

HURRICANE SEASON PREPARATION



As hurricane season draws closer, here are some sound personal banking practices for protecting your financial records in the event of an emergency.

- **ATM/DEBIT CARD** - To insure uninterrupted access to your accounts, apply for and carry a First American Bank ATM/Debit Card. Our debit card gives you the ability to make purchases, make payments on outstanding bills and access to cash from any ATM location.
- **PIN Number** - Be sure you know your PIN number for your ATM/Debit Card. If you do not know your PIN number, please contact or visit any First American Bank office to have a new PIN ordered ASAP. You now have the ability to change your PIN number at any First American Bank ATM to a PIN number of your choosing.
- **FREE ONLINE BANKING** - Use First American Banks' FREE Internet Banking to access your accounts by logging on to www.fabt.com. By using our online banking, you can check your account balances, transfer funds between accounts, make loan payments and research check/deposit status from wherever you may be. All you need is Internet access.
- **FREE BILL PAY** - First American Bank offers FREE bill pay to consumers. You may want to establish your bill pay account and set up your payee information now. With FREE bill pay you can avoid concerns about falling behind on your payments.
- **FIRST LINE** - First Line is available for those who do not have Internet Access. Be sure to take the First Line phone number with you wherever you go. First Line provides balance information, allows you to monitor recent account activity, and transfer funds between accounts. The First Line phone number is 1-800-520-2265.
- **CHECK BOOK** - Be sure to take along extra checks in case you need to evacuate.
- **DIRECT DEPOSIT** - Sign up for Direct Deposit so that your account may be credited directly.
- **ACCOUNT NUMBERS** - Make a list of all your bank account numbers and take your last bank statements with you. Also include brokerage account numbers, credit card numbers and flood, homeowner's or renter's insurance policy information.
- **IDENTIFICATION** - Identification documents are important if you need to rebuild lost records or otherwise prove who you are. Documents include driver's licenses (or state issued identification cards), insurance cards, Social Security Cards, passports and copies of birth certificates.

- **SAFE DEPOSIT BOX KEY** – Take your Safe Deposit Box Key with you, you can't get into your safe deposit box without your key, no matter how many forms of identification you have.
- **CASH** – Take along a *small* amount of 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. Remember, the cash in your house or wallet and not in your bank account can easily be lost or stolen.

CHECKLIST TO HELP BUSINESSES:

- Consider alternative operational locations
- Equip backup operations sites with critical equipment, data files, and supplies
- Develop reliable communications method to reach employees
- Develop a detailed action plan in the event of a mandatory evacuation
- Consider utilizing Direct Deposit for payroll
- Sign up for online banking, our web site www.fabt.com allows a business to operate more effectively and efficiently in normal circumstances, or from a remote location in the event of evacuations.
- If you are a business who mails out invoices for services, consider Direct Debit Billing
- To learn more about Payroll Direct Deposit and/or Direct Debit Billing dial 1-800-738-2265.
- For more business continuity planning tips, go the U. S. Department of Homeland Security Web site at www.ready.gov/business (This link is provided for information purposes only, First American bank does not provide, and is not responsible for, the products, services, or overall website content available at any third party site.)

ADDITIONAL STEPS YOU CAN TAKE

- **PHONE NUMBERS** – These include family members and friends, as well as local and toll free numbers for **First American Bank 800738-2265**, credit card issuers, brokerage firms (for stocks, bonds or mutual fund investments) and insurance companies.
- **BACKUP COPIES OF IMPORTANT ORIGINAL DOCUMENTS** – Make a copy of important documents and take them with you. Keep original important documents in airtight and waterproof containers. This includes documents kept in your safe deposit box.
- **LIST AND PHOTOGRAPH VALUABLES** – Software for organizing and creating your home inventory can be found at the insurance information institute's site <http://www.knowyourstuff.org/> (This link is provided for information purposes only, First American bank does not provide, and is not responsible for, the products, services, or overall website content available at any third party site.)

- **REVIEW INSURANCE COVERAGE** - Make sure you have enough insurance to cover your home, car and other valuable property against major damage.
- **PREPARE EMERGENCY EVACUATION BAG(S)** - Most of what you're likely to pack will be related to personal safety – first-aid kits, food, water, prescription medications (in your actual prescription bottles making refills easier) to last several days, flashlights and so on. Your emergency kit is also the place to keep some essential financial items and documents, such as a small amount of cash, a few blank checks, copies of your credit cards and identification cards, and contact information for your financial services providers. Periodically review the contents of the bag to make sure the contents are up to date. An evacuation bag should be waterproof, easy to carry and kept in a secure place in your home.

FIRST AMERICAN BANK'S COMMITMENT TO YOU

While we cannot predict the projected path of hurricanes, the damage caused by fire or tornados, or the loss or destructions caused by other natural disasters, we can and must be prepared.

First American bank is dedicated to protecting your interest and ensuring that any disruption of service to our customers is minimized in the event of such a disaster.

First American Bank recognizes the concerns of its customers regarding the potential for natural disasters in our area. We want our customers to know that we are doing everything we can to ensure the ongoing operation of the bank in an emergency situation. We have developed a comprehensive Emergency Preparedness/Disaster Recovery Plan. It is designed to minimize disruption of service in the event of a major disaster such as the destruction or damage of a bank building by severe weather or fire, or the interruption of the bank's communication systems. The plan encompasses all areas of the bank and is tested regularly and revised to ensure that all products, services and customer information are protected to the greatest extent possible.

The bank's website will be utilized as a means of communication. Be sure to check the bank's website for up-to-date emergency information.

For additional storm related information visit, the Louisiana Storm Survival web site www.trac4la.com (This link is provided for information purposes only, First American bank does not provide, and is not responsible for, the products, services, or overall website content available at any third party site.)