



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-89-2005**  
**September 2, 2005**

## **HURRICANE KATRINA**

### **Assistance for Displaced Customers**

**Summary:** The federal banking and thrift regulatory agencies are encouraging institutions to consider all reasonable and prudent steps to assist customers in areas damaged by Hurricane Katrina.

**Distribution:**

FDIC-Supervised Banks (Commercial and Savings)  
in the Atlanta and Dallas Regions

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer  
Chief Lending Officer  
Chief Financial Officer/Cashier

**Related Topics:**

Deposits  
Lending

**Attachment:**

Interagency press release: "Agencies Encourage Insured Depository Institution to Assist Displaced Customers"

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**FDIC Call Center 877-ASKFDIC**  
**(877-275-3342)**

**Note:**

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2005/index.html](http://www.fdic.gov/news/news/financial/2005/index.html).

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Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or 202-416-6940).

**Highlights:**

- Agencies are working with other state agencies and industry groups to identify customer needs and monitor institutions' restoration progress.
- Waiving ATM, overdraft, and late fees; extending repayment terms; restructuring existing loans or easing terms for new loans; deferring payments; easing credit card limits; and easing restrictions on check cashing can contribute to the health of the community and serve the long-term interests of the institution.
- Agencies are encouraging institutions to be reasonable in their approach to verifying the identity of displaced individuals.

