

ABA CRISIS COMMUNICATIONS TOOLKIT



American
Bankers
Association®

About the American Bankers Association

The American Bankers Association is the voice of the nation's \$16 trillion banking industry, which is composed of small, regional and large banks that together employ more than 2 million people, safeguard \$12 trillion in deposits and extend more than \$8 trillion in loans.

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Disaster

This section of the Crisis Communications Toolkit includes material and messaging to help you respond quickly to the media, your customers and your employees in the event of a natural disaster, or damage to a bank branch caused by a fire or terrorist attack, for example.

Talking Points
FAQ for Frontline Staff
Email/Letter to Customers
Consumer Tips
News Release
Social Media Posts



Sample Talking Points

Use the following talking points to respond to media inquiries and develop other communication materials. Be sure to tailor the text to fit your specific crisis and your bank.

[BANK NAME] has plans in place to handle emergencies so our customers' funds remain protected and accessible.

- Every bank in the country is required by law to have disaster recovery plans in place and multiple backup systems.
- Our files are backed-up routinely and housed in off-site locations, in case our regular locations become inoperable.

The safest place for your money is in the bank. It's FDIC-insured and it's convenient.

- [BANK NAME]'s federal regulator, [INSERT YOUR BANK'S REGULATOR], regularly examines the bank to make sure we have detailed, tested disaster recovery procedures and business resumption plans.

Banks have a proven record of effective emergency preparedness and disaster recovery.

- Throughout history, U.S. banks have been prepared for and responded to economic recessions, natural disasters and other business disruptions.
- When faced with natural disasters, banks have a proven record of operating smoothly, protecting consumers' deposits and providing continued access to their funds.
- Preparations for Y2K and post 9/11 procedures strengthened the banking industry's ability to deal with a broad range of disruptions.

Protecting customers and employees is our top priority in potentially dangerous situations.

- In the event of a [FILL IN THE BLANK: DISASTER, BOMB THREAT, EMERGENCY], [BANK NAME]'s number one priority is the safety of its customers and employees.

Background:

When a disaster strikes, every consumer should know their bank is prepared, their deposits are safe, and they will have continued access to their funds. Banks are required by law to have extensive disaster recovery plans in place to protect customer accounts, and state and federal regulators routinely examine each bank on their preparations. Banks have an admirable record and a proven history of being "up and running" within hours of any unexpected event.



Sample FAQ for Frontline Staff

Customize this FAQ as appropriate to respond to customer concerns. Be sure to tailor the text to fit your specific situation.

When will the bank reopen?

Our [LOCATION] branch will remain closed until [IT IS REPAIRED, WE'VE COMPLETED AN INVESTIGATION, ETC.]. In the meantime, we encourage you to visit us at other nearby locations, like [LIST NEARBY LOCATIONS]. You can also conduct a number of banking transactions at these nearby ATMs [LIST NEARBY ATMS].

Is my money safe?

The safest place for your money is in the bank. It's FDIC-insured and it's convenient. [BANK NAME]'s federal regulator, [INSERT YOUR BANK'S REGULATOR], regularly examines the bank to make sure we have detailed, tested disaster recovery procedures and business resumption plans.

Which bank services are available?

While [DISASTER] devastated our branches in [CITY/REGION], customers still have access to online banking and telephone banking. Visit our website at [ONLINE BANKING SITE], use our mobile banking app or call the bank at [INSERT PHONE NUMBER] to conduct transactions. [LIST AVAILABLE SERVICES, INCLUDING OPEN BRANCHES AND ATMS, ONLINE BANKING, MOBILE BANKING AND TELEPHONE BANKING.]

How will I make loan payments?

[PROVIDE DETAILED INFORMATION ABOUT HOW CUSTOMERS SHOULD MAKE LOAN PAYMENTS AND WHETHER THE BANK WILL WAIVE FEES FOR LATE PAYMENTS.]

My ATM card is not working, what should I do?

Our ATM verification system is currently down. We are working to make it operational as quickly as possible. While it's unavailable, please consider using other options, such as cashing a check or using a credit card.

My usual ATM was destroyed in the [DISASTER], where can I go to get cash?

Our ATM network is up and running. Customers may withdraw cash from their checking accounts using their ATM debit cards. For your convenience, [BANK NAME] will waive or reimburse the usual fee to use an out-of-network ATM. Be aware that while we will waive the bank's fee for using an out-of-network ATM, the ATM owner may charge a separate fee that will not be reimbursed.

My direct deposit is not showing up in my account, what should I do?

There may be delays in processing transactions, including direct deposits, while [BANK NAME] activates our back-up plan. Contact us by phone at [INSERT PHONE NUMBER] to learn more about the status of your deposit.

Are the contents of my safe deposit box insured?

Items kept in your safe deposit box are not insured by the bank or the FDIC. You are responsible for insuring the contents of the safe deposit box, for example through your homeowner's policy. Contact the bank at [INSERT PHONE NUMBER] to learn more about the condition of your safe deposit box and its contents.



Sample Email/Letter to Customers

Use this sample letter to inform your customers. Be sure to tailor the text to fit your specific situation.

Dear [CUSTOMER NAME],

[FOR A NATURAL DISASTER] As you are aware, [CITY/REGION] experienced a devastating [DISASTER]. [MANY/A FEW/INSERT NUMBER] of our branches were damaged and are currently closed.

[FOR OTHER DISASTER] We are writing to inform you that [LOCATION] branch[ES] are currently closed due to [A RECENT FIRE/NEARBY TERRORIST ATTACK].

What Happened

[INSERT GENERAL DETAILS PERTAINING TO THE DISASTER, INCLUDING WHEN IT HAPPENED, DAMAGE TO THE BRANCH(ES), NUMBER OF PEOPLE INJURED AT THE BANK.]

What We Are Doing

[BANK NAME] has put its disaster recovery plan into effect and our disaster recovery team continues to work hard to restore normal service levels to our customers and communities. [BANK NAME] will re-open offices as conditions permit in consideration of the safety and security of both our customers and employees.

- **Our online and mobile banking platforms are up and running.** Customers can use it to perform all of the activities that are routinely available online, including checking balances, transferring funds and paying bills online.
- **Our ATM system is up and running.** Customers can retrieve cash from their checking accounts by using their ATM and debit cards. We will waive or reimburse fees for using another bank's ATM. However, those ATM owners may assess their own fees.
- [IF ATMS ARE NOT WORKING, SUGGEST OTHER WAYS THEY CAN GET CASH (MOBILE UNITS, PARTNER BANKS, ETC.)]
- **We are receiving and crediting direct deposits to customer accounts, such as social security and payroll.** We will be able to accept other deposits and execute transactions on certificates of deposit when we resume service at our offices.

The following branches are currently open:

[LIST BRANCHES THAT ARE OPEN]

The following branches are currently closed:

[LIST APPLICABLE BRANCHES THAT ARE CLOSED]

For More Information

[BANK NAME] has created a special customer service line. The number is [INSERT PHONE NUMBER]. Our customer service line will provide up-to-date information about available banking services and open branches. In addition, customers will be able to leave a message that will be handled as soon as possible by a [BANK NAME] representative.

Thank you for your understanding and patience during this time. Our thoughts are with you and your family, and we sincerely hope all are safe.

Sincerely,
[BANK CEO]



Sample Consumer Tips

Share these consumer tips on your website, through social media, in news releases or as statement stuffers to help prepare your customers for a natural disaster. Be sure to tailor the text to fit your specific situation.

Assemble an emergency kit. The emergency kit should include first aid supplies, a flashlight, extra batteries, at least three days of non-perishable foods and water, towels and a supply of any necessary medications. Stay informed of the storm's path and progress by monitoring Wireless Emergency Alerts via text message and having a battery-powered radio or TV available.

Develop a family communications plan. Know how you will contact one another; how you will get back together, if separated; and what you will do in different situations. Having a plan can eliminate some of the stress and confusion.

Establish an evacuation route. Prior to a storm, contact your local American Red Cross to locate the shelter nearest you or download their Shelter Finder app. Identify the safest route to get there. Be sure to check if your local emergency shelter allows animals and family pets.

Secure your home. Outdoor furniture and other objects can pose a potential hazard. Turn off propane tanks and other utilities if instructed to do so by emergency personnel.

Protect financial documents. In the event of a disaster, you will need identification and financial documents to begin the recovery process. Safeguard important documents in a bank safe deposit box, computer storage devices (USB drive, CD/DVD), and/or waterproof storage containers, including:

- Personal identification (driver's licenses, birth certificates, military IDs, passports, etc.)
- Financial account information (checking, savings, retirement and investment accounts, credit/debit cards)
- Insurance policies on all personal property, including appraisals and lists and photos of valuable items
- Ownership or leasing documentation for homes and vehicles (deeds, titles, registrations, rental agreements, etc.)
- All health and medical insurance documentation

[FOR HURRICANE]

Know your risk. [FEMA's map service center](#) will show you the flood risk for your community, which helps determine the type of [flood insurance coverage](#) you will need. Flood insurance should be a necessity, as standard homeowners insurance doesn't cover flooding and may have different deductibles for storm damage.

Talk to your insurance agent or broker. A good flood insurance policy can be a financial lifesaver following a damaging event such as a hurricane – but even good policies may have restrictions. Talk to your agent so you understand what your policy does and does not cover.



Sample News Release

Fill in the blanks and e-mail this customizable press release to the business editor or banking reporter at your local newspaper and/or business journal. Be sure to tailor the text to fit your specific crisis and your bank.

CONTACT: [BANK'S MEDIA CONTACT]
[PHONE NUMBER]

FOR IMMEDIATE RELEASE
[DATE]

[BANK NAME] ASSISTS IN EFFORT TO RESTORE [CITY NAME]

[BANK'S HEADQUARTERS CITY] – In an effort to help restore the [CITY NAME] community and local homes devastated by [DISASTER], [BANK NAME] is encouraging borrowers to contact the bank about mortgage and insurance options in rebuilding their homes.

“Natural disasters on the scale of [DISASTER] devastate entire communities. We recognize the need for restoration and are reaching out to our customers across the affected areas,” said [BANKER NAME, TITLE, BANK]. “We are working constructively with policyholders to repair their homes — and their lives — as quickly as possible.”

[BANK NAME] is supporting its customers by [INSERT SPECIFIC EFFORTS YOUR BANK HAS TAKEN TO HELP YOUR COMMUNITY WITH INSURANCE AND HOME REPAIR NEEDS, PHILANTHROPIC EFFORTS, AND/OR WORK WITH EMERGENCY AGENCIES, FEMA AND LOCAL ORGANIZATIONS].

“Our dedicated employees have been actively involved in the community following the [DISASTER] and are working hard to identify customers in need of assistance,” said [BANKER LAST NAME]. “Our goal is to help each and every one of our policyholders, but the destruction [DISASTER] left behind makes this challenging. That is why we are reaching out to our customers and asking them to contact us.”

[BANK NAME] urges insurance policyholders to use the following resources as a guide in getting themselves on track to rebuild their homes.

- Contact [POSITION TITLE AND/OR NAME] at [BANK NAME] by calling [INSERT PHONE NUMBER] or emailing us at [INSERT EMAIL ADDRESS]. Hours of operation are [INSERT HOURS OF OPERATION].
- For flood insurance claims, contact your agent or insurance company as well. If you do not know who your insurer is, you should contact the National Flood Insurance Program (888-379-9531). The only information required is your name, the state where you live and your zip code.
- For a detailed, step-by-step look at filing a flood claim, visit the government's [FloodSmart](#) website.

[INSERT BACKGROUND INFORMATION ON THE BANK—SIZE, BRANCH LOCATIONS, ETC.]



Sample Social Media Posts

Use these sample messages on your bank's social media platforms. Be sure to tailor the text to fit your specific crisis and your bank.

Sample Tweets:

We're tracking forecasts for #[DISASTER] & are actively prepping for the storm's potential impact. We'll be ready!

#[DISASTER] is coming! Follow these tips to prepare=>[LINK TO CONSUMER TIPS]

.@[BANK HANDLE] is preparing for #[DISASTER] click here for a list of branches that will be closed=>[LINK TO FAQ OR LIST OF CLOSED BRANCHES]

Due to damage from #[DISASTER], [LOCATION] branch is closed. Click here for a list of open branches nearby [LINK TO FAQ OR LIST OF OPEN BRANCHES]

Our [LOCATION] branches will be reopening tomorrow. We'll open branches in other areas as conditions improve. Stay safe! #[DISASTER]

Sample Facebook Posts:

#[DISASTER] is quickly approaching our area. Please stay safe and take steps to prepare for the storm.

What you can do now:

- Assemble an emergency kit
- Develop a family communications plan
- Establish an evacuation route
- Secure your home
- Protect financial documents

Visit our special page regarding [DISASTER] for additional information [AND UPDATES]. [INSERT LINK TO CONSUMER TIPS, ALSO INCLUDE UPDATES ON BRANCH CLOSURES]

We're here to assist you:

- By phone: [PHONE NUMBER]
- Online: [BANK WEBSITE]

Due to damage caused by #[DISASTER], the following branches are closed:

- [LIST BRANCHES THAT ARE CLOSED]

If you need to conduct a financial transaction:

- Visit us online at: [BANK WEBSITE]
- Use the mobile app: [LINK TO DOWNLOAD MOBILE APP]
- Give us a call: [PHONE NUMBER]
- Or visit one of these open branches: [LINK TO PAGE ON WEBSITE WITH UPDATED LIST OF OPEN AND CLOSED BRANCHES]