



Our Emergency Contingency Planning brochure is an attempt to address some of the financial questions asked during a disaster.

This brochure will not answer all of your questions, but we hope it will help minimize the financial impact a disaster might have on your daily financial routine.

Contact these agencies for help:

US Department of Homeland Security

<https://www.dhs.gov>
<https://www.ready.gov>

FEMA

<https://www.fema.gov>

American Red Cross

<https://www.redcross.org>



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*Emergency
Contingency
Planning*



Community Link Federal Credit Union has developed contingency plans to deal with conditions that would affect service to our members from a temporary shutdown due to a catastrophic incident.

The credit union has back-ups in place for data and key operations. We are constantly cross-training our employees to assist in all areas of the credit union.

This brochure is a guide on how the credit union has planned to respond to an emergency and how you can also take some simple steps to be prepared.

In the event of a pandemic threat, the credit union will take steps to guard its employees and members.

Additional information can be found on this subject by choosing Pandemic Preparedness under the Emergency Preparedness tab at:

Centers for Disease Control and Prevention:

<https://www.cdc.gov/>



Facilities/Relocation Procedures

Depending on the incident, relocation efforts could take a few days and telephone contact may be interrupted while staff and systems move to the new site. We will re-establish normal procedures and communications as quickly as possible. Electronic means (such as debit cards, digital banking, ACH direct deposits, and automatic transfers) will normally be the credit union's first line of priority to be re-established.

Communications

If CLFCU's contingency plan is activated, we will post contact and service information on our website, on our social media profiles (Facebook, Instagram, Twitter, and LinkedIn), and via CLFCU Text Alerts (text CLFCU to 81257 to sign up).

Also check the following for updated information: Digital Banking pop-up ads, Radio Stations, TV, Telephone Banking Message Center, Signage, Phone (Voicemail).

As soon as communications are re-established, you can contact us at (260)356-6220. If the credit union has relocated to a new site, your calls will automatically forward to the new site.

How Can You Be Prepared?

- Keep cash available. Stash a small amount of cash or traveler's checks in a waterproof bag at home in a safe place in case of a sudden evacuation.
- Keep debit cards accessible and active.
- Keep a credit card activated and paid off so you will have enough credit to get through a disaster for lodging, necessities or emergency cash advances.
- Set aside extra money in an emergency fund in a credit union account.
- Keep an overdraft protection line of credit open and active.
- Protect your property. Know where to turn off gas, electric, and water. Install smoke detectors.
- Have adequate insurance. If necessary, seek special coverage for flood, earthquakes, or other forms of insurance, but don't overlook important health, disability, long-term care, and life insurance.
- Use an evacuation box or safe deposit box for important documents (medical records, insurance policies) you will need in case of an emergency.
- Save an extra copy of financial records from your computer on a flash drive.