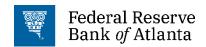
André Anderson

First Vice President Chief Operating Officer



1000 Peachtree Street NE Atlanta, Georgia 30309-4470 404-498-8500 www.atlantafed.org

April 24, 2024

To: Sixth District Financial Institutions

With spring and summer being the most likely time of year that threatening storms hit our District and surrounding communities, we recognize normal routines can be disrupted. Here at the Atlanta Fed, we stay focused on having processes and procedures in place that allow us to maintain essential financial services in any adverse situation, including the spring and summer storm season. We are committed to continuity of operations and transparent and timely communication, no matter the situation.

Because we also want to help you prepare, we are including contingency information with this message. This information is intended to help minimize any impact a crisis might have on Atlanta Fed functions such as bank supervision and discount window lending or on services such as cash, check, and ACH processing.

If a disruptive storm hits, you can use the contact information in this document to reach the Atlanta Fed for status updates on Federal Reserve Financial Services (including Fedwire[®], FedCash[®], Check, and FedACH[®] Services). You can also monitor service status on FRBservices.org[®]. If you have questions or need additional information ahead of a storm, please do not hesitate to get in touch with the appropriate customer support contact.

In addition to the phone numbers and web page addresses, the included document has a link to the FRENSi (Federal Reserve Emergency Notification Services/Internet system). If you haven't done so already, please enroll in FRENSi. You can register your contact information to receive operational status notifications.

Clear communication is one of the most critical components of maintaining operations during a crisis, and the Bank's website includes the same information that is in this message. During any type of emergency, you can link to this information from the home page at <u>atlantafed.org</u>. The website will also have the latest updates on any weather-related impacts on payment services, discount window lending, or bank supervision.

While forecasts are ever-changing and hard to predict, being vigilant and prepared and providing clear communication are vital to navigating through them. Thank you for all your efforts and support to help ensure that financial services are available to the public, even in emergency circumstances.

Sincerely,

"Fedwire," "FedCash," "FedACH," and FRBservices.org are service marks of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org.

Enclosure

Federal Reserve Bank of Atlanta 2024 Hurricane Season Preparation and Contact Information

The information in this document will help you stay in touch with the Atlanta Fed in the event of a hurricane or other natural disaster. It includes information on a variety of Atlanta Fed functions and services.

ATLANTA FED WEBSITE

The Bank's website (atlantafed.org) will serve as the primary up-to-date resource for all Atlanta Fed storm-related information. We will use this site to post information before a storm hits as well as afterward. Institutions can also monitor the Service Status page on the Federal Reserve's National Financial Services website (FRBservices.org®) for the latest status updates on Federal Reserve Financial Services (for example, Fedwire®, FedCash®, Check, and FedACH® Services).

Web Resources

Atlanta Fed website: atlantafed.org

National Federal Reserve Financial Services website: FRBservices.org

HURRICANE PREPARATIONS

Below, you will find useful information to consider as the 2024 hurricane season approaches. This information concerns contingency operations and how you can communicate with the Atlanta Fed. Although hurricane activity usually peaks between August and October, this information can be a valuable tool at any time during the year if your institution experiences a contingency.

1. Pre-hurricane planning

Communication is a critical component in a successful contingency response. The Atlanta Fed has 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 ability to contact staff during and after a storm.

- Review the FedLine® Solutions Business Continuity Guide page on FRBservices.org.
- Print and distribute to your staff critical telephone numbers and contingency instructions.
- Verify accuracy of agreements and test your contingency backups, particularly those service areas that are most critical for Fedwire transfers, cash, FedACH, and check services.
- Senior management: Keep at hand telephone numbers for regulatory agencies, the
 Federal Reserve Bank Services <u>Support Center—FedLine® Solutions</u>, and your Federal
 Reserve <u>relationship manager</u>. Access to these resources is particularly critical during
 times of emergency. Use **Find Your Contacts** on the FRBservices <u>Contact</u> page to
 create a directory customized to your ABA or to find contact information by service
 area.

2. Hurricane watch

- If your institution elects to close before a mandatory evacuation order has been issued, you must provide instructions for handling your ACH and check items by contacting Federal Reserve Bank Services Support Center—FedACH® and Check Services or 833-377-7827. This also applies to arrangements for alternative receiving points and sending points. 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 your account and maintain sufficient balances.
- You can perform account monitoring using the FedLine Web[®] Solution. Formalize FedLine Web certificates and FedLine Advantage[®] Solution procedures for activation at contingency sites.
- To discuss special orders or operating needs for currency and coin, please contact your local Branch of the Atlanta Fed or the Cash Services Support Line at 877-553-9735.

3. Post-hurricane

- In the event of a hurricane, the Atlanta Fed provides periodic updates on <u>atlantafed.org</u> regarding when and how to use Sixth District Federal Reserve services.
- If you resume operations at your site or a contingency site, we ask that you provide the status of your operations and business resumption information. Contact Federal Reserve Bank Services Support Center—FedACH® and Check Services with instructions for handling checks and FedACH, or contact your local relationship manager. To discuss special orders or operating needs for currency and coin, please contact your local Atlanta Fed Branch or the Cash Services Support Line at 877-553-9735.

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.

FINANCIAL 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 Atlanta Fed's business continuity plans are aligned with those of other Federal Reserve districts to support continuity of service.

FedCash Services

If the normal provision of FedCash Services is impaired, the Sixth District will notify you using one or more of the following methods:

- FedLine web broadcast message
- Posting on the District's website (<u>atlantafed.org</u>)
- <u>Service Status</u> page on FRBservices.org for reports of generalized disruptions to FedCash Services

If the FedLine Web Solution is unavailable for normal currency and coin ordering, you can use the Atlanta Fed Customer Support number below to find out which specific Federal Reserve office to contact. Customer support may also inform you about restrictions on currency and coin orders and deposits and may direct you to alternative pickup and delivery points.

FedCash Services Contacts and Information

Atlanta Fed Cash Services Support Line

877-553-9735

Atlanta Fed website: atlantafed.org

National website: FRBservices.org/financial-services/cash/business-

continuity/index.html

FRENSi (Federal Reserve Emergency Notification Services/Internet system):

atlantafed.org/forms/banking/frensi

Note: Information may also be posted through FedLine Home.

Automated Clearing House (FedACH Services) and Check Services

In the event of a hurricane or other disaster, you can find detailed information at <u>FRBservices.org</u>. This site will generally include information about:

- Operational status of FedACH and Check Services and pertinent instructions
- Statement of any changes to normal operations procedures as well as any changes to the status of the Federal Reserve's paper processing site (open, closed, or delayed opening)
- General notifications
- Contacts (Federal Reserve Bank Services Support Center—FedACH® and Check Services or relationship manager)

If you have to operate in a contingency mode because of a hurricane or other disaster, you should contact Federal Reserve Bank Service Support Center—FedACH® and Check Services at the number in the box below. You can use this number to:

- Provide instructions for changes in check delivery points. You may also contact your local account executive for status information.
- Redirect ACH files to an alternative receiving point. You can also send ACH files
 to the Fed from an alternative sending point as it appears in your FedACH Services
 participation agreement.

Note: You can make other arrangements for sending and receiving ACH files, depending on the circumstances causing your organization to operate in a contingency mode. If your organization does not currently have contingency arrangements on file, please contact us via the methods outlined below.

The <u>Service Status</u> page on FRBservices.org will report generalized disruptions to FedACH or Check Services.

FedACH and Check Services Contacts and Information

<u>Federal Reserve Bank Services Support Center—FedACH® and Check Services</u>: 833-377-7827

email: FedACHChecksCS@atl.frb.org

Business Continuity:

Check: FRBservices.org/financial-services/check/business-continuity.html FedACH: FRBservices.org/financial-services/ach/business-continuity.html

FRENSi (Federal Reserve Emergency Notification Services/Internet system) atlantafed.org/forms/banking/frensi

Credit and Risk Management (Discount Window and Term Deposit Facility)

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 help you meet your liquidity needs. The Term Deposit Facility is a program through which the Federal Reserve Banks offer interest-bearing term deposits to eligible institutions.

If disruptions occur and you need Discount Window or account management help, you can contact staff at the number listed below from 8:30 a.m. to 7 p.m. (ET), Monday through Friday.

Credit and Risk Management Contacts and Information

Credit and Risk Support: 888-500-7390

Types of Discount Window credit, documentation, collateral requirements, and

contacts: frbdiscountwindow.org

(Note: This site also has a link to information about payments system risk.)

Term Deposit Facility: FRBservices.org/central-bank/reserves-central/term-deposit-

facility/index.html

Jordan Light

Assistant Vice President, CRM Business Continuity 404-498-8242 jordan.light@atl.frb.org

FRENSi (Federal Reserve Emergency Notification Services/Internet system) atlantafed.org/forms/banking/frensi

Financial Data Analytical Services

The Financial Data Analytical Services Department collects and analyzes mandatory and voluntary reports that the Federal Reserve System uses 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, economists from the Board of Governors and Reserve Banks, the US Department of the Treasury, and the US Department of Agriculture.

If disruptions delay your submission of accurate information on any of the mandatory or voluntary reports, please refer to the website below for the appropriate contact information. The Financial Data Analytical Services Department is staffed **from 8:30 a.m. to 5:30 p.m. (ET), Monday through Friday.**

Financial Data Analytical Services (FDAS) Contacts and Information

Regulatory and Monetary Reporting contacts

atlantafed.org/banking-and-payments/reporting/contacts

Reporting Central: 404-498-8870

FRENSi (Federal Reserve Emergency Notification Services/Internet system)

atlantafed.org/forms/banking/frensi

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, and fair and equitable treatment of consumers in their financial transactions as well as to encourage banking institutions to meet the financial needs of their communities responsibly.

In the event of an emergency, the Supervision and Regulation (S&R) Division'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) and to maintain critical Reserve Bank operations such as Financial Services. S&R also is responsible for addressing supervisory concerns arising from crisis situations.

Communication is crucial to navigating any crisis, and prompt dissemination of information is essential to managing a crisis effectively. If you have questions regarding state member banks, bank holding companies, or foreign banking organizations during a crisis, the following contacts can help:

Supervision and Regulation (S&R) Contacts			
Joe Davidson Senior Vice President, S&R Business Continuity	470-532-2570	joseph.davidson@atl.frb.org	
Yareny Valdes Vice President, S&R Business Continuity	305-597-6855	yareny.valdes@atl.frb.org	
Lani Mauriello Assistant Vice President, S&R Business Continuity	404-498-8121	lani.mauriello@atl.frb.org	
Vanessa Mitchell Director, S&R Business Continuity	404-498-8940	vanessa.mitchell@atl.frb.org	
Ebony Mason Senior Project Coordinator S&R Business Continuity	305-597-6802	ebony.mason@atl.frb.org	
Carolyn Healy Assistant Vice President, Community and Regional Bank Group (Miami)	305-597-6820	carolyn.healy@atl.frb.org	

FRENSi (Federal Reserve Emergency Notification Services/Internet system) atlantafed.org/forms/banking/frensi

You can find additional information and financial institution guidance on the following websites:

Fedwire and National Settlement Services

These services include the Fedwire Funds Service, the Fedwire Securities Service, and the National Settlement Service (NSS).

Generalized disruptions to any of these services will be reported on the <u>Service Status</u> page on FRBservices.org.

If you are experiencing a localized disruption to one of these services and require individual assistance, contact Fedwire® Services at 833-377-7827 or 800-758-9403 for NSS. You can find additional contact details for Fedwire Securities Services on the <u>Federal Reserve Bank Services Support Center—Fedwire® Services</u> page on FRBservices.org.

Depending on the nature of the disruption and the number of affected customers, the Federal Reserve Banks have a limited ability to process a small number of critical transactions through our offline service. We advise you to have adequate electronic backup for your primary connections as your preferred contingency alternative. Please refer to the Fedwire Funds Services Business Continuity Guide page on FRBservices.org.

Fedwire Contacts

General disruptions: FRBservices.org/app/status/serviceStatus.do

Fedwire® Services Contacts: 833-377-7827 or 800-758-9403 for NSS support

Additional contacts: FRBservices.org/contactus/fedwire.html

FedLine Solutions

The Federal Reserve Banks provide depository institutions with several electronic options to access Federal Reserve Financial Services. Currently, FedLine Solutions include:

FedLine Web[®]
FedLine Advantage[®]
FedLine Direct[®]
FedLine Command[®]
FedMail[®]

The <u>Federal Reserve Bank Services Support Center—FedLine® Solutions</u> provides support for electronic access connections and services. The contact center 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, we will provide updates through a <u>FedLine home page</u> alert or announcement, a message on the phone system, or through the service status or service web pages accessible from <u>FRBservices.org</u>.

If your organization experiences a service disruption, first confirm whether your internet service provider or telecommunications provider is the cause. If the problem is not related to these providers, call the <u>Federal Reserve Bank Services Support Center—FedLine® Solutions</u> for assistance.

FedLine Customer Access Services Contacts

General disruptions: FRBservices.org or FRBservices.org/app/status/serviceStatus.do

Federal Reserve Bank Services Support Center—FedLine® Solutions:

FRBservices.org/contactus/support-center.html or 833-377-7827

Customized contacts list: FRBservices.org/contacts/index.jsp

[&]quot;FedLine Web," "FedLine Advantage," "FedLine Direct," "FedLine Command," "FedMail," "Fedwire," "FedCash," "FedACH," and FRBservices.org are service marks of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org.