



# LBA Emergency Preparedness

# FDIC Response to Emergencies

- FDIC and other agencies identify and monitor banks impacted
- Prepare daily updates to Washington
- Update our website for both bankers and consumers

# Action Steps to Consider

- Test Back-Up Facilities
- Update plan as necessary
- Test communication strategies
- Maintain extra cash
- Emergency Contact Numbers

# Emergency Branching Requirements

- Notify the appropriate FDIC office within 3 days of temporary relocations
- Within 10 days, submit a written application to the appropriate FDIC office

# FDIC Guidance

- Regulatory Relief
  - 9/1/2020 Hurricane Laura
  - 9/1/2021 Hurricane Ida
  - 5/9/2022 New Mexico Forest Fires

# FDIC Consumer News and Advice

- May 2019 – Natural Disaster Impact: Advice for Consumers and Business Owners
- September 2021 – What to Do When Facing a Natural Disaster

# Federal Emergency Preparedness Resources

- Ready.gov – Four-Part Plan for Staying Informed
- FEMA – National Preparedness System:
  - Outlines an organized process for communities and entities to move forward with preparedness activities and achieve the national preparedness goal.

# Tips / Lessons Learned / Best Practices



**Distribute spare cellphone chargers**

Many banks use texting services to stay in touch with employees during and after a disaster. But those services are useless if the power dies and cellphone batteries expire. To address this, some banks have issued battery packs to ensure employees had an alternate method to charge their phones. The ability to communicate is a top priority.



# Tips / Lessons Learned / Best Practices

## Take care of employees

A disaster provides a good opportunity to show employees how much they matter. Assure personnel that they will still get paid regardless of whether they can make it to work. Also consider starting a collection effort to provide affected employees with items like food, diapers, clothes, and pet supplies.



# Tips / Lessons Learned / Best Practices



Use social media, when possible, to your advantage. Be proactive. Monitor social media traffic and intervene to dispel misinformation and rumors. A social media presence is prudent in this era of banking.

# Tips / Lessons Learned / Best Practices

## Educate customers in advance

Customers need reminders about mobile banking.

Encourage them to know passwords.



The image shows a screenshot of a web browser window titled "Please Login". The window has a blue header bar with a question mark icon, a maximize icon, and a close icon (X). Below the header, there are two input fields: "Username:" followed by a text box containing the word "Username", and "Password:" followed by a text box containing six black dots. Below the password field is a checkbox labeled "Remember Password". At the bottom of the form, there are two buttons: "Login" and "Cancel".

# Tips / Lessons Learned / Best Practices

Contact cash-intensive businesses before a warned storm such as a hurricane to tell them when branches will close so they can plan accordingly.

When branches do re-open, you may have to be creative to let customers know. Some bankers had to create their own “Open” signs with poster board and tape when storms destroyed their signage.



# Tips / Lessons Learned / Best Practices



## IMPROVISE

Natural disasters can inflict all kinds of damage on branches. May need to implement unique solutions. Examples of effective alternatives:

- Open the drive-thru of a branch that had been previously closed
- Open portable branches in parking lots
- Share space with other banks

# REALITY - NOT JUST WEATHER

Focus preparedness efforts on all types of emergency events.....not just weather!

- Pandemic
- Cyber
- Reputation

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