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To: Sixth District Financial Institutions

Forecasters at Weather Services International are predicting a “relatively tame” summer storm season with a total of 12 named storms and 7 hurricanes. On the other hand, tornado season has already begun and is ahead of schedule. Regardless of storm type, our experience shows that any of these events can severely affect our area and disrupt operations. 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. Our offices in Atlanta, Jacksonville, New Orleans and Miami stand ready to assist both in preparing and responding to contingency events. Toward that end, this communication provides contingency information for each of our services including Cash, Check, and Automated Clearing House (ACH) processing. It is our intent to minimize as much as possible any impact from a crisis on these Fed functions.

One of the most critical components during a crisis is to have the ability to communicate. The Atlanta Fed’s website, 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 our home page (www.frbatlanta.org). In the event of an emergency situation, you can also use the information in the enclosed packet to contact 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 listed.

In addition to the phone numbers and website addresses included in this packet, I want to encourage you to take advantage of FRENSi (Federal Reserve Emergency Notification Services/Internet system), and enroll, if you haven’t already done so. As you may know, FRENSi 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 crises 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 in emergency circumstances.

Sincerely,

A handwritten signature in cursive script that reads "Marie Gooding". The signature is written in dark ink and is positioned below the word "Sincerely,".

Enclosure

Federal Reserve Bank of Atlanta 2012 Summer Storm 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, including its branches in Jacksonville, New Orleans and Miami, in the event of a hurricane, tornado, or other natural disaster. It includes information on a variety of Atlanta Fed functions and services.

ATLANTA FED WEBSITE

The Bank's website (www.frbatlanta.org) will serve as the primary location for all Atlanta Fed storm-related information. This site will be used to communicate messages before, during, and after a storm or crisis. The site will be updated on an ongoing basis as new information becomes available. If the Atlanta Fed's website is unavailable, institutions can use the Federal Reserve's national financial services website (www.FRBservices.org) for operational information.

Web information sources

Atlanta Fed website

www.frbatlanta.org

National Financial Services website

www.FRBservices.org

STORM PREPARATIONS

Below, you will find useful information to consider for the 2012 summer storm season. This information concerns contingency operations and how you can communicate with the Federal Reserve Bank of Atlanta. Regardless of season, 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-storm planning

- Communication is a critical component in a successful contingency response. We 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 available on the www.FRBservices.org website (select "Business Continuity" 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 Fedwire[®] 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.FRBservices.org/contacts/index.jsp>.

2. Storm 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 Check Customer Support at (877-372-2457). 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 using FedLine Web[®]. FedLine Web certificates and FedLine Advantage[®] access procedures should be formalized for activation at contingency sites.
- To discuss special orders or operating needs for currency and coin, please contact your local Fed office or Atlanta Customer Support at (877-553-9735 or 404-498-8711).

3. Post storm

- After the storm, the Atlanta Fed provides periodic updates regarding when and how to use the Sixth Federal Reserve District services at www.frbatlanta.org.
- 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 customer support 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 Customer Support at (877-553-9735 or 404-498-8711).

We want to assure you that the Federal Reserve Bank of Atlanta 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 Federal Reserve Bank of Atlanta will notify its customers via one or more of the following methods:

- FedLine Web[®] broadcast message
- Posting on the Federal Reserve Bank of Atlanta's website: 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 Cash Customer Support Center

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

Local website

<http://www.frbatlanta.org>

or

<http://www.frbatlanta.org/banking/buscontinuity/>

National website

<http://www.FRBservices.org/businesscontinuity/index.html>

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

https://www.frbatlanta.org/frensi_user/

(404) 498-8870

Check

In the event of a hurricane, Check Services will provide customers with detailed information on the Bank's public website 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 website, customers can contact the Customer Support telephone number listed below or their local account executive.

Check contacts and information sources

Check Services Support

(for customer inquires about all Check services)
(877-372-2457)

Local website

<http://www.frbatlanta.org>

Check Services National Business Continuity Guide

http://FRBservices.org/businesscontinuity/check_services.html

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

https://www.frbatlanta.org/frensi_user/
(404) 498-8870

Automated Clearing House (FedACH)

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.

ACH contacts and information sources

FedACH Central Operations Support (COS)

(866) 234-5681

FedACH Services National Business Continuity Guide

http://FRBservices.org/businesscontinuity/fedach_services.html

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

https://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)

https://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:

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| <p style="text-align: center;">Financial Statistics and Structure Analysis (FSSA) contacts</p> <p>http://www.frbatlanta.org/banking/reporting/contacts IESUB or FRENSI Support Line 404-498-8870</p> <p>To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system) https://www.frbatlanta.org/frensi_user/ (404) 498-8870</p> |
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The Financial Statistics and Structure Analysis department is staffed **9:00 a.m. - 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:

| Supervision and Regulation contacts | | |
|---|----------------|-------------------------------|
| Suzanna Costello Vice President, Administration | (404) 498-7159 | suzanna.costello@atl.frb.org |
| Lani Mauriello Assistant Vice President, Administration | (404) 498-8121 | lani.mauriello@atl.frb.org |
| Amanda I. Lawrence Director, Examination Support Unit | (404) 498-7267 | amanda.i.lawrence@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 |
| To enroll in FRENSi (Federal Reserve Emergency Notification Services/Internet system) https://www.frbatlanta.org/frensi_user/ (404) 498-8870 | | |

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

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
Conference of State Bank Supervisors

Website

www.federalreserve.gov
www.ffiec.gov
www.fdic.gov
www.occ.gov
www.ncua.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.FRBservices.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 for Fedwire Services can be found at http://www.FRBservices.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.FRBservices.org/app/status/serviceStatus.do>

Help desk

1-800-333-2448

Contacts:

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

FedLine® Access Solutions

The Federal Reserve Banks' FedLine access solutions provide financial institutions with direct access to Federal Reserve Financial Services information and critical payment services. Currently, the FedLine® access solutions include:

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

In the case of a service disruption, updates will be posted to the Service Status page on FRBservices.org every 30-60 minutes, depending on the severity level of the situation, until the issue is resolved and services are operating normally. FedLine Home is an additional source of operational notifications and service updates. Email updates to affected End User Authorization Contacts (EUACs) and Subscribers may also be sent in the event of a service disruption.

If your organization uses the Federal Reserve Banks' FedLine access solutions, first confirm whether or not your Internet Service Provider (ISP) is the cause of the service disruption. If the problem is not related to the ISP, 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

(888) 333-7010, Option 1
<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>