

Our Commitment to You

At DuGood, we're committed to serving our members before, during, and after a storm or other natural disaster. Although our branch offices will close if necessary, our digital services will remain available. In the event of an evacuation, a disaster recovery site will be set up to ensure that all services continue or are restored as quickly as possible. The services listed in this guide are essential to being prepared. Be sure to have them in place before an emergency arises. Learn more at www.dugood.org/disaster.

Instant Issue Credit Cards

In a disaster, expenses can add up quickly. Our credit cards have low rates, no annual or over-the-limit fees, a 25-day grace period, and rewards. Pick one up at your nearest branch. Learn more at www.dugood.org/credit-cards.

Instant Issue Debit Cards with 24/7 Support

Our debit cards earn rewards and give you instant access to your money. You can use them to get cash at an ATM or to make purchases wherever MasterCard is accepted. Pick up one at your nearest branch. Learn more at www.dugood.org/debit-cards.

Fraud detection helps keep an eye on your transactions to stop scammers in their tracks. As a debit card holder, you'll also enjoy 24/7 support. For after hours help, call the number on the back of your card or (409) 899-3430 and select option 3.

Avoid declined debits by signing up for Courtesy Pay. To register, simply call or come by the credit union.

Covers most ATM transactions and purchases. Restrictions may apply and not all overdrafts are guaranteed.

Advantage Checking Account

Our Advantage Checking comes with some great perks—like **No Monthly Service Fees, No Minimum Balance Requirements, No Minimum Transaction Requirements, No ATM Fees, 24/7 Roadside Assistance, Cell Phone Protection, Identity Theft Protection** and so much more! Learn more at www.dugood.org/advantage-checking.

DuGood does not charge ANY ATM fees for Advantage Checking account holders. However, a terminal surcharge fee may still apply at certain ATMs. For a complete list of totally free ATMs, visit www.dugood.org/atm.

Direct Deposit

Make sure you get your paycheck even if the credit union is closed. Give us a call or visit your nearest DuGood branch for help setting up direct deposit. You will need to know our **routing number (313186679)**, your **member number**, and your **savings or checking suffix**.

Text Notifications

Be sure to get important notices by signing up for DuGood Text Notifications. This one-way communication channel will send a text about disaster recovery efforts or information that may affect your account. To sign up, fill out the short form after logging in to our Mobile App or Online at Banking.

Your wireless carrier may charge you to receive text messages if you do not subscribe to an unlimited plan. Contact your wireless service provider for details.

Secure Your Cards with Card Controls

CardValet is a free mobile app that allows you to set **spending limits**, receive **live transaction alerts**, and **turn your card on or off** with just a few clicks.

CardValet is separate from the DuGood app and is available for Apple and Android smartphones. We also offer Card Controls within Online Banking for debit card holders. Learn more at

[www.dugood.org/
card-valet](http://www.dugood.org/card-valet)

Wire Money to a DuGood Account

Send funds to:

DuGood Federal Credit Union
7505 Eastex Freeway
Beaumont, Texas 77708

Routing Number:

313186679

Final credit to:

Name and member number
(including suffix)

Accessing Your Account

Online Banking and Mobile App

Access and manage your accounts 24/7 at home or on the go. Our Online Banking is protected by the strongest level of internet security available. In addition to managing your money, you can find the nearest ATM or branch location, pay bills, send money with Zelle, and so much more. The DuGood app is available for iPhone, iPad, and Android devices. Get started at www.dugood.org/digital-services.

Remote Deposit

If you need to deposit a check, and you're unable to get to a branch, Remote Deposit is the perfect solution. Open our mobile app, snap a photo, and submit. Registration is required—be sure to sign up in advance, as some restrictions apply. Learn more at www.dugood.org/remote-deposit.

Digital Wallet

Apple Pay, Google Pay, and Samsung Pay are available for DuGood members. It's fast and secure! Simply, hold your Apple Watch or mobile device up to the checkout terminal, tap, and you're done.

Or, pay friends and family via text with Apple Cash. Learn more at www.dugood.org/digital-wallet.

Nationwide Branch Locations

DuGood has partnered with thousands of credit unions across the country through a shared branch network, so you can take care of your finances on the go. You can conduct transactions such as deposits, withdrawals, and check cashing. Your member number and state-issued ID are required to complete transactions. Search for a location near you at www.dugood.org/branch-locations or call 1-888-748-3266.

Free ATM Networks

Surcharge-free ATMs are available at all DuGood locations and within the CU PASS and CO-OP ATM Networks. Enjoy the convenience of many local area locations, plus thousands across the country. For a complete list, visit our website at www.dugood.org/atm.

A terminal surcharge fee may apply for non Advantage checking account holders.

Telephone Banking

If you find yourself without internet access, you can still access your account balances, transaction history, and make transfers by telephone. Just call (409) 892-4500.

Keep in Contact with Your Credit Union

Be sure to provide us with your email address and mobile number, so that we can stay connected during a disaster.

Give us a call
(409) 899-3430

For more ways to keep
your account safe, visit
[www.dugood.org/
security-center](http://www.dugood.org/security-center)

To reach the credit union during an evacuation, please call

(409) 899-3430 ■ (409) 886-0726 ■ (409) 489-0300 ■ (281) 385-8010