

DEPARTMENT OF BANKING AND CONSUMER FINANCE (DBCF)
EMERGENCY PREPAREDNESS GUIDE

Each state-chartered bank and credit union should have an emergency preparedness plan in place documenting how it will respond to various scenarios and adversity in the event of a wide-area disaster or emergency. This plan should be developed with the input of all employees, documented in writing, communicated and shared with all employees, and tested at least annually. We are including a few questions that are commonly asked following wide area disasters and emergencies.

Frequently Asked Questions

1. Prior to a storm or emergency, if we find it necessary to close an office early, what should we do?

If you find it necessary to close any office(s) as a result of and/or precaution against a storm or emergency, you should call or e-mail a brief notice to Director, Sam Hubbard at 601-321-6908 or at sam.hubbard@dbcf.ms.gov. The notice should include which office(s) you plan to close and for how long.

2. What is the preferred method of communication?

The preferred method of communication is contacting by phone or email any of the DBCF's three emergency contacts listed below in *question 3*.

TIP: On all written communications with the DBCF, please include your institution's name and city of domicile. Many institutions have the same or a similar name or domain name used in their email addresses, so it is not always readily apparent who is sending the correspondence, primarily emails. When time is critical, we do not want to waste any of it trying to determine who needs the help.

3. If our officers must evacuate the area for their safety, what should we do?

The safety of your employees should always come first. If key personnel of any state-chartered institution must evacuate, please get in contact with anyone from this office as soon as possible to report (1) your current contact information for (a) customers and (b) regulators and (2) the plans for your institution. Here are several emergency numbers that you may use to contact the DBCF.

<u>Name</u>	<u>Title</u>	<u>E-mail Address</u>	<u>Office #</u>	<u>Cell #</u>
Rhoshunda Kelly	Acting Commissioner	rhoshunda.kelly@dbcf.ms.gov	601-321-6906	662-418-3020
Sam Hubbard	Director, Banking Division	sam.hubbard@dbcf.ms.gov	601-321-6908	601-209-2232

4. What does the DBCF require if our institution suffers damages as a result of a storm or other disaster?

In the event a financial institution suffers the whole or partial loss of its main office or a branch due to a disaster, it is unnecessary to seek prior approval from the DBCF in order to establish a temporary location to replace an existing branch or main office that has been damaged by the disaster **as long as** notice is given, after-the-fact, of the creation of the temporary location and its municipal address. This will allow the DBCF to identify the location for recordkeeping purposes. It will also be helpful to notify your customers of your plans and alternate site(s) to use in the interim.

If you are closing a branch or facility for a limited time in order to complete repairs, you are required to notify the DBCF. However, the DBCF's prior approval is not required. We also ask that you prominently post signs of your plans for restoration, noting alternate site(s) for customers to use, and potential time frames for completion of the repairs.

TIP: If some of your facilities are undamaged but may not be re-opened after a disaster because of the lack of services such as electricity, telephone, or security; consider posting signs on the closed facilities/branches directing customers to other opened facilities/branches in the area, or if you are waiving foreign ATM fees at any other ATM for a time, this information is helpful to customers as well.

5. Why won't the regulators leave us alone when we are trying to rebuild/reopen after a disaster?

Unfortunately, after a disaster, regulators and others will be contacting you to assess the level of damage to an area and your most critical needs. When a disaster is widespread, the regulators may call all of the financial institutions in the state to be sure that no one is missed. If a disaster is contained to a small area, the regulators will likely call all of the financial institutions with a location in the devastated area.

Some of the areas that we may be able to help you get priority service for include solving phone or connectivity problems, restoring electricity, or assisting you in finding generators or armored carriers. When DBCF staff calls you and before you conclude the call, please stress to them your immediate needs. We will try to assist in any way possible using a wide range of contacts and resources.

TIP: Once DBCF staff has contacted you for the initial assessment, you **MAY** arrange to contact us at a specified time on some agreed upon frequency so that you are not disturbed at random, inopportune times.

6. When a storm is approaching, what are some things that we can do to be better informed/prepared?

A. Keep an Eye on the Storm:

Watch for the current location and projected path of a storm, especially when a tropical storm or hurricane enters the Gulf of Mexico. Most public agencies have preparatory requirements, such as evacuation, closing of schools, etc., when a storm reaches certain points. It would be very beneficial for you to know these triggers and to have plans for the institution based on these triggers as well. Some of the websites that we have used in the past to track storms follow:

- National Hurricane Center's 5-day cone of probability
<http://www.nhc.noaa.gov>
- Weather Underground's 5-day cone of probability
- Weather Underground's Computer Models
- Weather Underground's WunderMap (click on Wind Radius to see projections for tropical storm force winds)
<http://www.wunderground.com>

7. What other ideas should our institution consider in advance of an emergency?

A. Government Emergency Telecommunication Service (GETS) and Wireless Priority Services (WPS) Telephone Priority Services—These services may be used to get your calls through immediately following a disaster. Please consider registering for these services that are available to all financial institutions. Your entire staff is eligible.

• **Government Emergency Telecommunication Service (GETS)**

The Government Emergency Telecommunication Service (GETS) is a White House-directed emergency phone service provided by the Department of Homeland Security's Office of Emergency Communications (OEC). GETS calls will receive priority over normal; however, GETS calls do not preempt calls in progress or deny the general public's use of the telephone network.

GETS provides emergency access and priority processing in the local and long distance segments of the Public Switched Telephone Network (PSTN). It is intended to be used in an emergency or crisis situation when the PSTN is congested and the probability of completing a call over normal or other alternate telecommunication means has significantly decreased.

GETS is accessed through a universal access number using common telephone equipment such as a standard desk set, STU-III, facsimile, modem, or wireless phone. A prompt will direct the entry of your PIN and the destination telephone number. Once you are authenticated as a valid user, your call is identified as an NS/EP call and receives special treatment. Obtaining a GETS card has minimal cost per call. More information regarding the GETS program can be found at <http://www.dhs.gov/government-emergency-telecommunications-service-gets>

- **Wireless Priority Services (WPS)**

Wireless Priority Service (WPS) is the wireless complement to the wired Government Emergency Telecommunications Service (GETS). During times of emergencies, wireless service providers can experience congestion in their networks. Such congestion can severely curtail your ability to make calls with your cell phone.

To facilitate the completion of critical calls during these high usage events, WPS enables you to access the next available wireless channel before non-subscribers. It is a priority access queuing system for wireless networks. The following carriers currently have this capability: AT&T, Cellcom, C Spire, SouthernLINC, Sprint, T-Mobile, and Verizon Wireless.

There may be a one-time WPS activation fee. More information regarding the WPS program can be found at <https://www.dhs.gov/wireless-priority-service-wps>.

- B. Become familiar with all of the local emergency preparedness personnel in the area of each location of your institution. These people will be a tremendous asset to your institution regarding information on evacuations, re-entry, and many other topics in a time of need.

- **Emergency Communication System (ECS)**

Emergency Communication System (ECS) is a free service offered by the Federal Reserve, which allows for two-way communication between supervisory agencies and their financial institutions before, during, or after an emergency situation. While certainly capable of issuing weather-related emergency notifications, ECS can also be relied upon to activate emergency notifications for any event that could potentially interrupt the normal operation of a financial institution. Emergencies could be either natural (i.e., winter storms, hurricanes, tornadoes, floods, or fires) or manmade disasters (i.e., chemical or biological events, or major events affecting the financial markets).

When activating ECS, please be prepared to provide:

- the message you would like to send;
- the recipients of which the message should be sent (all contacts, only those with a certain county or zip code, etc.); and
- the contact points to send the message (business phone, mobile phone, business email, etc.).

If more information is needed regarding the program, ECS can be reached at 877-327-5333 or ecs.support@stls.frb.org.

MISSISSIPPI EMERGENCY MANAGEMENT AGENCY (MEMA) EMERGENCY PREPAREDNESS GUIDE

A top priority for the Mississippi Emergency Management Agency is building a new “Culture of Preparedness,” to ensure that every Mississippian is prepared for any type of disaster, whether natural or man-made. Preparedness begins with individuals and families, but a key component is for communities to come together and help one another prepare.

Every family should have a fully stocked disaster supply kit, and also have a home evacuation plan. If disaster strikes in your area, where would you go? What would you do? Who would you contact to let everyone know that you and your family are safe?

The following tips are to ensure that individuals and families are prepared for every hazard the state faces.

First:

Create a Disaster Kit. Every Mississippi Family should have a fully stocked disaster supply kit. The Mississippi Emergency Management Agency suggests the following items to be included in your kit:

- Flashlight(s) with extra batteries.
- Portable radio with extra batteries.
- NOAA Weather Radio.
- Non-perishable food for at least 3 days.
- Bottled water (1 gallon per person per day).
- First Aid Kit with prescription medications.
- Bedding and clothing for each family member.
- Blankets and towels.
- Plastic dishes/eating utensils.
- Rain Jackets/pants.
- Sunscreen/sunglasses/mosquito repellent.
- Baby supplies (food, diapers, medication).
- Pet supplies (food, leash & carrier, vaccination records).
- Sanitary supplies.
- Toothbrush, toothpaste, soap, shampoo, cleanser, bleach, towelettes, toilet paper, trash bags, feminine hygiene products.
- Copies of important documents.
- Driver license, SS card, proof of residence, insurance policies, wills, deeds, birth and marriage certificates, tax records, medical records, family pictures, etc.
- Cash, enough to fill up your vehicle with gas and travelers checks.
- Emergency generator.
- Bicycle helmet.

To download a copy of the Disaster Supply Checklist to make sure your kit is up to date,
<http://www.msema.org/wp-content/uploads/2018/10/DisasterSupplyKitChecklist.pdf>

Next:

Develop a home evacuation plan. If a disaster happens near your home, know where you and your family would go, what you and your family would do and how you and your family would do it. If your home is damaged, know where everyone would go. Every family member should know the plan and how to execute the plan. Also, have a contact person outside of the area of your home to contact to let know everyone is safe.

Last:

Practice. Set time aside to practice the plan with everyone in the home. Everyone should know what to do and where to go in the event of an emergency. It can also be helpful to plan for disasters with your neighbors, family and friends. Sharing your emergency plan with neighbors, family and friends can help everyone know your specific plan and assist with recovery from the disaster.

Hurricane season officially runs from June 1 to Nov. 30 each year. Homeowners, renters and business owners throughout Mississippi should prepare for the threat of hurricanes.

For detailed information, please read our Hurricane Preparedness Guide by using this link, https://www.msema.org/wp-content/uploads/2020/04/39779_MEMA-Hurricane-Preparedness.pdf

If a hurricane threatens your area, you should:

- Listen to the radio or TV for information.
- Secure your home, close storm shutters or board up your windows, secure outdoor objects or bring them indoors.
- Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.
- Turn off propane tanks.
- Avoid using the phone except for serious emergencies.
- Move your boat if time permits.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

You should evacuate under these conditions:

- If you are directed by local authorities to do so, be sure to follow their instructions.
- If you live in a mobile home or temporary structure, such shelters are particularly hazardous during hurricanes no matter how well-fastened to the ground.
- If you live in a high-rise building, hurricane winds are stronger at higher elevations.
- If you live on the coast, in a floodplain, near a river or on an inland waterway.
- If you think you are in danger.

For specific information on how citizens and businesses can better prepare for the hurricane season, <http://www.ready.gov/hurricanes>

TORNADOES (<http://www.msema.org/preparedness/tornadoes/>)

The following are some tips to help you prepare your home and family for a tornado:

What to do if you are in your home during a Tornado:

- Go to the lowest level of the home, an inner hallway, or smaller inner room without windows, such as a closet or bathroom.
- Get away from windows and go to the center of the room. Avoid corners, because they tend to attract debris.
- Get under a sturdy piece of furniture, such as a workbench or heavy table.

If you are in a mobile home:

- Evacuate the mobile home, even if it is equipped with tie-downs. Take shelter in a building with a strong foundation, or if one is not available, lie in a ditch or low-lying area a safe distance away from the mobile home. Tornadoes cannot change elevation quickly enough to pick someone up out of a ditch, especially a deep ditch or culvert.

If you are at work or school:

- Go to the basement or to an inside hallway at the lowest level of the building.
- Avoid places with wide-span roofs, such as auditoriums, cafeterias, large hallways or shopping malls.
- Use your arms to protect your head and neck.

If outdoors:

- If possible, get inside a sturdy building with a concrete foundation.
- If shelter is not available, or there is no time to get indoors, lie in a ditch or low-lying area or crouch near a strong building.
- Be aware of the potential for flooding.

If you are in a vehicle:

- Never try to out drive a tornado in your vehicle. Tornadoes can change direction very quickly and can lift a vehicle and toss it in the air
- Get out of the vehicle and take shelter in a nearby building.
- If there is no time to get indoors, get out of the vehicle and lie in a ditch or low-lying area away from the vehicle.

To prepare for extreme heat:

- Install window air conditioners snugly; insulate if necessary.
- Check air-conditioning ducts for proper insulation.
- Install temporary window reflectors (for use between windows and drapes), such as aluminum foil-covered cardboard, to reflect heat back outside.
- Weather-strip doors and sills to keep cool air in.
- Cover windows that receive morning or afternoon sun with drapes, shades, awnings or louvers.
- Keep storm windows up all year.

FLOODS (<http://www.msema.org/be-prepared/floods/>)

Flooding can happen anywhere, anytime. Mississippi ranks eighth in the nation for the number of repetitive loss-structures. The state also has more than 5 million acres classified as floodplain, which is the fifth largest in the nation.

Floods can be slow or fast-rising but generally develop during a period of days. Taking precautions now, such as engaging in floodplain management activities, constructing barriers and purchasing flood insurance will help reduce the amount of structural damage to your home and property should a flood occur.

Take these steps now before a flood occurs:

- Purchase flood insurance. You can obtain flood insurance through your insurance company. Flood insurance is guaranteed through the National Flood Insurance Program.
- Take photographs and/or videos of all your important possessions. If a flood damages your home, these items will help you file your flood insurance claim. Take these photos or videos with you if you evacuate.
- Store important documents and irreplaceable personal objects where they won't be damaged. If a major flood is expected, consider putting these items in a storage facility.
- Plan and practice a flood evacuation route with your family.
- Have an out-of-state relative or friend serve as your family contact person, and make sure everyone in your family knows the contact person's name, address and phone number.
- Buy and install a sump pump with backup power.
- Have an electrician raise electric components such as sockets, switches and circuit breakers at least 12 inches above your home's projected flood elevation
- Install backflow valves or plug for your drains, toilets and sewer connections.
- Anchor fuel tanks so they will not be torn free by floodwaters.

Take these steps if floodwaters are rising:

- Fill sinks, bathtubs and jugs with clean water in case water becomes contaminated.
- Listen to a battery-operated radio for the latest storm information.
- If local authorities instruct you to turn off all utilities and close your main gas valve, do so immediately.
- If told to evacuate your home, do so immediately.
- If water starts to rise inside your house before you evacuate, retreat to the second floor, attic or your roof if necessary.
- If you come in contact with floodwater, wash your hands with soap and disinfected water. Floodwater may carry raw sewage, chemical waste and other infectious substances.
- Avoid walking through floodwater. As little as six inches of moving water can knock you off your feet.
- Never drive through a flood area or rising water.
- Avoid downed power lines because electric currents pass easily through water.
- Look out for animals, especially snakes. Animals lose their homes in floods too.

WINTER WEATHER (<http://www.msema.org/be-prepared/winter-weather/>)

Every part of Mississippi is susceptible to winter weather conditions that include ice and snow storms. While they are not common occurrences like severe thunderstorms and tornadoes, we must still be prepared.

Winter Weather: Know the Terms

Winter Storm Watch: A winter storm is possible in your area. Tune in to your NOAA Weather Radio, commercial radio or television for more information.

Winter Storm Warning: A winter storm is occurring or will soon occur in your area.

Freezing Rain: Rain that freezes when it hits the ground, creating a coating of ice on roads, walkways, trees and power lines.

Sleet: Rain that turns to ice pellets before reaching the ground. Sleet also causes moisture on roads to freeze and become slippery.

Frost/Freeze Warning: Below freezing temperatures are expected.

Dress for the Weather:

- Wear several layers of loose fitting, lightweight and warm clothing rather than one layer of heavy clothing. The outer garments should be tightly woven and water repellent.
- Wear mittens, which are warmer than gloves.
- Wear a hat.
- Cover your mouth with a scarf to protect your lungs.

Prepare your home and family:

- Prepare for possible isolation in your home by having sufficient heating fuel; regular fuel sources may be cut off. For example, store a good supply of dry, seasoned wood for your fireplace or wood-burning stove.
- Winterize your home to extend the life of your fuel supply by insulating walls and attics, caulking and weather-stripping doors and windows and installing storm windows or covering windows with plastic.
- Winterize your house, barn, shed or any other structure that may provide shelter for your family, neighbors, livestock or equipment. Clear rain gutters, repair roof leaks and cut away tree branches that could fall on a house or other structure during a storm.
- Insulate pipes with insulation or newspapers and plastic and allow faucets to drip slightly during cold weather to avoid freezing.
- Keep fire extinguishers on hand, and make sure everyone in your house knows how to use them. House fires pose an additional risk, as more people turn to alternate heating sources without taking the necessary safety precautions.
- Learn how to shut off water valves, in the case of a pipe bursting.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.

Prepare your car:

Check or have a mechanic check the following items on your car:

- Antifreeze levels: ensure they are sufficient to avoid freezing.
- Battery and ignition system: should be in top condition and battery terminals should be clean.
- Brakes: check for wear and fluid levels.
- Heater and defroster: ensure they are working properly.
- Lights and flashing hazard lights: ensure they are working properly.
- Gas tank: Maintain at least a half tank of gas during the winter season.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) EMERGENCY PREPAREDNESS GUIDE

For general topics and questions, you can find answers at <https://www.fema.gov>

Contacting the Local FEMA Office

The Mississippi Recovery Office (MSRO) was established after the devastation caused by Hurricane Katrina. Originally operating as a Joint Field Office, the office transitioned into a longer term Recovery Office in April 2006. The MSRO is a part of FEMA Region IV. Locally, the MSRO is led by Director Dennis Kizziah.

FEMA continues to be an integral part of the recovery following Hurricane Katrina. The recovery is not without its challenges, as the magnitude of Katrina presented an unprecedented level of destruction. Along with our state partner, the Mississippi Emergency Management Agency (MEMA), FEMA continues to work with local governments and organizations to rebuild stronger and safer communities.

FEMA reminds individuals of the importance of compiling and securely storing critical financial, insurance, medical and other records. Having such documentation can help begin and facilitate the recovery process following a disaster or emergency. To assist individuals with this important task, FEMA reminds consumers of the availability of the Emergency Financial First Aid Kit (EFFAK), published in September 2015, which contains four important steps to financial preparedness:

- Assemble important documents and contacts;
- Review insurance policies and financial paperwork to ensure that they are still accurate and current;
- Store paper and electronic copies of all files in safe locations; and
- Revisit and update the disaster recovery kit on a regular schedule – especially following a major life event.
- The kit contains several checklists for gathering household, medical, and financial and legal documents. It also includes a section on how to keep these documents and other information safe. EFFAK is available at:

<https://www.fema.gov/media-library/assets/documents/96123>

Telephone Numbers:

Main Number: 228-594-3000

Fax Number: 228-385-7894

Mailing Address:

Mississippi Recovery Office

220 Popp's Ferry Road

Biloxi, MS 39531

Contacting the Regional FEMA Office:



You can visit the Region IV section of the FEMA Website at:

<https://www.fema.gov/region-iv-al-fl-ga-ky-ms-nc-sc-tn>

FEMA Region IV serves the southeastern states of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina and Tennessee. The Regional Office is located in Atlanta, Ga., and the Federal Regional Center is located in Thomasville, Ga.

Region IV has built a skilled workforce to support our citizens and first responders to work together to build, sustain and improve our capabilities to prevent, prepare for, protect against, respond to, recover from, and mitigate all hazards. Our Regional team works hand-in-hand with federal, state, tribal, local and private sector partners to meet the needs of its state emergency management agencies.

Region IV's natural risks include hurricanes, tornadoes, flooding, droughts, ice storms, earthquakes, wildfires, and tropical storms. Six of our eight states are hurricane-prone, so Federal Coordinating Officers have been pre-designated to plan for hurricane response issues and work closely with the state emergency management agencies.

Because Region IV houses both nuclear power facilities and chemical weapon stockpiles, we have an increased risk for a manmade disaster. Currently, there are 17 nuclear power facilities and applications for nine new sites. Those facilities supply 29 percent of the nation's electrical power output, and the addition of the new sites will increase that capacity by 51 percent. There are two chemical weapons stockpiles within Region I

Region IV Contact Information

GRACIA SZCZECH, REGIONAL ADMINISTRATOR: As Regional Administrator, Mrs. Szczech coordinates preparedness, response, recovery, and mitigation activities in Region IV's eight states.

ROBERT SAMAAN, DEPUTY REGIONAL ADMINISTRATOR: As Deputy Regional Administrator, Mr. Samaan assists the Regional Administrator in coordinating preparedness, response, recovery, and mitigation activities in Region IV's eight states and recovery offices. He assumes all Regional Administrator duties in the Regional Administrator's absence.

Telephone Numbers:

Main Number: 770-220-5200

Fax Number: 770-220-5230

Mailing Address:

Federal Emergency Management Agency
3003 Chamblee Tucker Road
Atlanta, GA 30341

Freedom of Information Act Officer: Mary Barnes, Mission Support Division

E-Mail: mary.barnes@fema.dhs.gov

Telephone: 770-220-5482

For more information on how to submit a FOIA request, please visit:

<https://www.fema.gov/how-submit-foia-request>

FEMA provided the following information on how to verify FEMA checks after the flood events in Mississippi, Louisiana, and Arkansas in the first quarter of 2016:

- If it is a disaster relief payment, they can call the Disaster Assistance Customer Service number at 1-800-621-FEMA(3362).
- If it is either claims checks or refund checks on policies, these are issued by the insurance companies with FEMA as the payer since FEMA administers the NFIP. There is no website to verify these checks since they are issued from close to 90 insurance companies. The insurance companies would need to be contacted to verify them. The link for the participating companies and their contact information is:

https://www.fema.gov/wyo_company

Disaster Recovery Centers

A Disaster Recovery Center is a readily accessible facility or mobile office where survivors may go for information about our programs or other disaster assistance programs, and to ask questions related to your case. Representatives from the Governor's Office of Homeland Security and Emergency Preparedness, the Federal Emergency Management Agency, U.S. Small Business Administration (SBA), volunteer groups and other agencies are at the centers to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters and businesses. They can also help survivors apply for federal disaster assistance.

You can register online for Disaster Recovery at www.DisasterAssistance.gov or by calling 800-621-3362 or TTY **800-462-7585**. If you use **711** or **Video Relay Service (VRS)**, call 800-621-3362. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 10 p.m. CDT.

Small Business Administration

The Small Business Administration (SBA) can loan money to homeowners, renters, and business owners. Homeowners may borrow up to \$200,000 for disaster related home repairs. Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles. The SBA may not duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you apply with FEMA.

Questions about SBA loans should be directed to the Small Business Administration (SBA). You can contact them at 1-800-659-2955 from 8AM - 9PM (EDT), Mon - Fri or email them at disastercustomerservice@sba.gov.