

Preparing For Emergencies

The nation's banks play a vital role in supporting the communities that we serve. Because of our importance to the economy—serving the financial needs of businesses and families—we are required to develop and test emergency and disaster preparedness plans and recovery procedures. These plans spell out how we will protect and recover electronic data and information, ensure the availability of cash, continue customer service and otherwise be up and running after a wide-ranging disaster—one in which personnel are unavailable, key facilities are closed, and power and phones are out for an extended period. We're prepared for emergencies when—not if—they happen. Are you?

HERE ARE SOME IMPORTANT ITEMS TO HAVE ON HAND IN THE EVENT OF AN EMERGENCY:

■ **Keep forms of identification handy.** These documents are important if you need to rebuild lost records or otherwise prove who you are. They include driver's licenses (or state-issued identification cards), insurance cards, Social Security cards, passports and copies of birth certificates.

■ **Your checkbook with enough blank checks and deposit slips to last several weeks.** Your need for checks will vary depending on how long you may be displaced or how often you write checks.

■ **ATM cards, debit cards (for use at ATMs and merchants) and credit cards.** These cards will give you access to cash and the ability to make payments on outstanding bills.

■ **A small amount of cash.** The amount you should have available will depend on several factors, including the number of people in your family and your ability to use ATM, debit and credit cards to get more cash or make purchases. Remember that cash in your house or wallet and not in your bank account can easily be lost or stolen.

■ **Key phone numbers.** These include family members and friends, as well as local and tollfree numbers for your bank, credit card issuers, brokerage firms (for stocks, bonds or mutual fund investments) and insurance companies.

■ **Selected account numbers.** These include bank and brokerage account numbers, credit card numbers, and homeowner's or renter's insurance policy information.

■ **The key to your safe deposit box.** You can't get into your safe deposit box at the bank without your key, no matter how many forms of identification you have.

ADDITIONAL STEPS THAT YOU CAN TAKE:

■ **Make backup copies of important original documents.**

You will want duplicates for yourself, but also consider giving copies to loved ones (or at least let them know where to find your records in an emergency) or perhaps your attorney. You can make traditional copies or scan documents and store the images on computer disks.

■ **Determine what to keep at home and what to store in a safe deposit box at your bank.** A safe deposit box is best for protecting certain papers that could be difficult or impossible to replace but not anything you might need quick access to, in case your bank is closed for the night or weekend. Original birth certificates and important contracts can be stored in a safe deposit box.

■ **Seal the most important original documents in airtight and waterproof containers to prevent water damage.** This is good advice even if you place the items in a safe deposit box at the bank, because the boxes are water resistant but not waterproof.

■ **Prepare one or more emergency evacuation bags.** Most of what you're likely to pack inside will be related to personal safety—first-aid kits, food, water, prescription medications to last several days, flashlights and so on. But your emergency kit also is the place to keep some essential financial items and documents, such as a small amount of cash, a few blank checks, copies of your credit cards and identification cards, and contact information for your financial services providers. Also periodically review the contents of the bag to make sure the contents are up to date. It won't do you any good to write a check on a closed account. An evacuation bag should be waterproof, easy to carry and kept in a secure place in your home.

■ **Sign up for direct deposit.** With direct deposit, your paycheck and other incoming payments will be transmitted automatically to your bank account.

■ **Use automatic bill payments from your bank account.** This service enables you to make scheduled payments—such as for your phone bill, insurance premiums and loan payments—and avoid late charges or service interruptions.

■ **Review your insurance coverage.** Make sure, for example, you have enough insurance to cover your home, car and other valuable property against major damage.

These steps should help you to prepare for possible emergency situations. And while we hope that you never have to confront an emergency, remember that it's important to be prepared.

For more tips about emergency preparedness, go to:
Department of Homeland Security www.ready.gov