

Be Ready for an Emergency

Will your family and finances be prepared when severe weather or another disaster strikes? Here are some tips to get you ready for anything, plus exactly what you need to know about accessing your Navy Federal accounts.

Get ready. Make a plan. Be informed.

For the latest word on emergency preparedness, click on **ready.gov**, the U.S. Department of Homeland Security Web site created to help you prepare for a hurricane, or any other natural or man-made emergency.

Enjoy 24/7 account access from anywhere.

- **Use direct deposit.** Rely on it in an emergency. Rely on it all the time. It guarantees your paycheck, pension, Social Security or other recurring income is securely in your account no matter what happens. Just provide your payroll office with your account number and the Navy Federal routing number (2560-7497-4). For more information about direct deposit, visit navyfederal.org/access/directdeposit.html.
- **Navy Federal Online® Account Access—Get electronic access 24 hours a day.** Enroll now at navyfederal.org to access all of the extensive and instant benefits.
- **Enroll in Web Bill Pay. It's free.** Convenient and *free* Web Bill Pay makes it easy to pay bills any time you want, automatically, as well as receive many of your bills via e-mail. To enroll, sign on to Account Access and click on "Web Bill Pay," and then "Enroll Now."
- **Call 1-888-842-NFCU (6328)** for all member and account services. Please have your Access Number ready when calling. For automated telephone account service, you'll also need your telephone PIN. For assistance with establishing a telephone PIN, press "0."

Access a branch in an emergency.

Navy Federal follows the lead of local governments and military commands when making decisions to close our branches. Should an order to secure a base be issued after one of our branches has closed for the day, the branch will not open the following day.

We understand that members need access to their accounts, but our employees must comply with government-ordered evacuations for their own protection.

To find the nearest open Navy Federal branch, call **1-888-842-NFCU (6328)**, or visit navyfederal.org.

Get cash when branches are closed.

We recommend that you always carry a Navy Federal Visa® Check Card and one or more Navy Federal credit cards so you have a backup card(s) if one is lost or damaged.

Don't wait for an emergency to find out that your cards don't work or you can't remember the PINs. If you haven't yet used your cards to get cash from your accounts, we encourage you to do so occasionally.

Using your Visa Check Card.

It's a combination debit and ATM card. With it, you can pay for purchases wherever Visa debit cards are accepted and access your money at ATMs that display the Visa/PLUS® System, CO-OP Network and Navy Federal logos worldwide. Use the ATM locator on navyfederal.org.

All Visa Check Card transactions are automatically deducted from your Navy Federal checking account. Merchant purchases are fee-free and ATM transactions are fee-free at Navy Federal ATMs and the more than 25,000 machines in the CO-OP Network. Most Navy Federal checking accounts allow fee rebates at other Visa/PLUS System ATMs. Withdrawal limits: A daily—based on Eastern time—\$2,500 limit for point-of-sale transactions (\$5,000 with Flagship Checking) and \$400 for ATM withdrawals.



Member & Account Services

1-888-842-NFCU (6328)

For toll-free numbers when overseas, visit navyfederal.org/overseas/

Collect internationally 1-703-255-8837

**TDD for the hearing impaired
Toll-free in U.S.
1-888-869-5863**

Online at navyfederal.org

Or visit a branch

Be Ready for an Emergency

At an ATM, you can access the cash in all the accounts tied to your Visa Check Card—one checking account and one savings or Money Market Savings Account. Call **1-888-842-NFCU (6328)** to check which accounts your Check Card accesses.

Forgot your Visa Check Card PIN?

If you have forgotten your Visa Check Card PIN and want to select your own PIN, visit a Navy Federal branch. There, it will be changed and immediately work with the card you have in hand.

If you are unable to visit a branch, you can:

- call **1-888-842-NFCU (6328)** to have your *existing* PIN electronically reissued and mailed to you
- use your online Account Access and *self-select* a new PIN (you'll find "Change My Debit Card PIN" under the "Other Services" button)

NOTE: When you change your PIN by phone or online, your current check card and PIN will be deactivated for 14 business days from the date of request. A new card will be sent via U.S. mail to your address of record in 7 to 10 business days.

Using your Navy Federal Visa and MasterCard.

Our credit cards let you get cash advances at any financial institutions that issue Visa or MasterCard® and at ATMs that display the logos.

You can also use your online Account Access to initiate cash advances to your Navy Federal checking, Money Market Savings Account or share savings.

Withdrawal limits: Know your available balance, which is your credit line minus outstanding balance and authorizations. In an emergency, if you've already reached the credit limit on your account, call to speak with a representative, **1-888-842-NFCU (6328)**.

Forgot your credit card PIN?

You can self-select a new credit card PIN by calling **1-888-842-NFCU (6328)**. Self-selecting your credit card PIN will not deactivate your card.

Make important arrangements.

If you need a payment extension on your existing Navy Federal credit accounts, please go online to **navyfederal.org/about/publications/Disasterrecoveryacctupdate100605.pdf** and download, open and print the Disaster Recovery Account Update Form. (82kb)

(You must have Adobe's Acrobat Reader in order to view this file.)

Complete and mail or fax this form to Navy Federal.

Fax Number:
703-255-7560

Mailing Address:
Navy Federal Credit Union
PO Box 3100
Merrifield, VA 22119-3100

Support with other creditors.

Reminder: You will need to contact individual creditors to make arrangements concerning other financial obligations. If those institutions are affected by the emergency situation, you may want to visit their corporate Web site for possible updates/guidance.

Navy Federal also offers Personal Financial Counseling Service at 1-888-503-7106.

If it is a hurricane...

Stay tuned to your emergency broadcast sources and, if you can, access specific storm information at the National Hurricane Center, **www.nhc.noaa.gov**.

Bottom line? Plan ahead.

While you can always be confident that Navy Federal "has your back" financially, it's equally important to get your family emergency plan in place well ahead of time. Like now, for instance. Stock up on necessary food, medical and cleaning supplies and get ready to handle potential storage and repair issues. Get suggestions from **ready.gov**. Once you've done this, relax.

