



André Anderson
First Vice President

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

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To: Sixth District Financial Institutions

Due to COVID-19, our normal routines, both personal and professional, have been disrupted. As we enter the potentially volatile spring and summer storm season, we at the Federal Reserve Bank of Atlanta want to reaffirm that we have procedures in place that allow us to maintain vital financial services in any adverse situation. While a weather-related emergency differs from a pandemic, we are committed to continuity of operations and transparent and timely communication—no matter the crisis.

We also want to help *you* prepare, so are including contingency information with this message. This information is intended to help minimize any impact a crisis might have on 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.orgSM. If you have questions or need additional information ahead of a storm, please do not hesitate to get in touch with the appropriate person.

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.

We know that communicating on potential weather events in the middle of this health crisis may seem odd but, as we've found out during the COVID-19 experience, access to clear communication is one of the most critical components of maintaining operations during a crisis, so our website includes the same information that is in this message. During emergencies, you can link to this information from our home page at frbatlanta.org. The website will also have the latest updates on any weather-related impacts on payment services, discount window lending, or bank supervision.

Lastly, while we can't often predict the type of emergency that we'll face, preparation and communication are critical to navigating through them. 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 "André Anderson".

Enclosure

Federal Reserve Bank of Atlanta 2020 Hurricane Season Preparation and Contact Information

The information in this document will 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 WEBSITE

The Bank's website (frbatlanta.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.orgSM) for the latest status updates on Federal Reserve Financial Services (for example, Fedwire[®], FedCash[®], Check, and FedACH[®] Services).

Web Resources

Atlanta Fed website: frbatlanta.org

National Federal Reserve Financial Services website: FRBservices.org

HURRICANE PREPARATIONS

Below, you will find useful information to consider as the 2020 hurricane season approaches. This information concerns contingency operations and how you can communicate with the Federal Reserve Bank of Atlanta. Although hurricane activity usually peaks between August and October, we think this information can be a valuable tool at any time during the year if your institution experiences a contingency.

1. Prehurricane planning

Communication is a critical component in a successful contingency response. The Federal Reserve Bank of Atlanta 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](http://FRBservices.org) 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 [Customer Contact Center](http://FRBservices.org), and your Federal Reserve [account executive](http://FRBservices.org). Access to these resources are particularly critical during times of emergency. Use **Find Your Contacts** on the FRBservices [Contact](http://FRBservices.org) 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 checks by contacting [FedACH and Check Services 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 your account and maintain sufficient balances.
- FedACH customers should contact FedACH and Check Services Customer Support at 877-372-2457 regarding arrangements for alternative receiving points and sending points.
- 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 frbatlanta.org regarding when and how to use Sixth Federal Reserve District 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 FedACH and Check Services Customer Support with instructions for handling checks and FedACH, or contact your local account executive. 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 Federal Reserve Bank of Atlanta'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 (frbatlanta.org)
- [Service Status](#) 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 pick-up and delivery points.

FedCash Services Contacts and Information

Atlanta Fed Cash Services Support Line
877-553-9735

Atlanta Fed website: frbatlanta.org

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

FRENSi (Federal Reserve Emergency Notification Services/Internet system):
frbatlanta.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 FRBservices.org.

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, delayed opening)
- General notifications
- Contacts (FedACH and Check Services Customer Support or account executives)

If you have to operate in a contingency mode because of a hurricane or other disaster, you should contact FedACH and Check Services Customer Support 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.

Our [Service Status](#) page on FRBservices.org would report generalized disruptions to FedACH or Check Services.

FedACH and Check Services Contacts and Information

[FedACH and Check Services Customer Support](#): 877-372-2457

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)

frbatlanta.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

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

Financial Statistics and Structure Analysis

The Financial Statistics and Structure Analysis 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 Department of the Treasury, and the 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 Statistics and Structure Analysis Department is staffed **from 8:30 a.m. to 5:30 p.m. (ET), Monday through Friday.**

Financial Statistics and Structure Analysis (FSSA) Contacts and Information

Regulatory and Monetary Reporting contacts

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

Reporting Central: 404-498-8870

FRENSi (Federal Reserve Emergency Notification Services/Internet system)

frbatlanta.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, Regulation, and Credit (SRC) 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 and Credit and Risk Management. SRC 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 effectively managing a crisis. If you have questions regarding state member banks, bank holding companies, or foreign banking organizations during a crisis, the following contacts can help:

Supervision, Regulation, and Credit Contacts		
Doris Quiros <i>Vice President, Administration</i>	404-498-7037	doris.quiros@atl.frb.org
Lani Mauriello <i>Assistant Vice President, Administration</i>	404-498-8121	lani.mauriello@atl.frb.org
Ebony Mason <i>Senior Project Coordinator</i>	404-498-7380	ebony.mason@atl.frb.org
Carolyn Healy <i>Assistant Vice President, Community & Regional Bank Group (Miami)</i>	305-597-6820	carolyn.healy@atl.frb.org
FRENSi (Federal Reserve Emergency Notification Services/Internet system) https://www.frbatlanta.org/forms/banking/frensi		

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

Agency/Organization

Federal Reserve Board of Governors
Federal Financial Institutions Examination Council
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency
Administrator of National Banks
National Credit Union Administration
Conference of State Bank Supervisors

Website

federalreserve.gov
ffiec.gov
fdic.gov
occ.gov
ncua.gov
csbs.org

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 our [Service Status](#) page on FRBservices.org.

If you are experiencing a localized disruption to one of these services and require individual assistance, contact our Wholesale Operations Sites at 800-333-2448 or 800-758-9403 for NSS. You can find additional contact details for Fedwire Securities Services on the [Wholesale Operations Support Contacts](#) 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](https://www.frb.org/frb-services/app/status/serviceStatus.do)

Wholesale Operations Sites: 800-333-2448 or 800-758-9403 for NSS support

Additional contacts:
[FRBservices.org/contactus/fedwire.html](https://www.frb.org/frb-services/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 [Customer Contact Center](#) 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 [FedLine home page](#) alert or announcement, a message on the phone system, or through the service status or service web pages accessible from FRBservices.org.

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 [Customer Contact Center](#) for assistance.

FedLine Customer Access Services Contacts

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

Customer Contact Center: FRBservices.org/contactus/customer-contact-center.html or
888-333-7010, option 1

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