



EMERGENCY PREPAREDNESS:

You & Your Safety

- What Your Bank Is Doing
- What You Can Do

Your Bank Is Prepared.

▶ Are You?

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.

Under any emergency evacuation order issued now—be prepared for additional guidelines that are in place to deal with the Covid-19 outbreak.

Your bank is prepared for emergencies when—not if—they happen. *Are you?*

ACTION STEPS TO TAKE NOW

- **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.

EMERGENCY PREPARATION LIST

- 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 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.
- 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.

■ **Prepare 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 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 will be transmitted 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, for example, you have enough insurance to cover your home, car and other valuable property against major damage.

PANDEMIC EVACUATION FROM THE EXPERTS

There are several places you could go under an emergency evacuation order such as a relative's home in another town or a hotel or motel or a local community shelter.

Check with local authorities about where community shelter spaces are available for this year and what are the rules. Covid-19 may have altered your community's plans and locations.

- **Community Shelter.** Follow the latest guidelines from the experts for protecting yourself and your family from a possible coronavirus infection: people over 2-years-old should use a cloth facial covering while at these facilities.
- **Take cleaning items with you** like cloth face coverings, soap, hand sanitizer, disinfecting wipes or general household cleaning supplies to disinfect surfaces.
- **Maintain at least 6 feet of space** between you and people who are not in your immediate family.
- **Practice social distancing.** Stay at least 6 feet (about 2 arms' length) from other people outside of your household.
- **Follow COVID-19 preventive actions—**wash your hands often, cover coughs and sneezes, and follow shelter policies for wearing cloth face coverings. Avoid sharing food and drink with anyone if possible.
- **Follow disaster shelter policies and procedures** designed to protect everyone in the shelter, particularly older adults (65 and older) and people of any age who have serious underlying medical conditions. These people are at higher risk for severe illness from COVID-19.
- **Avoid high-touch surfaces,** such as handrails, as much as possible. If not possible, wash hands or use hand sanitizers containing 60% alcohol immediately after you touch these surfaces.
- **Keep your living area clean and disinfect** frequently-touched items such as toys, cellphones, and other electronics.

- **Tell shelter staff immediately** if you feel sick when you arrive at the shelter or start to feel sick while sheltering.

- **Hotels or Motels.** Use the same precautions as you would in a community shelter. Be prepared to sanitize yourself and disinfect your room.

The most important actions can be taken now before an evacuation order is given. Advance planning and preparation are critical to your evacuation safety.

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

For more tips and resources about emergency preparedness, go to:

- **Department of Homeland Security**
www.ready.gov
- **Center for Disease Control**
www.cdc.gov
- **Federal Deposit Insurance Corporation**
www.fdic.gov