

BE PREPARED FOR A HURRICANE EVACUATION THREAT!

HURRICANE LOAN

It's Hurricane Season and JPEFCU is again offering you a special loan so you can have the extra cash to move your family to safety in the event an evacuation is necessary.

In addition to our Hurricane Loan, take advantage of 2 other items necessary during an evacuation: Online Banking¹ with e-Statements¹, so you can receive your financial information anytime, anywhere, and any of our 3 VISA Credit Cards – VISA Platinum¹, VISA Classic¹ or VISA Secured¹.

Do you need a Secured VISA¹?

Let us know and we can automatically pledge all or part of your Hurricane Loan proceeds to your Secured VISA¹.



JEFFERSON PARISH

*Employees Federal Credit Union
Serving Our Members Since 1959*

**Together We Can,
Because We Care!**



Current Members

If you have been a Credit Union member for at least two years, you are eligible to borrow up to \$2,000 with no credit qualifying! The proceeds of this loan MAY be reduced by the balance on your current Hurricane Preparedness Loan. The chart below shows estimated examples of repayment.

New Members

If you have been employed at one of our sponsor groups for at least two years, you are eligible to borrow up to \$1,000 with no credit qualifying!

This special loan offer expires on September 30, 2013.

CLICK: Download a Hurricane Preparedness Loan Request form online at www.jpfcu.org.

CALL: 504-736-6152

VISIT: Any Jefferson Parish Employees Federal Credit Union loan officer today!

The Chart below gives you examples of repayment on a \$2,000.00 loan, if you make the minimum estimated bi-weekly payment for about two years² with automatic payments. Your actual rate will be determined based on your credit worthiness and other factors.

| <i>If you Borrowed</i> | <i>And you have a Credit Rating of</i> | <i>Your Annual Percentage Rate would be</i> | <i>If You make this estimated minimum bi-weekly payment for about 2 years²</i> | <i>Then Your Total Interest would be about</i> | <i>And Your Total Repayment would end up being about²</i> |
|------------------------|--|---|---|--|--|
| \$2,000.00 | Platinum | 7.25% | \$43.20 | \$161.43 | \$2,245.45 |
| \$2,000.00 | A | 9.25% | \$44.08 | \$207.46 | \$2,292.10 |
| \$2,000.00 | B | 12.25% | \$45.46 | \$277.53 | \$2,363.05 |
| \$2,000.00 | C | 14.50% | \$46.42 | \$327.24 | \$2,412.63 |
| \$2,000.00 | D | 17.50% | \$47.80 | \$398.99 | \$2,485.28 |
| \$2,000.00 | E | 17.75% | \$47.92 | \$404.97 | \$2,491.32 |

¹ See a Credit Union Representative for more details.

² Estimated payment schedule includes Single Credit Disability and Single Credit Life Insurance.

APR=Annual Percentage Rate.

Member must be in good standing with the Credit Union and must not have caused a loss to the Credit Union.

Federally insured by NCUA



Can I use the Night Depository to insure deposits to my account?

No. Due to the potential threat of flooding or fire, the night depositories are closed when the Credit Union closes for a disaster. These procedures are implemented because your currency and/or checks could be destroyed.

What are my daily cash and purchase limits on my ATM and VISA Debit card?

Look for the Pulse and VISA logos to access cash from ATM terminals and to make debit card purchases.

Normal limits will apply as follows:

- \$300 Regular ATM/POS Card Daily Cash Limit - up to your available balance.
- \$500 Debit Card Daily Cash Limit - up to your available balance.
- \$1,000 Debit Card/POS Daily Purchase Limit - up to your available balance.

In the event that our computer system is down, the Credit Union will be operating in "Stand-In" mode and ATMs cannot check individual balances. The Credit Union "Stand-In" limits are as follows:

- \$200 Regular ATM/POS Card Daily Cash Limit
- \$500 Debit Card Daily Cash Limit
- \$500 Debit Card/POS Daily Purchase Limit

REMINDER:

Daily Cash Limits up to your available balance apply to your ENTIRE ACCOUNT as a whole, not the individual cards listed on your account. Any cash back transaction counts towards your Daily Cash Limit. Non JPEFCU owned terminals may have different terminal limits. If you do not receive your maximum Daily Cash Limit, you can go to another terminal and receive up to your Daily Cash Limit.

Stay in Touch with Jefferson Parish

- Citizens can be alerted via emails and/or through text messages on their communication devices.
- To register go to:
<http://jeffersonparishla.mystateusa.com/>
Click on the "Public Alert Sign Up" box.
- Or go to www.jeffparish.net and click on the Services link, then click on Emergency Management, and then click on Emergency Alert System.
- If you need any assistance, please call the Jefferson Parish Department of Emergency Management at **(504) 349-5360**.

PLEASE be reminded that you WILL NOT be asked for any personal account information by Jefferson Parish Employees Federal Credit Union or any other financial institution, via a website OR a voice recorded phone call OR text message during a disaster or any other time.

JPEFCU Branch and ATM Locations

Main Office-Joseph S. Yenni Building

1221 Elmwood Park Blvd., Suite 207, Jefferson, LA 70123
24-Hour ATM (outside)

Gretna Branch-General Government Building

200 Derbigny St., Suite 1300, Gretna, LA 70053
24-Hour ATM (outside)

Marrero Branch-Charles B. Odom Sr., Service Center

5001 Westbank Expressway, Suite C-3, Marrero, LA 70072
24-Hour Drive-Up ATM

EJGH Branch-East Jefferson General Hospital

4200 Houma Blvd., First Floor, Metairie, LA 70006
Hudson St. & Canal St. Garages - 24-Hour ATMs (outside)

Opening Late Summer 2013

Kenner Branch-Salvador J. Lentini Building

1801 Williams Blvd., Building C, Suite 101, Kenner, LA 70062
24-Hour Drive-Up ATM
ATM inside (available during Credit Union hours)
Open Now: 24-Hour ATM (outside atrium)

Additional ATM Locations

Alario Center-Westbank ATM

2000 Segnette Blvd., Westwego, LA 70094
ATM inside (available during Alario Center events)


First Parish Courthouse Building ATM

924 David Dr., Metairie, LA 70003
ATM inside (available during normal Courthouse hours)

Second Parish Courthouse Building ATM

100 Huey P. Long Ave., Gretna, LA 70053
ATM inside (available during normal Courthouse hours)

Important Contact Information:

| | |
|--|--|
| Main Office | (504) 736-6144 |
| JPEFCU Toll-free | 1-877-6JPEFCU (1-877-657-3328) |
| Website/Online Banking..... | www.jpefcu.org |
| LoanLink Center | 1-866-851-7578 |
| VISA Credit Card Balances..... | www.ezcardinfo.com 1-800-808-7230 |
| Email Address | yourcreditunion@jpefcu.org |
| JEFF 24-Hour Audio Response..... | (504) 736-6555 |
| Credit Union Service Centers | 1-800-919-2872 |
| CU Service Center Logo  | www.cuservicecenters.com |
| Lost/Stolen Credit Card | 1-800-808-7230 (7AM-9PM, Mon.-Fri.) |
| Lost/Stolen Credit Card | 1-800-991-4964 (After Hours/Weekends) |
| Lost/Stolen Debit Card (24-Hour) | 1-800-754-4128 |
| Lost/Stolen ATM Card | (504) 736-6141 |
| Debit/ATM Card Fraud Alert Center (24-Hour) | 1-800-890-5097 |
| Debit Card Activation | 1-800-466-0566 |

Federally insured by NCUA

Rev. 6/2013



Emergency & Hurricane Preparedness

WHAT YOU WILL NEED TO KNOW



JEFFERSON PARISH

Employees Federal Credit Union
Serving Our Members Since 1959

www.jpefcu.org
(504) 736-6144

Since Hurricane Katrina, JPEFCU has taken the following measures that will allow the Credit Union to continue to operate and assist our members in the event of a disaster:

- The Credit Union's member database operates through an online service bureau for credit unions in multiple secured data centers. This allows normal credit union back office operations to run 7 days a week and 24 hours a day.
- We instituted a 24-Hour LoanLink Center to allow members access to lending services through HOME Branch (JPEFCU's Online Banking) via our website at www.jpfcu.org or by calling 1-866-851-7578. This service is for loans only and is available 7 days a week and 24 hours a day.
- JPEFCU is a member of the Credit Union Service Centers Financial Network. This network extends the opportunity for our members to access their account(s) at over 5,116 locations throughout the United States. Allowable transactions include balance inquiries; deposits; withdrawals; transfers between accounts; loan payments; cash advances; and the purchase of Money Orders, Travelers Checks and Official Checks. Your Daily Cash Limit Withdrawal at a CU Service Center is \$300.

Go to www.cuservicecenters.com or call 1-800-919-CUSC (2872) to locate the service center nearest you. You will need to know your JPEFCU account number in order to utilize a CU Service Center. Your JPEFCU account cannot be retrieved with your Social Security Number due to security reasons.

We hope these changes will help ease your financial concerns during a disaster.

Questions You May Have

Will we be allowed to overdraft our accounts?

As a courtesy during Hurricane Katrina, we allowed our members to overdraft their accounts beyond their normal Courtesy Overdraft Protection (COP). Unfortunately, due to some members who abused this privilege, we will not be able to do this again. The only privilege that we will be able to extend is the Courtesy Overdraft Protection (COP) of \$500, which applies to all checking accounts, unless you have **opted out** or been denied use due to abuse of this privilege.

What is the best way to obtain information about the Credit Union and/or my account(s) during a disaster?

Our website and HOME Branch (JPEFCU's Online Banking). Go to www.jpfcu.org for up-to-date information about the Credit Union. Within our website, click on HOME Branch to access your personal account information. You must set up your User ID and Password in person at any JPEFCU branch prior to logging on. Passwords not used within the last 60 days must be reactivated. Make sure you have internet access and sign up for HOME Branch, e-Documents (e-Statements and e-Checks), e-Mail Services (email notifications and e-Lerts) and Bill Pay.

How can I access my accounts if I am out of town?

Go to our website www.jpfcu.org, click on HOME Branch (JPEFCU's Online Banking) and login. You can also access your accounts through the CU Service Centers Network. Go to www.cuservicecenters.com or call 1-800-919-CUSC (2872) to locate the service center location nearest you. Remember, you will need to know your JPEFCU account number if you utilize a CU Service Center. Your JPEFCU account cannot be retrieved with your Social Security Number due to security reasons.

In the event of a hurricane, what procedure does JPEFCU follow for closing?

Since the direction and severity of a storm are usually unknown, it is hard to predict when we will close. Therefore, we recommend that you prepare for your cash and loan needs as the storm reaches the Gulf of Mexico. We could close any time after the Recommended Voluntary Evacuation phase is declared.

Should I worry about checks clearing, checks being returned or NSF fees if the Credit Union is not open for me to make a deposit?

During a Declared Disaster, if we are closed on a normal business day, we will waive the NSF fees. Your checks will continue to clear daily while the Credit Union is closed. However, once you exceed your \$500 courtesy overdraft limit, your checks will be returned. If you realize that you will need additional cash, call our 24-Hour LoanLink Center at 1-866-851-7578 or login to HOME Branch (JPEFCU's Online Banking) to apply for an emergency loan. Once the Credit Union re-opens, all NSF fees will resume. Please remember Direct Deposit and Payroll Deduction can eliminate a lot of these worries. Also, keep in mind that deposits can be made at any CU Service Center nationwide.

Should I worry about payments due on my loans and VISA accounts?

Yes, payments on loans and VISA accounts will continue to be due. You have a 10 day grace period from your due date before late fees are assessed. Loan and VISA payment transfers can be made via HOME Branch (JPEFCU's Online Banking) by clicking the Transfer Funds dropdown menu and then click on Make a Transfer. Loan payments can also be made at any CU Service Center. VISA payments can be mailed to P. O. Box 4519, Carol Stream, Illinois 60197-4519; or online at www.ezcardinfo.com.

When is the best time for me to handle financial business in preparation for an emergency?

Now. To prepare:

- Activate your JPEFCU HOME Branch account (JPEFCU's Online Banking). You need to set up your User ID and Password initially in person at any JPEFCU branch prior to logging in to HOME Branch at www.jpfcu.org. **Remember to do this now in order to be prepared.**
- Sign up for e-Documents (e-Statements and e-Checks), e-Mail Services (email notifications and e-Lerts) and Bill Pay.
- Have cash ready as soon as you become aware of a storm in the Gulf of Mexico.
- Have Direct Deposit already in place.
- Keep a supply of personal checks available.
- Activate your ATM/Debit Card PINs. Test and make sure your cards are activated. Be sure to keep your PINs in a separate place from your cards.
- Open a VISA Credit Card account.
- Keep the LoanLink 24-Hour loan access toll-free number (1-866-851-7578) in your wallet for your emergency loan needs. You may also apply online through HOME Branch (JPEFCU's Online Banking).
- Go online to www.cuservicecenters.com or call 1-800-919-CUSC (2872) to locate the CU Service Center nearest to your evacuation location.

Will my payrolls and/or automatic deductions continue to be processed?

If your payroll is received via ACH, it will continue. If your payroll is received manually, it will be processed as soon as it is received from your payroll department. If your payroll is received through the US Postal Service, it will be processed when the Credit Union is able to retrieve its mail.

Prepare Ahead

Together We Can



HANDLE ANY CHALLENGE

The cards below provide important contact information to help you keep in touch with your account & JPEFCU wherever you are, whenever! Keep one for yourself and pass one along to a friend or family member.

Check out www.cuservicecenters.com for a nationwide listing of credit union service centers and shared branches where you can access your JPEFCU account for deposits and withdrawals at over 5,116 locations.

CU Service Center Logo 

Know your **JPEFCU account number**. Credit union service centers and shared branches cannot access your account without this. Your JPEFCU account cannot be retrieved with your Social Security Number due to security reasons.



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Important Contact Information

Main Office (504) 736-6144

JPEFCU Toll-Free 1-877-6JPEFCU

(1-877-657-3328)

Website/Online Banking www.jpfcu.org

LoanLink Center 1-866-851-7578

VISA Credit Card Balances www.ezcardinfo.com 1-800-808-7230

Email Address

yourcreditunion@jpfcu.org

JEFF 24-Hour Audio Response

(504) 736-6555

Credit Union Service Centers www.cuservicecenters.com

1-800-919-2872

Lost/Stolen Credit Card

1-800-808-7230 7:00AM-9:00PM, M-F

After Hours/Weekends 1-800-991-4964

Lost/Stolen Debit Card (24 Hour)

1-800-754-4128

Lost/Stolen ATM Card (504) 736-6141

Debit/ATM Card Fraud Alert Center

(24-Hour) 1-800-890-5097

Debit Card Activation 1-800-466-0566



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How to Weather Any Emergency . . . Prepare Ahead!

- Have **cash** ready as soon as you become aware of a storm in the Gulf of Mexico. Prepare now!
- Keep a supply of **personal checks** available. Delivery of check orders usually takes 5-7 days. Order now!
- Sign up for **Direct Deposit** to insure your paycheck is deposited into your account as soon as possible.
- **Sign up for e-Bundle**, which includes HOME Branch (JPEFCU Online Banking), Bill Pay, e-Documents (e-Statements & e-Checks), e-Mail Services and e-Lerts.
- Order **ATM & VISA Debit Cards** well in advance to insure you have "cash back" and purchase (Point-of-Sale) capability when you need it.
- **Apply for a loan 24/7 online** with LOAN 24 **or by phone** with our LoanLink Center at 1-866-851-7578.
- Apply for a **JPEFCU VISA Platinum, Classic or Secured Card**.



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24-Hour ATM (outside)

GRETNA-General Government Building
200 Derbigny St., Ste. 1300, Gretna, LA
24-Hour ATM (outside)

MARRERO-Charles B. Odom, Sr., Service Ctr.
5001 Westbank Expy., Ste. C-3, Marrero, LA
24-Hour Drive-Up ATM

EJGH-East Jefferson General Hospital
4200 Houma Blvd., First Floor, Metairie, LA
Hudson St. & Canal St. Garages
24-Hour ATMs (outside)

Opening Late Summer 2013

KENNER-Salvador J. Lentini Building
1801 Williams Blvd., Bldg. C, Ste. 101, Kenner, LA
24-Hour Drive-Up ATM
ATM inside (available during Credit Union hours)
Open Now: 24-Hour ATM (outside atrium)

Additional ATM Locations

Alario Center/Westbank ATM
2000 Segnette Blvd., Westwego, LA
ATM inside (available during Alario Center events)

First Parish Courthouse Building ATM
924 David Dr., Metairie, LA
ATM inside (available during normal hours)

Second Parish Courthouse Building ATM
100 Huey P. Long Ave., Gretna, LA
ATM inside (available during normal hours)

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