STATE OF LOUISIANA

OFFICE OF FINANCIAL INSTITUTIONS

BATON ROUGE, LOUISIANA

Emergency Preparedness Guide

SUBJECT: BEST PRACTICES FOR ALL LOUISIANA STATE-CHARTERED FINANCIAL INSTITUTIONS (FIs) AND THEIR CUSTOMERS AFFECTED BY A MAJOR DISASTER OR OTHER EMERGENCY

Applicability: Every state-chartered FI is expected to have a formal Emergency Preparedness Plan in place documenting how it will respond to various scenarios and adversities in the event of a major disaster or other emergency. This Plan should be developed with the input of all employees, documented in writing, clearly communicated and shared with all employees, and reviewed and tested at least annually.

The following are examples of the most frequently asked questions that we receive following major disasters (such as storms) and other emergencies:

FREQUENTLY ASKED QUESTIONS

1. **Prior to a storm or other 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 other emergency, you should fax or e-mail a brief notice to OFI in order to fulfill your statutory obligation under La 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 with the OFI?**

   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. We would ask that on all written communications, that you include your FI's name and city of domicile. Many FIs have the same or a similar name or domain name in their email addresses, so it is not always readily apparent who is sending the correspondence and/or notice, primarily via emails. When time is critically important, we want to make sure that we provide help and assistance to the right FI.

3. **If our officers/managers 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 FI 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.

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Here are several emergency numbers that you may use to contact OFI. In addition, remember the preferred method of communication is by email 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.

Supplemental OFI Contact Information:

	OFFICE NO.	CELL NO.	EMAIL ADDRESS
P. Scott Jolly, Commissioner	225-922-2627		pjolly@ofi.la.gov
Christine Kirkland, Deputy Commissioner	225-922-0632	225-287-9603	ckirkland@ofi.la.gov
Sid Seymour, Executive Management Advisor	225-925-4675	225-747-0718	sseymour@ofi.la.gov
Jonathan Finley, Chief Examiner	225-922-0637	225-362-1385	jfinley@ofi.la.gov
Tim Robichaux, Deputy Chief Examiner	225-922-0878	225-747-0722	trobichaux@ofi.la.gov
Chris White, Deputy Chief Examiner	225-925-4639	225-223-8723	cwhite@ofi.la.gov
George Clancy, Alexandria District Manager	318-487-5023	225-747-0725	gclancy@ofi.la.gov
Travis Lavergne, Baton Rouge District Manager	225-922-0368	225-955-5366	tlavergne@ofi.la.gov
Neil Ponthie, Lafayette District Manager	337-262-5754	225-747-0726	nponthie@ofi.la.gov
Rachel Lee, New Orleans District Manager	225-925-4639	225-472-9969	rlee@ofi.la.gov
Kelly Fife, Monroe/Shreveport Manager	318-362-5292	225-200-3576	kfife@ofi.la.gov

4. What does OFI require if our FI suffers damages to the main office or a branch as a result of a storm or other emergency?

In the event a FI suffers the whole or partial loss of its main office, branch, or other facility due to a storm or other emergency, you should fax or email a brief notice to OFI in order to fulfill your statutory obligation under La. R.S. 6:128(C)(2). The notice should include which office(s) you plan to close and for how long – if known. If you plan to establish a temporary location to replace an existing branch or main office that has been damaged, you need to notify OFI of the creation of any temporary location(s), its/their municipal address, and for how long. This will allow OFI to identify the new location(s) for recordkeeping purposes and answer any inquiries.

It is understood that the opening of a temporary location(s) will only take place in order to replace the closing of an existing location(s) -- **or on a one-to-one basis**. It will also be necessary for the FI to notify its customers of its plans and alternate site(s) to use in the interim. If you are closing a main office, branch, or other facility for a limited time in order to complete repairs, you are also asked to prominently post signs of your plans for restoration, noting alternate site(s) for customers to use, and the expected timeframe for completion of the repairs.

If some of your facilities are undamaged but may not be re-opened after a storm or other emergency due to the lack of basic services such as electricity, telephone, or security, you may want to 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 some period of time, this information would be helpful to customers as well.

5. Why won't the regulators leave us alone when we are trying to reopen and/or complete repairs after a storm or other emergency?

Unfortunately, after a storm or other emergency, regulators and others will be contacting you to

assess the level of damage to an area and identify your most critical needs. When a storm or other emergency is widespread, the regulators may call all institutions statewide in order to ensure that no one is missed. If a storm or other emergency is contained to a small area, the regulators will only call the institutions with a location(s) in the impacted area(s).

The script that state and federal examiners will use in contacting institutions after a storm or other emergency is attached for your review and consideration. If you have the answers to the questions on the script prepared, the call will go much smoother and more quickly. Some of the areas that we may be able to help you get priority service for include the following: solving phone or connectivity problems; restoring electricity; assisting you in finding generators or other items; and locating 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.

Please understand that once the examiners have contacted you for the initial assessment, you **MAY** arrange future contacts at a specified time and on an agreed-upon frequency in order to avoid any unnecessary problems and/or delays in this regard.

6. **When a storm or other emergency is expected, 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
        https://www.accuweather.com/en/hurricane

   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

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Louisiana State University.

The LABEOC supports the coordination of activities and resources of businesses and 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 LABEOC 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 FI consider in advance of a storm or other emergency?**

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!!!*** More information regarding the GETS program can be found at https://www.cisa.gov/pts and https://www.cisa.gov/about-pts.

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-

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subscribers. It is a priority access queuing system for wireless networks. The following carriers currently have this capability: AT&T, Cellcom, C Spire, Southern Linc, Sprint, T-Mobile, and Verizon Wireless. More information regarding the WPS program can be found at https://www.cisa.gov/about-pts.

For more information on GETS, WPS or TSP, please contact the DHS Priority Telecommunications Service Center toll free at 866-627-2255 or via email at support@priority-info.com. Their website is http://www.dhs.gov.government-emergency-telecommunications-service-gets.

For enrollment information, visit the website https://www.cisa.gov/resources-tools/programs/priority-telecommunications-services, or contact the Service Center team at 866-627-2255 or emailsupport@gwids.cisa.gov. They are available Monday-Friday, from 7:00 AM CT until 5:00 PM CT. 24-hour technical support and emergency assistance is also available from the User Assistance team at 800-818-4387. Current Points of Contact can access the GETS/WPS Information Distribution System at https://www.gwids.cisa.gov/.

Refer to the following publications to learn more:
https://www.cisa.gov/sites/default/files/publications/gets-fact-sheet-022022-508.pdf

https://www.cisa.gov/sites/default/files/publications/gets-user-guide-022022-508.pdf

https://www.cisa.gov/sites/default/files/publications/gets-and-wps-wallet-guide-022022-508.pdf

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 Preparedness
  http://gohsep.la.gov/
- Parish Homeland Security & Emergency Preparedness Contact Numbers and Websites
  https://gohsep.la.gov/ABOUT/PARISHPA
- A Complete Listing of Louisiana Sheriffs
  https://www.lsa.org/sheriffs-directory

Typically, May is the month every year that OFI requests emergency contact information for the disaster recovery teams for all FIs. This information will only be used when all other tools for contacting a FI have failed and will not be shared with anyone outside of the regulatory agencies. The information that was previously collected from your FI 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. As indicated, your FI will be contacted about completing the form annually in May.

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Disaster Recovery Team 2021 Update
[FI 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 FI'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: _____

Event Management Database Script

FI Name/Location: _____

Regulator Making Contact: Name _____ Agency _____

Time/Date of Contact: _____

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

1) Was your financial institution materially impacted by this event?

2) Has management implemented the bank's Business Continuity Plan?

Physical Locations

3) Were any bank operation centers or branches temporarily closed because of the event? (Designate individual office openings/closings.)

4) Is the institution using any temporary locations? If yes, describe the type of facility and location. (i.e. mobile unit on Main Street)

Other

5) Are you posting updates to the bank's website to keep customers informed?

6) Are there any special issues, needs, or concerns that we need to be aware of?

Much of this information is already being maintained by the OFI, but if any changes have been made, we will be asking for updated contact information in order to keep OFI's information current.

7) Please provide a Contact Information for this event.

   a) Primary Contact Name
   b) Number
   c) Backup Contact Name
   d) Number

NOTE: The Event Management Database will include a block that will be used to identify the specific event that is impacting the FI in question. In the case of multiple events, the user would first select the specific event associated with the call/update.

Event Management Database Script

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