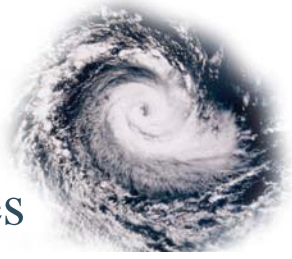


Are You Ready if a Hurricane Strikes



Financial Preparations for Before a Hurricane Strikes

Get Cash and Travelers' Checks Early!

During and after a storm, power outages and downed communication lines are a common occurrence. As a result, you may experience difficulty using credit, debit, and ATM cards so it's always good to have an adequate supply of cash and Travelers' checks on hand. Compared to cash, Travelers' checks provide an extra measure of security against theft or loss; if discovered missing, Travelers' checks can quickly be replaced. To make sure you are prepared, don't wait until the last minute to get your cash and Travelers' checks. As a storm approaches, businesses have to close in advance to protect the safety of their employees. So plan ahead and stop by one of our convenient locations and get your cash and Travelers' checks ahead of time!

Order Checks & Deposit Slips!

Make sure that you have enough checks and deposit slips to last two months, and take them with you if you evacuate, even if you rarely write checks. In the midst of a disaster, your payment habits may require change and by having your account information handy you can quickly authorize an important payment over the phone. If you should need more checks, you will have all of the information necessary so you can have additional checks printed, but we recommend that you plan ahead and have your checks printed before hurricane season arrives. If you need to replenish your supply, order today either online or by phone!

Debit, Credit & ATM Cards – Confirm Expiration Dates and PINs, and Activate Cards!

Check the expiration dates on all of your plastic cards and make certain that dates are current and you have a valid card should you have to evacuate. Also, take a moment to locate your PINs and make certain that all of your cards have been activated. Be sure to successfully use each of your cards, at least once, before a hurricane hits. You don't want to learn after the fact that a card isn't active or a PIN doesn't work properly. If you don't already have your RiverLand credit and debit cards, apply today by phone or online. There's no cost to apply and plenty to gain, especially if a disaster strikes and you need access to your accounts!

Sign Up for Direct Deposit!

Direct Deposit gives you the confidence that your money will be in your account, available for use, when it is supposed to be, even if you are evacuated and a hurricane disrupts mail service. With Direct Deposit you don't have to wait on your check to arrive in the mail and you don't have to worry about important deposit checks being lost, misplaced, or stolen—they are automatically deposited into your accounts. Plus, you never have to concern yourself with the hassle of having a missing deposit check reissued. Contact your employer and sign up for Direct Deposit today...it's easy, it's secure, and it's FREE!

Sign Up for Online Account Monitoring!

During a disaster it is extremely important to have access to your account information. As long as you have Internet access, online account information is available, and it's FREE, thru RiverLand's NetTeller Internet Banking Service and MasterCard's EZ Card Info. With these services, you get real-time account information in a worry-free, secure environment. You can check balances, view account history, transfer funds between accounts, make payments online, and more. And you can do all of this, 24-hours a day, 7-days a week, from any Internet connection, anywhere. Once you're signed up, you'll never have to wonder if a deposit has been made or if a check has cleared. You'll have real-time account information. And unlimited account access allows you to view your accounts as often as you like. So enroll online today and be prepared before a hurricane strikes!

Sign Up for Online Bill-Paying!

Bills are due regardless if a hurricane strikes or not. PowerPay online Bill-Payment service is a secure means to pay your bills during hurricane season, and throughout the year, and it's FREE. With PowerPay, payments get paid on-time according to your instructions; you control who is paid, when payments are made, and the amount of the payments. You have the option of initiating payments either one-time, now or in the future, or on a recurring schedule. PowerPay is secure, easy, fast, on-time, online, and it's FREE. So join the thousands of members who are already using Online Bill-Paying and sign up online for PowerPay today, and be prepared this hurricane season!

Sign Up for E-Statements!

When a hurricane strikes, mail service is always disrupted especially when an evacuation occurs. To ensure that your account statements arrive on time, sign up for E-Statements and start receiving your account statements online. They're available to you thru a secure link on our Web site and you can access them via any Internet connection, 24-hours a day, 7-days a week. E-Statements are the most secure way to receive your account statements year round so sign up online today!

Sign Up for E-Transfers

E-Transfers are a secure, cost effective tool for the online transfer of funds between financial institutions where you have established savings and checking account relationships, and they provide you with control of your accounts even if financial institutions are closed because of a hurricane. With E-Transfers you can transfer funds from another financial institution to your RiverLand accounts, you can transfer funds between your RiverLand accounts, you can transfer funds to another financial institution, and you can transfer funds between two other financial institutions. Pre-registration and testing are required so sign up online today and be prepared should a hurricane strike!

Emergency Contacts:



RiverLand Credit Union

Main Office	504-576-5800 or 800-586-4RCU
Beaumont Office	409-981-3048
Gretna Office	504-365-3646
Jefferson Office	504-840-2600
Morgan City Office	985-631-8001
Port Gibson Office	601-437-6472
Taft Office	504-739-6860
Woodlands Office	281-297-5556

"Toney" Your Touch-Tone Teller

504-525-9447 or 800-648-2342

Shared Branch Locations

800-CUSWIRL(287-9475) or www.riverlandcu.org

CO-OP ATM Locations

888-SITECOOP(748-32667) or www.riverlandcu.org

MasterCard

Lost or Stolen Card	866-604-0381
Member Service	800-423-7503
Activate Card	800-543-5073
New PIN	866-297-3408
Replacement Card	Call any RiverLand Office
View Account Online	www.riverlandcu.org

WriteCard

All Member Service	Call any RiverLand Office
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Tips to Help You Handle Your Financial Matters During an Evacuation:

FREE Shared Branching Account Access!

If one of our office locations isn't available, or isn't convenient to you, you can access your RiverLand accounts at more than 3,000 CU Service Centers Shared Branches across the United States and Canada. Shared Branches are a network of Credit Unions working together to provide members with access to their Credit Union accounts at more locations, more conveniently, than ever before. RiverLand members may visit any of the many locations within the network to conduct financial transactions. Members may make deposits, withdrawals, balance inquiries, loan payments, loan advances, and much more all without incurring any service fees. To access your accounts at Shared Branches, you will need your RiverLand account number and a valid photo ID. For Shared Branch locations near you, visit us online or call 800-CUSWIRL (287-9475). Be sure to verify that your account number is correct and your ID has not expired before you evacuate!

45,000+ FREE ATM Locations Nationwide!

Thru CO-OP Network, members that have a RiverLand WriteCard debit card, have free account access at more than 45,000 ATMs nationwide. To find a location near you, visit us online or call 888-SITECOOP (748-32667). If you don't already have a RiverLand WriteCard debit card, apply today online or by phone so you are prepared when you evacuate!

Use "TONEY" Your Touch-Tone Teller!

"TONEY" allows convenient telephone account access 24-hours a day, 7 days a week...and it's absolutely FREE! With "TONEY", you can get information and transact business on your accounts from any phone, cellular or land line. All you need is a Touch-Tone phone, your account number and your personal identification number (PIN). To avoid any difficulties, locate your account number and PIN, and successfully use "TONEY" at least once as you prepare for hurricane season. We want you to stay in touch with your finances if you have to evacuate!

Pack Important Documents –

Check Expiration Dates, Copy, and Pack...

Driver's license or state issued identification card, birth certificate, Social Security card, insurance cards and policies (health, life, auto, homeowners, etc.), employer or school I.D., voter registration card, most recent account statements (deposit, checking, investment, credit cards, and loans), etc.—for you and all immediate family members. These documents will be needed if you, or a family member, have to prove your identity, claim benefits, make withdrawals, deposits, payments, or change account information. Make certain beforehand that all documents have valid expiration dates, and make copies (either photo or scanned) for storage in a safe place for easy access should you get separated from your documents. Pack documents in waterproof plastic bags and be prepared to take them with you if you have to evacuate!

Pack and Verify All Account Numbers, PINs, and Passwords!

Before you find yourself away from home and unable to access your information, take a few moments to verify the account numbers, passwords, and PINs on all of your accounts; financial, insurance, and the like. It will be much easier to obtain this information under normal circumstances rather than while you are evacuated, after a disaster!

Pack and Verify Contact Phone Numbers and Website Addresses!

Having the ability to contact financial institutions, insurance companies, employers, schools, and such are extremely important, especially if you are evacuated for an extended period of time. Be sure that you obtain accurate contact phone numbers and Website addresses for any company that provides you with service. Pack and take this information with you so you are prepared if you have to evacuate!

