
Emergency Preparedness:

You & Your Money



Unforeseen emergencies can impair your ability to conduct every day money matters. Here's what you can do to protect yourself.

Your Bank Is Prepared. Are You?

Because of their importance to the economy—serving the financial needs of businesses and families—banks are required to develop and test emergency and disaster preparedness plans and recovery procedures. These plans spell out how your bank will protect and recover electronic data, 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. Your bank is prepared for emergencies when—not if—they happen. You should be, too!

■ Important items to have on hand

- **Identification**—Driver's licenses (or state-issued identification cards), insurance cards, Social Security cards, passports and copies of birth certificates will help you rebuild lost records.
- **Checkbook**—Your need for checks will vary depending on how long you may be displaced or how often you write checks.
- **ATM Cards, Debit and Credit Cards**—These cards will give you access to cash and the ability to make payments on outstanding bills.
- **Cash**—The amount you should have depends 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.
- **Phone Numbers**—These include family members and friends, as well as local and toll-free numbers for your bank, credit card issuers, brokerage firms and insurance companies.
- **Account Numbers**—These include bank and brokerage account numbers, credit card numbers, and homeowner's or renter's insurance policy information.

■ Additional steps that you can take

- **Backup Documents**—You will want duplicates for yourself, but also consider giving copies to relatives or perhaps your attorney.
- **Prioritize Documents**—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. Seal original documents in airtight and waterproof containers.
- **Prepare Emergency Evacuation Bags**—Most of what you're likely to pack will be related to personal safety—first-aid kits, food, water, prescription medications and so on. But your emergency kit also is the place to keep some essential financial items and documents as noted previously. 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 go automatically to your bank account.
- **Use Automatic Bill Payments**—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 you have enough insurance to cover your home, car and other valuable property against major damage.

**For more information visit:
Department of Homeland Security
www.ready.gov**
