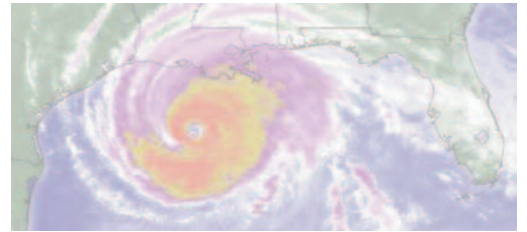


Disaster Preparedness Guide



YOUR CREDIT UNION IS PREPARED - Bayou Federal Credit Union has a detailed Disaster Preparedness and Recovery Plan in place. This Plan allows for the safeguarding of all credit union records, data, and cash. In the event of a disaster situation, your money and your account information are secured and protected. Off site computer capabilities help ensure a complete backup of Bayou Federal's critical computer systems and data. Through backup power systems and off-site computer capabilities, we work to restore service to members as quickly as possible, no matter what the disaster.

YOUR ACCOUNTS - In the event of a disaster situation, all efforts will be made to continue service or to resume service as quickly as possible. When Bayou Federal offices must be closed, access to your accounts is usually available by telephone, online, at ATM's, or through Co-Op Shared Branches nationwide. Remember, your accounts are insured by the National Credit Union Administration, a U.S. Government Agency. Not one penny of insured savings has ever been lost in a federally insured credit union like Bayou Federal.

Telephone Access:

Main Phone Number for all Bayou FCU Offices **(225) 925-8800** or **1(800) 349-2900**
(Press **OPTION 1** to access automated Personal Teller transactions by phone)

Online Access:

Visit www.bayoufcu.org for online banking access or e-mail loans@bayoufcu.org

Co-Op Shared Branching

Access your Bayou FCU accounts at other credit unions ... more than 5,000 locations nationwide.

To find a Co-Op Shared Branch location nearest you,
call **1-888-748-3266** or click www.co-opsharedbranch.org

Other Phone Numbers and Information

FEMA (Federal Emergency Management Agency) **(800) 621-3362**
or TTY: **(800) 462-7585** (for hearing impaired)

National Credit Union Administration **(703) 518-6300**

Louisiana Office of Emergency Preparedness **(225) 342-5470**

American Red Cross Disaster Hotline **(202) 303-4498**

National Weather Service www.nws.noaa.gov

YOUR SAFETY - Bayou Federal recommends you have a personal disaster plan in place for you and your family. Keep a kit handy that includes basics like food, medicine, water, emergency phone numbers, and even vital documents. Also keep fresh batteries for radios and flashlights, as well as gas in your vehicle. You should stay tuned to weather or other advisories and be ready to evacuate with your family at a moment's notice. For tips on being better prepared, visit www.ready.gov.

