WHAT IS A HURRICANE?
A hurricane is a type of tropical cyclone, which is a generic term for a low pressure system that generally forms in the tropics.

BEFORE A HURRICANE STRIKES
Create an evacuation and communication plan
Prepare a disaster supply kit
Fuel up your vehicles and generators
Secure outdoor furniture, pots, and any other items that could fly away
Make arrangements for pets
Place important papers or documents in watertight zip-lock bags even if you’re putting them in a safe deposit box
Create an inventory list of your valuables
Determine how and where to secure your watercraft
Clear clogged rain gutters and downspouts
Gather prescriptions and medical information
Put sandbags at doors that might be vulnerable to wind-driven rain
Board up windows with pre-cut plywood or storm shutters
Fill bathtubs and other clean containers with water

HURRICANE VS. WARNING
Understanding the difference between National Weather Service watches and warnings is critical to being prepared for any dangerous weather hazard, including hurricanes.

HURRICANE WATCH
A watch lets you know that hurricane conditions are favorable within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, a hurricane watch is issued 48 hours in advance of the anticipated onset of storm-force winds.

HURRICANE WARNING
A warning requires immediate action. This means a weather hazard is imminent - it’s either occurring or it’s about to occur at any moment. A hurricane warning is issued 36 hours in advance of the anticipated onset of storm-force winds. Both watches and warnings are important, but warnings are more urgent.

THE SAFFIR-SIMPSON HURRICANE WIND SCALE

- CATEGORY 1 HURRICANE: Winds 74-95 mph
- CATEGORY 2 HURRICANE: Winds 96-100 mph
- CATEGORY 3 HURRICANE: Winds 111-130 mph
- CATEGORY 4 HURRICANE: Winds 131-155 mph
- CATEGORY 5 HURRICANE: Winds 155 mph >
**IMPORTANT ITEMS TO HAVE ON HAND**

- **Identification** – Driver’s license/State ID, insurance cards, Social Security card, passport, copy of birth certificate.
- **Checkbook**
- **Debit and Credit Cards & Cash**
  Be sure you have enough cash in case of power outages
- **Phone Numbers**
- **Account Numbers**

**AFTER A HURRICANE**

Avoid loose or dangling power lines and stay off the roadways whenever possible

Keep listening to radio, TV or NOAA Radio

Return only when local authorities confirm it’s safe

Take pictures of any damage to your home and belongings for insurance purposes.

Don’t use tap water until you are advised it is safe.

**ADDITIONAL STEPS YOU CAN TAKE**

- Backup your PC
- Prioritize documents
- Prepare emergency evacuation bags
- Sign up for Direct Deposit and automatic bill payments
- Review your insurance coverage
- Battery operated radio/NOAA Radio
- Cash – financial institutions and ATMs may not be available for extended periods of time
- Important Documents
- Pet care items – proper ID and immunization records, ample supply of food and water, and carrier/cage.

**RECOMMENDED DISASTER SUPPLY KIT**

- **Water** – one gallon daily per-person (for 3-7 days)
- **Food** – at least enough for 3-7 days
- **Non-perishable** packaged or canned foods/juices
- **Food for infants or elderly**
- **Non-electric can opener**
- **Cooking tools and fuel**
- **Blankets, pillows, etc.**
- **Extra Clothing**
- **Fill vehicle fuel tanks**
- **First Aid kit with medications/prescriptions**
- **Toiletries and Hygiene items**
- **Flashlight, batteries, matches, and candles**
For more information on hurricane preparedness, evacuation routes and disaster recovery, visit online or call one of the agencies below:

**American Red Cross**
redcross.org
(202) 761-0011

**Federal Emergency Management Agency (FEMA)**
www.fema.gov
1-800-621-FEMA (4362)

**U.S. Environmental Protection Agency**
www.epa.gov/hurricanes

**US Department of Health and Human Services, Center for Disease Control**
Emergency.cdc.gov/disasters/hurricanes

**National Hurricane Center**
www.nhc.noaa.gov

**Pen Air FCU Shared Branching**
penair.org/SharedBranch

Pen Air is well-prepared for the upcoming hurricane season and your financial information is safe and secure. If a disaster does strike, visit penair.org or follow us on Facebook or Twitter for important updates regarding access to ATMs or branch locations.

**ONLINE AND MOBILE BANKING**
In the event of a hurricane, you can access your Pen Air FCU accounts through Online or Mobile Banking. To download our Mobile Banking app for your mobile device, visit penair.org/MobileBanking.

**NATIONWIDE SHARED BRANCHING**
Access your Pen Air FCU accounts at more than 5,000 nationwide credit unions. Visit penair.org and search for a CU Service Center® near you.

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Call (850) 479-9500 or toll-free 1-800-338-1677 using a touch-tone phone. For assistance, call 1-877-4PENAIR or visit penair.org.

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