



STATE OF LOUISIANA
OFFICE OF FINANCIAL INSTITUTIONS
BATON ROUGE, LOUISIANA



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Emergency Preparedness Guide
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Last Updated 8/22/17
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Each state-chartered bank, thrift, 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 fax or e-mail a brief notice to OFI in order to fulfill your statutory obligation under LSA-R.S. 6:128(C)(2). 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 by e-mail message to ofila@ofi.la.gov. You may also fax your notice to OFI's Fax #1: 225-925-4548 or Fax #2: 225-925-4524

TIP: On all written communications with OFI, 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 the officers/managers of any state-chartered institution must evacuate, please get in contact with anyone from this office as soon as possible to report (1) your 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 OFI. In addition, remember the preferred method of communication is by e-mail message to ofila@ofi.la.gov. You may also fax this information to OFI's Fax #1: 225-925-4548 or Fax #2: 225-925-4524.

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Supplemental OFI Contact Information:

	OFFICE NO.	CELL NO.	EMAIL ADDRESS
John Ducrest, Commissioner	225-922-2627	225-938-2009	jducrest@ofi.la.gov
Christine Kirkland, Deputy Commissioner	225-922-0632	225-287-9603	ckirkland@ofi.la.gov
Sid Seymour, Chief Examiner	225-925-4675	225-747-0718	sseymour@ofi.la.gov
Jonathan Finely, Chief Examiner	225-922-0637	713-254-0665	jfinley@ofi.la.gov
Tim Robichaux, Deputy Chief Examiner	225-922-0878	225-747-0722	trobichaux@ofi.la.gov
George Clancy, Alexandria District Office Manager	318-487-5023	225-747-0725	gclancy@ofi.la.gov
Barry Ensminger, Baton Rouge District Office Manager	225-922-0368	225-747-0724	bensminger@ofi.la.gov
Neil Ponthie, Lafayette District Office Manager	337-262-5754	225-747-0726	nponthie@ofi.la.gov
Janet Gibson, Monroe Assistant District Office Manager	318-362-5292	225-747-0727	jgibson@ofi.la.gov
Mark Wall, New Orleans District Office Manager	504-568-8536	225-747-0728	mwall@ofi.la.gov
Onjel Ingram, Shreveport District Office Manager	318-862-9706	225-747-0729	oingram@ofi.la.gov

4. What does OFI 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 OFI 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 OFI 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 OFI in accordance with LSA-R.S. 6:128(C)(2). However, OFI'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 timeframes 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.

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The script that OFI examiners or other regulators will use is attached. If you have the answers to this script prepared, the call will go smoother and more quickly. 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 the examiners call 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 the examiners have contacted you for the initial assessment, you **MAY** arrange to contact the examiner 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>
- AccuWeather.com's Forecast Eye Path
<http://hurricane.accuweather.com>

B. Louisiana Business Emergency Operations Center (LABEOC):

OFI, the LBA, and the LCUL all have access to the LABEOC. The LABEOC is a joint partnership between Louisiana Economic Development (LED), the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP), the National Incident Management Systems & Advanced Technologies (NIMSAT) Institute at the University of Louisiana at Lafayette, and Stephenson Disaster Management Institute (SDMI) at Louisiana State University.

The LA BEOC supports the coordination of activities and resources of businesses and

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volunteer organizations in Louisiana and across the nation to improve response and self-sufficiency, reduce reliance on FEMA and other federal assistance in order to maximize business, industry and economic stabilization, returning the business environment to normal operations as quickly as possible.

The LA BEOC will work with businesses to improve their disaster preparedness; improve communication with business and industry before, during and after disaster events; rapidly develop sound economic-impact estimates to support decision making and requests for business assistance; coordinate response efforts to assist businesses in their efforts to return to normal operations as quickly as possible; and help coordinate post disaster economic recovery.

You may register with the LABEOC at www.labeoc.org to receive information alerts, notifications of available products and services, and status reports of issues hindering your operations' recovery.

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!

The Government Emergency Telecommunication Service (GETS) is a White House-directed emergency phone service provided by the National Communications System (NCS) in the Information Analysis and Infrastructure Protection Division of the Department of Homeland Security. 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. **[Please note: Obtaining a GETS card is absolutely FREE!!! Your only charge is 7 – 10 cents per minute for the call.]** More information regarding the GETS program can be found at <http://www.dhs.gov/government-emergency-telecommunications-service-gets>.

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

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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 of no more than \$10 per phone, a monthly charge of no more than \$4.50 per phone, and a per minute usage fee (depending on carrier) of no more than 0.75 per minute for this service. 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 “personnel” may include a region of the State of Louisiana’s Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP), a parish’s emergency management office, or the local Sheriff’s Office. 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. The websites for each follow:

- Louisiana's Homeland Security & Emergency Management State Regions
<http://gohsep.la.gov/regions.aspx>
- Parish Homeland Security & Emergency Preparedness Contact Numbers
<http://gohsep.la.gov/parishoepnumbers.aspx>
- Parish Emergency Management Websites
<http://gohsep.la.gov/parishpa.aspx>
- A Complete Listing of Louisiana Sheriffs
<http://www.lsa.org/public/sheriffdirectory.aspx>

Typically, May is the month every year that OFI requests emergency contact information for the disaster recovery teams for all institutions. This information will only be used when all other tools for contacting an institution have failed and will not be shared with anyone outside of the regulatory agencies. The information that was previously collected from your institution will be sent to you to confirm or update and return to OFI (whether changes are needed or not). A sample of the form is included below for your information. Your institution will be contacted about completing the form annually in May.

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Disaster Recovery Team 2017 Update
[Institution Name]
[City], LA

Primary Contact/Title

Home #
Work #
Cell #
Emergency #'s
Email Addresses:
Secondary Contact/Title:

Home #
Work #
Cell #
Emergency #'s
Email Addresses:

Note: The above persons will be responsible for recovering the institution's critical financial data, possibly at an alternate site, in the event of an emergency. This information will only be used in an emergency and will not be shared with anyone outside of the regulatory agencies. The disaster recovery team is expected to maintain emergency contact information for the board and senior management.

Submitted by: _____

Phone and/or email: _____

**Contact Pam Skelton at (225) 922-2627 or
pskelton@ofi.la.gov if you have any questions.
Please fax the updated form to OFI (whether it has changed or not)
at (225) 925-4548 by May 31, 2017.**

Event Management Database Script

Last Updated: (8/22/17)

Bank/Thrift Name/Location: _____

Regulator Making Contact: Name _____ Agency _____

[NOTE: If multiple events have occurred, please note specific event.]

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1. Was your financial institution materially impacted by this event?
 2. Is the physical condition and availability of your staff sufficient to implement your Business Continuity Plan (BCP)?
 3. Are all offices open? (Designate individual office openings/closings.)
 4. Are telecommunications available to all offices?
 5. If not, please describe outages and estimated recovery time.
 6. Is electrical power available to all offices? **[NOTE: If institution is operating on a generator, please note.]**
 7. If not, please describe outages and estimated recovery time.
 8. Is the institution using temporary locations?
 9. If so, where?
 10. Are there physical security concerns at any of your offices?
 11. If so, please describe. **[NOTE: If no concerns are noted in the first 10 questions, there is no need to continue with the remaining questions.]**
 12. Is IT serviced in-house?
 13. Have IT operations been moved to a backup site?
 14. Is G/L processing current?
 15. If G/L processing is not current, what is the estimated date to meet this objective?
 16. Is customer transaction posting, including ACH, current?
 17. If customer posting is not current, please estimate date.

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18. Is the institution able to transmit and receive cash letters?
19. Is there a cash shortage?
20. If so, describe current status and plan of action.
21. Have there been any unusual withdrawals?
22. Does the institution offer online banking?
23. Is online banking operational?
24. Does the institution have its own ATM network?
25. Is the institution-owned ATM network operational?
26. Can customers access the national ATM network?
27. If the national ATM network is down, what is the estimated date to restore national network?
28. Does the institution have a website?
29. Has the website been updated?
30. Can we refer customers to this website for updates?
If no, website to give to customers:
30. Does institution issue debit/credit cards?
31. Are there any known issues with debit credit/cards?
32. Do you need any Regulatory assistance and/or flexibility?
33. What phone number would you like for us to give to customers?
34. Are there any special issues or concerns that we need to be aware of?
35. Officer who will be Regulatory Contact:
36. Regulatory Contact Primary Phone Number:
37. Backup Regulatory Contact Name:

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- 38. Backup Regulatory Contact Number:
- 39. Other Contact Information:

Please contact Sid Seymour directly with any questions at 225-925-4675 or by email at sseymour@ofi.la.gov, or Chief Examiner Jonathan D. Finely at 225-922-0637 or by email at jfinley@ofi.la.gov.

Change Log

Change Date	Change Type	Description of Change
8/22/17	Contact Information	Chief Examiner Jonathan Finely, with contact information, is added to the <i>Supplemental OFI Contact Information</i> list. Deputy Chief Examiner JD Fields is temporarily removed.