

FREQUENTLY ASKED QUESTIONS FOR CREDIT UNION MEMBERS IN AREAS AFFECTED BY HURRICANE HARVEY

Access to Money

1. **I have relocated due to Hurricane Harvey; will local credit unions cash my checks if I am not a member of that credit union?**

Answer. If you are not a member of the credit union, the institution may be concerned about whether sufficient funds are in your account. Ask the credit union you are dealing with to call your credit union to determine your account balance. We encourage you to work with your credit union to provide the necessary information to the credit union you are now dealing with so you can conduct credit union transactions.

2. **My direct deposit is not showing up in my account, and I need money. Is there somebody who can help me clear up this situation with the credit union?**

Answer. There may be delays in the processing of transactions, including direct deposits, as credit unions activate back-up plans. The credit union will process the transactions once these plans are implemented. Talk with your credit union about the problem. You also can contact the individual or company that originated the deposit to determine if they have information about the status of your deposit.

3. **If my ATM card does not work, what should I do?**

Answer. If your ATM card will not work, it is probably because your credit union's verification system is not operational. You may consider options, such as cashing a check in your immediate area or using a credit card. You also may contact an emergency service organization, for example FEMA or the Red Cross, and request assistance.

4. **I am concerned about ATM fees increasing as I do not have access to my credit union's ATM network but need cash due to Hurricane Harvey related issues. Who do I contact regarding this concern?**

Answer. Please contact your credit union and explain your situation. The Department is encouraging credit unions to waive these fees for those hardest hit by Hurricane Harvey.

5. **I cannot reach my credit union by phone or internet. What should I do?**

Answer. Some branches in heavily storm-damaged areas may not be open for some time. You can use the NCUA's Research a Credit Union at <http://mapping.ncua.gov/ResearchCreditUnion.aspx> to obtain a credit union's contact information. The Department has a link to NCUA on its website (<http://cud.texas.gov/>) under Consumer Resources

6. Hurricane Harvey forced me to evacuate without my personal IDs or financial records. How do I rebuild my financial records?

These tips will help you begin to re-establish your financial records:

- Replace your driver's license or state identification (ID) card.
A driver's license and a state ID card for non-drivers are the most commonly used IDs for proof of identity. These documents should be replaced as soon as possible. The Texas Department of Public Safety website is: <https://www.dps.texas.gov/DriverLicense/>.
- Replace your Social Security card.

The Social Security Administration (SSA) card replacement process requires another form of identification, such as a driver's license. For more information, call 1-800-772-1231 (TTY 1-800-325-0778) or go to <http://www.SSA.gov> and click on "Get or Replace a Social Security Card." The website also provides information about Social Security benefit payments at <http://www.socialsecurity.gov/emergency>.

- Replace your credit cards, debit cards, and checks and inquire about your safe deposit box.

Contact your credit union. Your credit union should explain the process for replacing your cards, checks, and financial records. If you kept documents in your credit union's safe deposit box, you may want to inquire if the boxes are intact.

You also can contact your credit card issuer if your credit card was not issued by a credit union, or you are unsure what institution issued your card. Contact information for

- American Express - 1-800-528-4800 or TDD 1-800-221-9950
www.americanexpress.com/us/content/fraud-protection-center/what-you-can-do.html
- Discover – 1-800-DISCOVER (1-800-347-2683) or TDD 1-800-347-7449
www.discover.com/credit-cards/help-center/faqs/fraud.html
- MasterCard – 1-800-627-8372
www.mastercard.us/en-us/consumers/get-support.html
- Visa – 1-800-VISA-911 (1-800-847-2911)
<https://usa.visa.com/support.html/>

7. How can I protect against fraud or scams?

Answer. Protect your personal and financial information. Understand that some people may take advantage of natural disasters by using fraudulent websites, phone calls, emails and text messages claiming to offer "help" but may be trying to trick people into providing Social Security number credit union account numbers, and other valuable details. Do not divulge your credit union or credit card number or other personal information over the phone unless you initiated the conversation with the other party and you know that it is reputable. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the credit union even if the credit union makes the funds available to your right away, as it may later turn out that the check was fraudulent.

Be careful before accepting unsolicited offers of repairs or other assistance. Deal only with licensed and insured home-repair contractors and get recommendations from people you know and trust. To check out a local business, including complaints against it, start by contact the Texas Attorney General's Office. In addition, get prices and other key details in writing and take your time to read and understand anything you are asked to sign.

Credit Issues

- 8. I am no longer working due to the storm and do not have the income to live on and meet my payments. If I miss some loan payments, how will this affect my credit? Will I be charged late fees?**

Answer. The Department is encouraging credit unions to be understanding during this time and work with members seriously affected by Hurricane Harvey. In certain situations, the Department has suggested to credit unions that they might want to consider allowing members to skip loan payments with no adverse consequences for the member, extend loan terms, and restructure loans. However, before skipping payments or changing terms of the loan, contact your credit union to determine its flexibility during this time. You also can visit the Texas Workforce Commission's website to learn more about job opportunities and unemployment benefits. <http://www.twc.state.tx.us/jobseekers>

- 9. I need financing until insurance checks come in and I can find another job. Will credit unions help?**

Answer. We understand that not all credit unions provide unsecured loans, but the Department has encouraged credit unions to consider working constructively with affected members to meet their lending needs.

- 10. What happens if my credit union has lost my records?**

Answer. Credit unions are required to have contingency plans for disruptions to operations, including natural disasters. Credit unions have backup record systems housed in safe locations to ensure financial records can be reconstructed and restored.