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To: Sixth District Financial Institutions

Meteorologists are predicting a more active hurricane season for 2010 than normal according to a report by United Press International. Preliminary forecasts call for 11-to-16 named storms with 3-to-5 becoming major hurricanes. Regardless of what transpires, 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 in any crisis situation. Along those lines, the Atlanta Fed 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 same information you will find 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](http://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.

In addition to the phone numbers and Web addresses included in this packet, I want to encourage you to take advantage of FREN*S*i (Federal Reserve Emergency Notification Services/Internet system), and enroll, if you haven't already done so. As you may know, FREN*S*i is the Atlanta Fed Web application that allows you to provide and update your contingency contact information and enables us to use this information for pushing messages to you when contingencies arise. Registration is quick, easy, and can be of great benefit if your operations ever go into contingency mode. If you have questions about FREN*S*i 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 black ink, appearing to read "Patrick K. Barron".

Enclosure

## **Federal Reserve Bank of Atlanta 2010 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](http://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](http://www.frb services.org)) for operational information.

#### **Web information sources**

##### **Atlanta Fed Web site**

[www.frbatlanta.org](http://www.frbatlanta.org)

##### **National Financial Services Web site**

[www.frb services.org](http://www.frb services.org)

### **HURRICANE PREPARATIONS**

Below, you will find useful information to consider as the 2010 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](http://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.

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 FedLine Web®. 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](http://www.frbatlanta.org).
- The payment services department works with the Reserve Bank's contracted check couriers to evaluate accessibility of roads and 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 Web® broadcast message
- Posting on the District Web site: [www.frbatlanta.org](http://www.frbatlanta.org)

#### **Accessing Federal Reserve cash services**

If FedLine Web® is unavailable for normal currency and coin ordering, 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.frbservices.org/BizContinuity/NatCash.html](http://www.frbservices.org/BizContinuity/NatCash.html)

Information may also be posted through:

FedLine

##### **To enroll in FRENi (Federal Reserve Emergency Notification Services/Internet system)**

[http://www.frbatlanta.org/frensi\\_user/](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),
- 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/](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/](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.**

**Credit and Risk Management contacts and information sources**

**Credit and Risk Support number**

(888) 500-7390

**Types of Discount Window credit, documentation, collateral requirements, and contacts:**

<http://www.frbdiscountwindow.org>

(Site also has a link to information about the subject of Payments System Risk)

**To enroll in FREN Si (Federal Reserve Emergency Notification Services/Internet system)**

[http://www.frbatlanta.org/frensi\\_user/](http://www.frbatlanta.org/frensi_user/)

(404) 498-8870

**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 mandatory or voluntary reports, please reference the URL below for the appropriate contact information:

<b>Financial Statistics and Structure Analysis (FSSA) contacts</b>	
<a href="http://www.frbatlanta.org/banking/reporting/reporting_contacts.cfm">http://www.frbatlanta.org/banking/reporting/reporting_contacts.cfm</a>	
IESUB or FRENSI Support Line	404-498-8870
<b>To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system)</b>	
<a href="http://www.frbatlanta.org/frensi_user/">http://www.frbatlanta.org/frensi_user/</a>	
(404) 498-8870	

The Financial Statistics and Structure Analysis department is staffed **until 5:30 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:

<b>Supervision and Regulation contacts</b>		
Suzanna Costello Vice President, Administration	(404) 498-7159	suzanna.costello@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
Carolyn Healy Assistant Vice President, International/Foreign Banking Organizations (Miami)	(305) 597-6820	carolyn.healy@atl.frb.org
<b>To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system)</b> <a href="http://www.frbatlanta.org/frensi_user">http://www.frbatlanta.org/frensi_user</a> (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](http://www.federalreserve.gov)  
[www.ffiec.gov](http://www.ffiec.gov)  
[www.fdic.gov](http://www.fdic.gov)  
[www.occ.gov](http://www.occ.gov)  
[www.ncua.gov](http://www.ncua.gov)  
[www.ots.gov](http://www.ots.gov)  
[www.csbs.org](http://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/app/status/serviceStatus.do>.

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](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/app/status/serviceStatus.do>

#### **Help desk**

1-800-333-2448

#### **Contacts:**

[http://www.frbervices.org/contactus/fedwire\\_contacts.html](http://www.frbervices.org/contactus/fedwire_contacts.html)

## **FedLine® Access Solutions**

The Federal Reserve Banks provide depository institutions with several electronic options to access Federal Reserve Financial Services. Currently, the FedLine® access solutions 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 the Federal Reserve Banks' 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.

### **FedLine Customer Access Services Contacts**

#### **General Disruptions**

<http://www.FRBservices.org/>  
<http://www.FRBservices.org/app/status/serviceStatus.do>

#### **Customer Contact Center**

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

#### **Contacts:**

<http://www.FRBservices.org/contactus/ccc.html>  
My FedDirectory customized contact list: <http://www.FRBservices.org/contacts/index.jsp>