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.
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.jpefcu.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, Traveler’s Checks and Official Checks. Your Daily Cash Limit Withdrawal at a CU Service Center is $300.

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.jpefcu.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.jpefcu.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.jpefcu.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.

Go online to www.cuservicecenters.com or call 1-800-919-CUSC (2872) to locate the service center location nearest you. 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.

To review these and other hurricane preparedness tips, visit our website www.jpefcu.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.

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.