MPS Credit Union is here for you before, during and after the storm. We only close during severe weather situations, provide access to your accounts with online and mobile banking and participate in the shared branching network, so even if we can't open, you can conduct transactions at other credit union locations that may be able to open sooner.

To locate the shared branching center nearest you, visit our website or download the Shared Branching app on your mobile device.

Know the Difference

Hurricane Watch—Hurricane conditions are a threat within 48 hours. Review your hurricane plans, keep informed and be ready to act if a warning is issued.

Hurricane Warning—Hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by authorities.

Being prepared is the best protection against the dangers of a hurricane.

What should I do?

- ☐ Check your disaster supplies and replace or restock as needed.
- ☐ Bring in anything that can be picked up by the wind (bicycles, lawn furniture).
- ☐ Close windows, doors and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- ☐ Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out.
- ☐ Turn off propane tanks and unplug small appliances.
- ☐ Fill your car's gas tank.
- ☐ Talk with members of your household and create an evacuation plan.
- ☐ Evacuate if advised by authorities. Be careful to avoid flooded roads and washed out bridges.

What supplies do I need?

- ☐ Water at least a 3-day supply; one gallon per person per day
- ☐ Food at least a 3-day supply of non-perishable, easy-to-prepare food
- Flashlight
- ☐ Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- ☐ First aid kit
- ☐ Medications (7-day supply) and medical items
- ☐ Sanitation and personal hygiene items
- ☐ Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies) placed in a waterpoof container.
- Cell phone with car chargers
- ☐ Family and emergency contact information
- ☐ Baby supplies (bottles, formula, baby food, wipes, diapers)
- ☐ Pet supplies (collar, leash, ID, food, carrier, bowl)
- ☐ Tools/supplies for securing your home. Extra set of car keys and house keys. Extra clothing, hat and sturdy shoes.
- □ Rain gear
- ☐ Insect repellent and sunscreen

How should I prepare my finances?

- ☐ Emergency Only Credit Card
 - Having a credit card designated as an emergency only card is one way to financially prepare for a hurricane. The card should have a credit limit that allows for purchasing enough supplies for at least 10 days.
- ☐ Keep Cash Handy

If there are warnings of a possible hurricane, be sure to have cash on hand. Your Credit Union and ATMs may be inaccessible once a storm hits due to loss of electricity, or flooding.

☐ Get Benefits Electronically

Social security benefits and other forms of payment are something you or your family may already receive electronically.

☐ Check Your Insurance Coverage

Follow up with your insurance company at the beginning of every hurricane season. Review your coverage for home and property damage.

☐ Prepare for a Hotel Stay

Review what, if any, hotel reward programs you belong to. Research hotels outside the standard evacuation area and inquire about their policies during hurricane season. Keep pets in mind and check to see if the hotel is pet-friendly.

What do I do after a hurricane?

- ☐ Listen for latest weather updates.
- ☐ Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- ☐ If you evacuated, return home only when officials say it is safe.
- ☐ Drive only if necessary and avoid flooded roads and washed-out
- ☐ Keep away from loose or dangling power lines and report them immediately to the power company.
- ☐ Stay out of any building that has water around it.
- ☐ Inspect your home for damage. Take pictures of damage, both of the building and its contents, for insurance purposes.
- ☐ Use flashlights in the dark. Do NOT use candles.
- ☐ Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- ☐ Check refrigerated food for spoilage. If in doubt, throw it out.
- ☐ Wear protective clothing and be cautious when cleaning up to avoid injury.
- ☐ Watch pets closely and keep them under your direct control.