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To: Sixth District Financial Institutions

While 2005 and 2008 brought significant hurricanes to our region, the years in between were relatively quiet. Because there is no way to know what is headed our way this hurricane season, it is important to always be ready. We at the Federal Reserve Bank of Atlanta want to reaffirm we are making every effort to be as prepared as possible to maintain vital financial services regardless of weather conditions or other crisis situations. Along those lines, the Federal Reserve also wants to help you prepare by sending the enclosed contingency information. It is our intent to minimize as much as possible any impact from a crisis on Fed functions, like bank supervision and discount window lending, or on services, like cash, check, and automated clearing house (ACH) processing.

One of the most critical components during a crisis is to have the ability to communicate. The Atlanta Fed's Web site, which includes the information in this packet, will also serve as the primary location for all Atlanta Fed storm-related information, including details on payment services (check, cash, and ACH), discount window, bank supervision and other vital information. You will be able to link to this information from the home page of our site (www.frbatlanta.org) during an emergency situation. In the event of a hurricane, you can also use the contact information found in the enclosed packet to get in touch with the Atlanta Fed. If you have questions or need additional information in advance of a storm, please do not hesitate to get in touch with the appropriate contact here at the Atlanta Fed.

In addition to the phone numbers and Web addresses included in this packet, I want to encourage you to take advantage of FRENSi® (Federal Reserve Emergency Notification Services/Internet system). FRENSi is an Atlanta Fed Web application that allows you to provide us with your contingency contact information and enables us to use this information for pushing messages to you when contingencies arise. If you have questions about FRENSi or have difficulty registering, contact us at 404-498-8870.

Thanks for all of your efforts to help ensure that financial services are available to the public, even in emergency circumstances.

Sincerely,

A handwritten signature in cursive script, appearing to read "Patrick K. Barron".

Enclosure

Federal Reserve Bank of Atlanta 2009 Hurricane Season Preparation and Contact Information

The information in this packet is designed to help you stay in touch with the Federal Reserve Bank of Atlanta in the event of a hurricane or other natural disaster. It includes information on a variety of Atlanta Fed functions and services.

ATLANTA FED WEB SITE

The Bank's Web site (www.frbatlanta.org) will serve as the primary location for all Atlanta Fed storm-related information. This site will be used in advance of a storm as well as after a storm hits. The site will be updated on an ongoing basis as new information becomes available. If the Atlanta Fed's Web site is unavailable, institutions can use the Federal Reserve's national financial services Web site (www.frb services.org) for operational information.

Web information sources

Atlanta Fed Web site

www.frbatlanta.org

National Financial Services Web site

www.frb services.org

HURRICANE PREPARATIONS

Below, you will find useful information to consider as the 2009 hurricane season approaches. This information concerns contingency operations and how you can communicate with the Federal Reserve Bank of Atlanta. While most peak hurricane activity usually occurs between August and October, we think that this information can be a valuable tool at any time during the year if your institution experiences a contingency event.

1. Pre-hurricane planning

- Communication is a critical component in a successful contingency response. We at the Federal Reserve Bank of Atlanta have taken steps to enhance our capabilities in that area including the addition of call-in lines and special Web pages for our staff to use. Institutions should assess and refine their capabilities for getting in touch with staff during and after a storm.
- Review the Federal Reserve's National Business Continuity Guide listed on the www.frb services.org Web site (see listing on left side of home page).
 - Print and distribute to your staff critical telephone numbers and contingency instructions.
- Verify accuracy of agreements and test your contingency back-ups, particularly those service areas that are most critical for wire transfers, cash, FedACH®, and check services. Also, be sure that your procedures have been updated from those for the FedLine® DOS environment to those for FedLine Advantage®.
- Senior management should keep telephone numbers for regulatory agencies, the Federal Reserve Customer Support Center, and your Federal Reserve account executive at hand, as access to these resources are particularly critical during times of emergency. One helpful tool is to use My FedDirectory to create a list of Financial Service contacts customized for your institution. You can do this at <http://www.frb services.org/contacts/index.jsp>.

2. Hurricane watch

- Institutions that elect to close before a mandatory evacuation order has been issued must provide instructions for handling their checks. Institutions can provide instructions by contacting the Atlanta Fed's Customer Support Center (877-553-9735 or 404-498-8711). Please note that accounting and settlement dollars for those transactions will continue to flow to your account even if the work is held or redirected. Therefore, it is important to monitor and maintain sufficient balances in your account.
- Account monitoring may be performed via FedPhone® or FedLine Web®. Please ensure that your FedPhone users and codeword lists for wire transfers are updated and on hand for contingencies. Additionally, FedLine Web certificates and FedLine Advantage token procedures should be formalized for activation at contingency sites.
- To discuss special orders or operating needs for currency and coin, please contact your local FRB office or Atlanta's Customer Support Center (877-553-9735 or 404-498-8711).

3. Post hurricane

- In the event of a hurricane, the Atlanta Fed provides periodic updates regarding when and how to use the Sixth Federal Reserve District services at www.frbatlanta.org.
- The payment services department through our Check Relay staff works with the Reserve Bank's contracted check couriers to evaluate accessibility of roads, alternate deposit times, and locations as well as to monitor undeliverable work.
- If you resume operations at a contingency site, we ask that you provide both instructions for handling your checks and notification of business resumption information by contacting the Customer Support Center and/or your local Account Executive.
- To discuss special orders or operating needs for currency and coin, please contact your local FRB office or Atlanta's Customer Support Center (877-553-9735 or 404-498-8711).

We want to assure you that the Atlanta Fed remains committed to assisting you during emergency situations. Remember that the most successful contingency plan is one that entails solid planning, frequent testing, strong leadership, and active communications with business partners. If you have any questions, please contact your Federal Reserve account executive.

SERVICE CONTACTS AND PREPAREDNESS INFORMATION

The multiple service providers within the Federal Reserve maintain comprehensive business continuity plans that will be activated in the event of a business disruption. The Federal Reserve Bank of Atlanta's business continuity plans are aligned with those of other Federal Reserve Districts to support continuity of service.

Financial Services

Cash

If the normal provision of cash services is impaired, the Sixth District will notify its customers via one or more of the following methods:

- FedLine® broadcast message
- FedPhone broadcast message
- Posting on the District Web site: www.frbatlanta.org

Accessing Federal Reserve cash services

If your normal currency and coin ordering channels (e.g., FedLine Web®, and FedPhone) are unavailable, institutions can use the District Customer Support number below to obtain the specific Federal Reserve office to contact. You may also be informed about restrictions on currency and coin orders and deposits and may be directed to alternative pick-up and delivery points.

Cash contacts and information sources

District Customer Support Center

(877) 553-9735 or (404) 498-8711

Local Web site

<http://www.frbatlanta.org>

National Web page

www.frbatlanta.org/BizContinuity/NatCash.html

Information may also be posted through:

FedLine

FedPhone (877) 489-2251

To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system)

http://www.frbatlanta.org/frensi_user/

(404) 498-8870

Checks

In the event of a hurricane, Atlanta Fed Check Services will provide customers with detailed information on the Bank's public Web site listed below. This site will generally include information about:

- Federal Reserve locations' status (open, closed, delays),
- Contacts (Customer Support or account executives),
- Operating status and deadlines of deposit stations,
- Status and schedule of presentments,
- Status and schedule of reconciliation processes (posting of credits and debits),
- Statement of any changes to the normal operations' procedures,
- Status of courier operation, and
- Status of electronic check processing.

In addition to the Bank's Web site, customers can contact the Sixth District's Customer Support telephone number listed below or their local account executive.

Check contacts and information sources

District Customer Support Center

(877) 553-9735 or (404) 498-8711

Local Web site

<http://www.frbatlanta.org>

National Check 21 Customer Support

(for customer inquires about status of electronic check files)

(800-762-0713)

To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system)

http://www.frbatlanta.org/frensi_user/

(404) 498-8870

Automated clearinghouse

In the event a customer has to operate in a contingency mode due to hurricanes or other disasters, FedACH customers should contact the FedACH Central Operations Support (COS) site at the number listed below.

Customers can advise the FedACH COS site to redirect ACH files to an alternative receiving point, or customers can send ACH files to the Fed from an alternative sending point as it appears in the customer's FedACH participation agreement. Other arrangements for sending and receiving ACH files can also be made depending on the circumstances that caused the customer to operate in a contingency mode.

The FedACH COS strongly suggests customer enrollment in FedPhone, the Federal Reserve's telephone voice response system. FedPhone can be used to process returns and most notifications of change using a touchtone telephone when other alternatives, such as FedLine Advantage and FedACH Information Services, are unavailable. For information on registering for FedPhone, please contact your account executive or the FedACH COS.

ACH contacts and information sources

FedACH Central Operations Support (COS)
(866) 234-5681

Information may also be posted through:
FedPhone (888) 699-5561

FedACH National Business Continuity
<http://frbservices.org/BizContinuity/NatFedACH.html>

To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system)
http://www.frbatlanta.org/frensi_user/
(404) 498-8870

Credit and Risk Management (Discount Window)

The Credit and Risk Management Department serves as the contingency lender in support of financial and economic stability and is available to assist financial institutions with general account management issues during a contingency. Credit is provided through the Discount Window, which is available to assist depository institutions in meeting their liquidity needs.

If disruptions occur and Discount Window or account management assistance is needed, staff in the function can be contacted at the number listed below **8:30 a.m. –7:00 p.m. ET, Monday through Friday.**

<p style="text-align: center;">Credit and Risk Management contacts and information sources</p> <p>Credit and Risk Support number (888) 500-7390</p> <p>Types of Discount Window credit, documentation, and collateral requirements: http://www.frbdiscountwindow.org (Site also has a link to information about the subject of Payments System Risk)</p> <p>Lending agreement instructions and contacts: Go to http://www.frbatlanta.org > Select "Banking Information" > Select "Discount Window"</p> <p>To enroll in FREN Si (Federal Reserve Emergency Notification Services/Internet system) http://www.frbatlanta.org/frensi_user/ (404) 498-8870</p>

Financial Statistics and Structure Analysis

The Financial Statistics and Structure Analysis department collects and analyzes mandatory and voluntary reports used by the Federal Reserve System in determining monetary policy and in supervising and regulating the financial services industry. Data users include the Federal Open Market Committee, Banking Supervision and Regulation, Board of Governors and Reserve Bank economists, the Department of the Treasury, and the Department of Agriculture.

In the event that disruptions cause a delay in submitting accurate information on any of the regulatory or voluntary reports, one of the following staff should be contacted:

Financial Statistics and Structure Analysis (FSSA) contacts		
Bonnie Shepherd FSSA Contingency Coordinator	(404) 498-8801 (404) 641-8693	bonnie.shepherd@atl.frb.org
Milton Collins FSSA Contingency Coordinator Deposits Contact	(404) 498-8157	milton.collins@atl.frb.org
Justin Prentiss FSSA Contingency Coordinator	(404) 498-8821	justin.prentiss@atl.frb.org
Jonathan Adams FSSA Contingency Coordinator	(404) 498-8881	jonathan.adams@atl.frb.org
Chryslyn Hinkson Deposits Contact	(404) 498-8880	chrislyn.hinkson@atl.frb.org
Stephen Suggs Deposits Contact	(404) 498-8794	stephen.a.suggs@atl.frb.org
To enroll in FREN Si (Federal Reserve Emergency Notification Services/Internet system) http://www.frbatlanta.org/frensi_user/ (404) 498-8870		

The Financial Statistics and Structure Analysis department is staffed **until 6:00 p.m. ET, Monday through Friday.**

Supervision and Regulation

The Federal Reserve System has supervisory and regulatory authority over a wide range of financial institutions and activities including state member banks, bank holding companies, and foreign banking organizations. The Federal Reserve works with other state and federal supervisory authorities to ensure the safety and soundness of financial institutions, stability in the financial markets, fair and equitable treatment of consumers in their financial transactions, and to encourage banking institutions to meet responsibly the financial needs of their communities.

In the event of an emergency, Supervision and Regulation's primary role is to ensure that communications are accurate, timely, and consistent among all constituency groups (financial institutions, the Board of Governors, and other regulators) as well as the critical Reserve Bank operations such as Financial Services and Credit and Risk Management. Supervision and Regulation also is responsible for addressing supervisory concerns arising from crisis situations.

Communication is a key to navigating any crisis, and prompt dissemination of information is essential to effective crisis management. If a financial institution has questions regarding state member banks, bank holding companies, or foreign banking organizations during a crisis, the contacts in the following table can assist:

Supervision and Regulation contacts		
David Tatum Vice President, Administration	(404) 498-7333	david.tatum@atl.frb.org
Chapelle Davis Assistant Vice President, Administration	(404) 498-7278	chapelle.davis@atl.frb.org
Lani Mauriello Director, Administration	(404) 498-8121	lani.mauriello@atl.frb.org
Chan White Director, Domestic Safety and Soundness	(404) 498-7230	chan.white@atl.frb.org
Huston McKinney Director, Domestic Safety and Soundness	(404) 498-7221	huston.mckinney@atl.frb.org
Carolyn Healy Assistant Vice President, International/Foreign Banking Organizations (Miami)	(305) 597-6820	carolyn.healy@atl.frb.org
To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system) http://www.frbatlanta.org/frensi_user (404) 498-8870		

Additional information and financial institution guidance can be found on the following Web sites:

Agency/Organization

Federal Reserve Board of Governors
Federal Financial Institutions Examination Council
Federal Deposit Insurance Corporation
Comptroller of the Currency Administrator of National Banks
National Credit Union Administration
Office of Thrift Supervision
Conference of State Bank Supervisors

Web site

www.federalreserve.gov
www.ffiec.gov
www.fdic.gov
www.occ.gov
www.ncua.gov
www.ots.gov
www.csbs.org

Fedwire® Services

These services include the Fedwire Funds Service, the Fedwire Securities Service, and the National Settlement Service.

Generalized disruptions to any of these services would be reported on our service status page at <http://www.frbervices.org/Status/app/serviceStatus.jsp>.

If you are experiencing a localized disruption to one of these services and require individual assistance, contact our help desk at 1-800-333-2448. Additional contact details regarding Fedwire Services can be found at http://www.frbervices.org/contactus/fedwire_contacts.html.

Depending upon the nature of the disruption and the number of customers affected, the Federal Reserve Banks have a limited capacity to process a small number of payments on the telephone using our Offline Service. Given the manual nature of this service and limited capacity, customers are advised to have adequate electronic back-up for their primary connections as their preferred contingency alternative.

Fedwire® contacts

General Disruptions

<http://www.frbervices.org/Status/app/serviceStatus.jsp>

Help desk

1-800-333-2448

Contacts:

http://www.frbervices.org/contactus/fedwire_contacts.html

Federal Reserve Banks' Customer Access Services

The Federal Reserve provides depository institutions with several electronic options to access Federal Reserve Financial Services. Currently, the access services include:

FedLine Web®
FedLine Advantage®
FedLine Direct®
FedLine Command®
FedMail®
FedPhone®

The Customer Contact Center (CCC) provides customer support for electronic access connections and services. The CCC will provide up-to-date information and estimated recovery times for disruptions in electronic access connections and services. In the case of a generalized service disruption, updates will be provided through a FedLine Home page alert or announcement, a message on the phone system, or through the Service Status or Home pages on FRBservices.org.

If your organization uses access solutions via the Internet or telephone, first confirm whether or not your Internet Service Provider (ISP) or telecommunications provider is the cause of the service disruption. If the problem is not related to these providers, call the Customer Contact Center for assistance.

Customer Access Services Contacts

General Disruptions

Service Status Home page
<http://www.frbservices.org/app/status/serviceStatus.do>

FedLine Home page:
<http://www.frbservices.org/Electronic-Access/AccessFedLine.html>

Customer Contact Center

(800) 333-2690
ccc.technical.support@kc.frb.org

Other contacts:

CCC contact information:
<http://www.frbservices.org/contactus/ccc.html>

For customized contact information for your institution visit:
My FedDirectory at <http://www.frbservices.org/contacts/index.jsp>