

## Federal Financial Institutions Examination Council

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January 13, 2006

**Subject: Hurricane Victims' Financial Relief**

You can help the people affected by the devastating hurricanes of 2005 by running the public service announcements (PSAs) included in this package, which are being sent to media outlets with the highest concentration of people affected by the devastating storms.

Thousands of hurricane victims are struggling with difficult financial issues. Many of them may not be aware that their bank, thrift or credit union still has the ability to work with them as they put their lives back together.

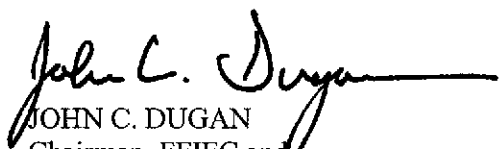
The federal and state regulatory agencies have encouraged lenders they supervise to work with their customers in this difficult time. Banks, thrifts and credit unions can help by providing information and making arrangements, on a case-by-case basis, that meet the unique needs of their customers. Every situation is different, but depending upon a borrower's circumstances, lenders may still be able to adjust loan terms and schedules, or defer principal or interest for an additional period of time.

On behalf of the Federal Financial Institutions Examination Council, which represents the five federal bank, thrift and credit union regulatory agencies, we urge you to use these Public Service Announcements to the extent possible. More information is available on the Federal Financial Institutions Examination Council's (FFIEC) Web site at <http://www.ffiec.gov/katrina.htm>. If you have questions about these PSAs or about other ways you can support the financial service needs of people in your area, please call the press offices of any one of the agencies, listed below. Please do not use after March 31, 2006.

**Agency contacts**

- Board of Governors of the Federal Reserve System ([www.federalreserve.gov](http://www.federalreserve.gov)), David Skidmore, (202) 452-2955
- Federal Deposit Insurance Corporation ([www.fdic.gov](http://www.fdic.gov)), Elizabeth A. Ford, (202) 898-6993
- National Credit Union Administration ([www.ncua.gov](http://www.ncua.gov)), Nick Owens, (703) 518-6337
- Office of the Comptroller of the Currency ([www.occ.gov](http://www.occ.gov)), Bryan Hubbard, (202) 874-5770
- Office of Thrift Supervision ([www.ots.treas.gov](http://www.ots.treas.gov)), Kevin Petrasic, (202) 906-6677

Thank you for your support.

  
JOHN C. DUGAN  
Chairman, FFIEC and  
Comptroller of the Currency

The FFIEC was established in March 1979 to prescribe uniform principles, standards, and report forms and to promote uniformity in the supervision of financial institutions. The Council has five member agencies: the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision. The Council's activities are supported by interagency task forces and by an advisory State Liaison Committee, comprised of five representatives of state agencies that supervise financial institutions.