

### Your Mission, Should You Choose To Accept It...

...is to make sure that you can to access the amount of money that you need in any situation, quickly and easily whenever you need it, wherever you are. Start with the questions below to gauge where you are right now, then use the tips at the end of the shortcut sheet to make should your money is always at your fingertips.

1

If you needed to leave your area due to a disaster evacuation, could you still access your money in a different neighborhood? A different city? A different state?

2

Do you know how much money you can take out of your primary bank's ATM at one location? During one 24 hour period? What are the fees for out of state withdrawals?

3

If you could only use the cash you have in your home for one to three weeks, how much cash would you and your family need?

4

Do you know how much credit you have available on your credit cards? Do you know if it's possible to get an emergency increase? If so, do you know how to get one?

5

If there was a disaster in your geographical area that affected your home as well as your workplace, would you still receive a paycheck from your company? Do you receive you check via direct deposit, via mail or do you physically pick it up?

### How Did You Do?

1

If you're like most people, you were scratching your head by the second question and running for your statements and your calculator by the third.

That's why it's always better not to put all your eggs – uh money – in one basket.

Here are a few recommendations to make sure that you can access your money, any time and any place that you need it.

### Access To Your Cash

2

- Have at least one bank account or credit union account that gives you nationwide access to your money. If it's not your primary account, make sure that you use the ATM card or make a deposit occasionally to keep it active.
- Calculate how much you and your family would most likely need for up to five days and then up to three weeks, without access to your local bank.
- Know how much you can take out of the bank per ATM and per day.
- If you live in a disaster prone area, consider keeping a certain amount of cash (\$200-400), in a safe at home or in your evacuation location. To save the money, just put away a certain amount every week, like \$20, until you meet your goal.

## Your Bank Account

3

- Place a copy of a bank statement/check from each bank account and copies of your credit cards and debit cards (front and back) on a password protected flash drive in your emergency bin, in your safe deposit box and in a safe deposit box in your evacuation location.
- If you find that you wouldn't be able to function with the limits placed on you by your current bank or credit card, consider opening up another account at a financial institution that gives you the access and services you need. You don't have to leave your old bank, but having access to what you need, when you need it is absolutely vital. After all **they're** taking care of **your** money, not the other way around.

## Credit Cards

4

- Know what your credit limit is and the customer service number you would have to call to temporarily raise it. Make sure that you note those limits, customer service numbers and any rules or guidelines on your Financial and Insurance Information Form.
- If you have two or more credit cards, make sure they are different brands. For example a Visa or a MasterCard, along with an American Express or Discover card. That way if one is not accepted at a store or restaurant, the other one probably will be.

## Keeping The Money Flowing

5

- If you haven't already, make sure that your paycheck is direct deposited into your account.
- Find out if your company has any programs or resources for employees who experience disasters/emergencies and how to take advantage of them, if you should ever need to.
- Consider creating a few more streams of income, like starting a small internet business or becoming a paid consultant, to make sure that you have additional income flowing in, in case your current employer is impacted by the same emergency you are.

### What's Next?

**Well now that you're done getting your Money together, here are More Amazing Things You Can Do In 5 Minutes Or Less**

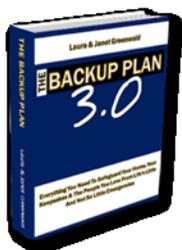
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