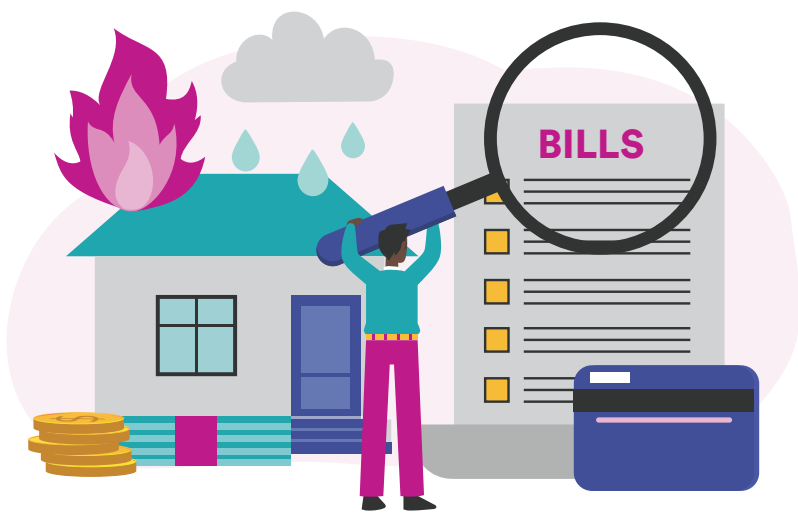


Protect Your Credit After a Natural Disaster

Your credit affects your overall financial health, and natural disasters like floods and wildfires can affect your credit for years. These 5 steps will help you keep your credit healthy after experiencing extreme weather.

EVALUATE YOUR SITUATION



Natural disasters can cause unforeseen expenses, so **take stock of your budget, savings, and bills.**

If you're displaced from your home, pause any services you can't use like internet.

CONTACT YOUR CREDITORS AND LENDERS

If you're unable to make full payments, many creditors and lenders have hardship programs that can help you.

REQUEST A COPY OF YOUR CREDIT REPORT

Make sure you've contacted your creditors and lenders if you're experiencing financial hardship after a natural disaster. And check your credit for errors or inaccurate info that could hurt your score.

PRO TIP: Credit monitoring services track your credit usage and alert you of suspected fraud. Check with your credit card company to see if they offer free or reduced-fee credit monitoring for your account.



PROTECT YOURSELF FROM IDENTITY THEFT

Sign up for a credit monitoring service or temporarily freeze your credit.



PRO TIP: Freezing your credit means creditors can't pull up your credit report, and no new accounts can be opened in your name. Freeze and unfreeze your credit at any time by directly contacting each of the credit bureaus: **Experian, Equifax, and Transunion.**

MAKE A DEBT REPAYMENT PLAN

Stay on top of your debt to protect your credit.

1. Make a list of all your debts, including how much you owe, the minimum payment, and interest rate.
2. Review your budget to look for funds you can use to make extra payments on your debts.
3. Choose a debt repayment strategy such as the debt snowball to prioritize your payments and clear your debt faster.

