Considerations for your home life:
Banking Needs:
- Do you have products and services that allow you to do your banking if you are unable to get to a physical branch or it is closed?
- What are your cash needs?
- Do you have an alternative if one of the following services is unavailable?
  - Debit card
  - Credit card
  - ATM card
  - Direct Deposit
  - Electronic Bill Pay
  - Mobile deposit
  - Online Banking Services
- Do you still write checks? If not, do you have checks on hand and secured at home to meet these needs?
- Do you have cash on hand and secured at home to meet these needs?

A CHECKLIST TO HELP YOU BE PREPARED

Personal Financial Preparedness Checklist:

☐ Sign up for Online Banking and enroll in Online Documents. A disaster can disrupt the mail service for days or weeks
  ☐ Make transfers between accounts to ensure you can move money where you need it
  ☐ View your Online Documents
☐ Enroll in Direct Deposit and Bill Pay. This will allow your deposits to go directly to your account and allow you to set up your bills so you don’t have to worry about putting them in the mail
☐ Set up your Bill Payments on a reoccurring schedule. This will ensure payments are made timely if you are unable to log in

☐ Establish a Debit Card
  ☐ Enroll your Debit Card in Apple Pay
  ☐ Use your Debit Card at a ATM

☐ Consider establishing an emergency savings account that could be used in any crisis

☐ Keep a box of checks secured at home

☐ Keep a small amount of cash at home in a safe place in case ATMs or credit cards are down in a disaster

☐ Gather all of your Financial and Critical Personal Records. Make sure the below list is secure and easy to access if needed quickly when a disaster strikes.
  ☐ Driver’s License, State ID’s, Passports
  ☐ Birth Certificates, adoption papers/child custody documents
  ☐ Marriage License, Divorce Decree
  ☐ Social Security Card
  ☐ Contact for family, work, emergency contacts
  ☐ Lease or rental agreements
  ☐ Mortgage or real estate deed of trust
  ☐ Bank account numbers
  ☐ Home equity line of credit (HELOC) information
  ☐ Utility services account numbers
  ☐ Credit, debit & ATM card information
  ☐ Loan account information
  ☐ Vehicle registration/titles
  ☐ Home owner or rental insurance information
  ☐ Photos of property and valuable items
  ☐ Auto and Life insurance information
  ☐ Government benefits or paystubs for proof of income
  ☐ Physician/pediatrician/medical specialist information
  ☐ Copy of health insurance and pharmacy ID cards
  ☐ Copy of Medicare and/or Medicaid cards
  ☐ Record of immunizations
  ☐ Lists of medication you or family members take
  ☐ Living will, medical power of attorney
  ☐ Pet microchip information
  ☐ Pet prescription information
  ☐ School records
Keep a portable, fire proof safe to store valuables and documents – easy to grab and go with everything in one place

**Considerations for Businesses:**

- **Banking Needs:**
  - Do you have banking services that allow you to meet your financial needs without having to visit a physical Bank Branch?
  - How dependent are you in internet banking services?
  - Have you established cash needs?
  - Do you use financial phone/call centers?
  - Are you reliant on debit/credit card purchases for routine purchasing?
  - Do you have an agreement for check cashing with a local institution for nonlocal payroll checks?
  - Do you have reserve check stock in a secure location?
  - Would you need an alternate funding source for short term needs?

**Business Financial Preparedness Checklist:**

- Sign up for Business Online Banking and enroll in Online Documents. A disaster can disrupt the mail service for days or weeks
  - Make transfers between accounts to ensure you can move money where you need it
  - View your Online Documents
- Enroll in ACH and Bill Pay. This will allow you to offer direct deposit to your employees and will allow you to set up your bills so you don’t have to worry about putting them in the mail
  - Work with your employees to sign up for direct deposit. Establish your Payroll ACH Template and pay your employees
  - Set up your Bill Payments on a reoccurring schedule. This will ensure payments are made timely if you are unable to log in
- If your company regularly sends wires, establish a Wire Agreement that will allow you to originate wires via Business Online Banking, Fax or by calling the Bank
- Establish a Business Debit Card
  - Enroll your Business Debit Card in Apple Pay
  - Use your Debit Card at a ATM
- Set up an appointment with your local lender to determine if you have any funding needs
- Consider establishing an emergency savings account that could be used in any crisis
☐ Make sure you have check stock reserved and secured in case of disaster
☐ Make sure you have enough cash for two to four business days secured in a vault
☐ Gather or secure all of your Financial and Critical Business Records. Make sure the below list is secure and easy to access if needed quickly when a disaster strikes.
   ☐ Do you have critical business forms in paper and backed up to electronic media?
   ☐ Critical records backed up and stored offsite?
   ☐ Do you have current contact information for all employees, customers, vendors and government agencies you do business with?
   ☐ Have you analyzed your dependencies on vendors and suppliers? Are you aware of their contingency plans?
   ☐ Copies of business licenses, industry certification documents

**Do you have procedures or plans for the following?**
   ☐ Do you have procedures for issuing payroll checks if direct deposit services are not available? Procedures for other paying & receiving transactions?
   ☐ Completing processes that would become manual for critical tasks
   ☐ Plans for sheltering employee in place if they cannot leave work?
   ☐ Plans for employees to work remotely if they cannot come into work?
   ☐ Are employees cross trained on critical task if the primary employee is unable to come to work or work remotely?
   ☐ Health care program and sick leave policy adjustments if employees are unavailable for extended periods due to a disaster (i.e. increased/unexpected health care costs)
   ☐ Have you considered employee preparedness education for employees (offered by various local, state and federal agencies)
Resources for Additional Information

- American Red Cross:  [www.redcross.org](http://www.redcross.org)
- Federal Disaster Assistance:  [www.disasterassistance.gov](http://www.disasterassistance.gov)
- FEMA:  [www.fema.gov](http://www.fema.gov)
- Do1Thing – Emergency Preparedness:  [www.do1thing.com](http://www.do1thing.com)
- Extension Disaster Education Network:  [www.eden.lsu.edu](http://www.eden.lsu.edu)
- HOPE Coalition America:  [www.operationhope.org](http://www.operationhope.org)
- Financial Education:  [www.mymoney.gov](http://www.mymoney.gov)