

Frequently Asked Questions for Bank Customers in Areas Affected by Hurricane Michael

1. Who can I contact for information?

A. The FDIC realizes that customers with limited access to a working telephone or the internet may have greater difficulty obtaining financial information. Customers with access to a working telephone can contact the FDIC **toll-free at 1-877-ASK-FDIC** or 1-877-275-3342 or TDD 800-925-4618 for information about accessing their bank accounts, lost records, ATM cards, direct deposits or how to reach their bank. This hotline operates from 8:00 a.m. to 8:00 p.m. Eastern Time Monday through Friday and 9:00 a.m. to 5:00 p.m. on Saturday and Sunday.

Access to Money

2. I've relocated due to Hurricane Michael, will local banks cash my checks if I'm not a customer of that bank?

A. If you do not have an account relationship with the bank, the institution may be concerned about whether sufficient funds are in your account. Ask the bank you are dealing with to call your bank to determine your account balance. We encourage you to work with your bank to provide the necessary information to the bank you are now dealing with so you can conduct banking transactions. However, the FDIC recognizes you may have no other alternative but to open a new banking account in the area in which you have relocated.

3. My direct deposit is not showing up in my account, and I need money. Is there somebody who can help me clear up this situation with the bank?

A. There may be delays in the processing of transactions, including direct deposits, as banks activate back-up plans. The banks will process the transactions once these plans are implemented. Talk to your bank about the problem. You also can contact the individual or company that originated the deposit to determine if they have information about the status of your deposit.

4. If my ATM card does not work, what should I do?

A. If your ATM card will not work, it is probably because your bank's verification system is not operational. You may consider other options, such as cashing a check in your immediate area or using a credit card. You also may contact an emergency service organization, for example FEMA or the Red Cross, and request assistance.

5. I'm concerned about ATM fees increasing as I don't have access to my bank's ATM network but need cash due to Hurricane Michael related issues. Who do I contact regarding this concern?

A. Please contact your bank and explain your situation. The FDIC is strongly encouraging depository institutions to waive these fees for those hardest hit by Hurricane Michael.

6. How will I get my Social Security check?

A. Contact the Social Security Administration (SSA) or go to any open Social Security office for instructions or information regarding SSA assistance programs. To find an open office, call the SSA at 1-800-772-1213 or TDD at 1-800-325-0778 between 7:00 a.m. and 7:00 p.m. Monday through Friday. The FDIC is encouraging banks to assist customers impacted by Hurricane Michael by honoring (after reasonable verifications) handwritten, typewritten, and laser Social Security checks.

Information from the SSA is available at: <https://www.ssa.gov/emergency/>.

7. I can't reach my bank by phone or internet. What should I do?

A. Some branches in heavily storm-damaged areas may not be open for some time. You can use the FDIC's Bank Find at <https://research.fdic.gov/bankfind> to obtain a bank's contact information. You also can contact an emergency service organization, for example FEMA or the Red Cross, and request assistance.

8. I would like to wire money to a relative or friend affected by Hurricane Michael or I would like to wire money from my current institution to another financial institution closer to my current location. How do I go about wiring money to or from an institution?

A. Here are some steps for wiring money to or from an institution affected by Hurricane Michael:

- Find a bank's telephone number, email address, and physical address on the FDIC's Bank Find at <https://research.fdic.gov/bankfind>.
- Contact the institution to which you want to send or retrieve money and determine if the bank can accept or send wire transfers.
- Provide the following information:
 - Either your account number or the account number of the individual who will receive the money (in the middle of the check or deposit slip) and the bank routing number (in the lower left hand corner of your check or deposit slip). If you cannot find a bank's routing number, it is usually listed on the bank's web page.
 - The address of the bank to which you are wiring money.
- Request the institution to fax or email you a confirmation so you know the person receives the money, if you are transferring the funds over the internet.

You should understand the identification verification process at the receiving institution. Some institutions will accept incoming wires for non-customers but will require proof of your identity before they release the funds. Ensure you have the identification required or explain up front what you have and ask the bank if that is acceptable. Also, determine up front the existence of any fees associated with wiring funds.

9. How can I protect against fraud or scams?

Protect your personal and financial information. Understand that some people may take advantage of natural disasters by using fraudulent websites, phone calls, emails and text messages claiming to offer “help” but may be trying to trick people into providing Social Security numbers, bank account numbers and other valuable details. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it’s reputable. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

Be careful before accepting unsolicited offers of repairs or other assistance. Deal only with licensed and insured home-repair contractors and get recommendations from people you know and trust. To check out a local business, including complaints against it, start by contacting your state Attorney General’s office or your state or local consumer affairs office. In addition, get prices and other key details in writing and take your time to read and understand anything you are asked to sign.

Identity Theft / Verification

10. I am worried about ID theft.

A. If you feel ID theft is a concern, or have reason to believe you may be a victim of ID theft, you may place a "fraud alert" on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below.

Placing a “fraud alert” on your credit file can help prevent a thief from opening new accounts or making changes to your existing accounts. **Be aware, however, that placing an alert on your credit file also may prevent you from opening an account unless the bank can contact you and positively confirm your identity and that you are applying for credit.**

- Equifax: 1-800-525-6285; www.equifax.com/;
P.O. Box 740241, Atlanta, GA 30374- 0241
- Experian: 1-888-EXPERIAN or 1-888-397-3742; www.experian.com/;
P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-888-909-8872; www.transunion.com/; Fraud Victim Assistance Department,
P.O. Box 2000, Chester, PA 19016

In addition, people who think their personal information has been misused should contact the local police. They also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261 or on the Internet at www.identitytheft.gov/.

As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Fraudsters may try to trick you into divulging personal information, or they may steal sensitive mail or documents from homes and offices.

11. Hurricane Michael forced me to evacuate without my personal IDs or financial records. How do I rebuild my financial records?

A. These tips will help you begin to re-establish your financial records:

- **Replace your driver’s license or state identification (ID) card.**

A driver’s license and a state ID card for non-drivers are the most commonly used IDs for proof of identity. These documents should be replaced as soon as possible. Contact information appears below:

Alabama Law Enforcement Agency at <http://dps.alabama.gov/>

Florida Highway Safety and Motor Vehicles at <https://www.flhsmv.gov/>

Georgia Department of Driver Services at <https://dds.georgia.gov/>

North Carolina Department of Motor Vehicles at

<https://www.ncdot.gov/dmv/Pages/default.aspx>

South Carolina at <http://www.scdmvonline.com/>

Virginia Department of Motor Vehicles at <https://www.dmv.virginia.gov/>

- **Replace your Social Security card.**

The Social Security Administration’s (SSA) card replacement process requires another form of identification, such as a driver’s license. For more information, call 1-800-772-1213 (TTY 1-800-325-0778) or go to www.SSA.gov and click on “Get Or Replace A Social Security Card.” The website also provides information about Social Security benefit payments at www.socialsecurity.gov/emergency.

- **Consider replacing other documents that may serve as proof of identity, such as:**

- Passport
- Marriage or divorce record
- Employer ID card
- Adoption record
- School ID card
- Health insurance card (not a Medicare card)
- Military ID card
- Life insurance policy

- **Replace your credit cards, debit cards, and checks and inquire about your safe deposit box.**

Contact your financial institution. You can call the FDIC’s toll-free number 1-877-ASK-FDIC (1-877-275-3342) for bank contact information. Once connected, your financial institution should explain the process for replacing your cards, checks, and financial records. If you kept documents in your bank’s safe deposit box, you may want to inquire if the boxes are intact.

You also can contact your credit card issuer if your credit card was not issued by a financial institution, or you are unsure what financial institution issued your card. Contact information for the four major credit card issuers appears below:

American Express – 1-800-528-4800 or TDD 1-800-221-9950
www.americanexpress.com/us/content/fraud-protection-center/what-you-can-do.html

Discover – 1-800-DISCOVER (1-800-347-2683) or TDD 1-800-347-7449
www.discover.com/credit-cards/help-center/faqs/fraud.html

MasterCard – 1-800-627-8372
www.mastercard.us/en-us/consumers/get-support.html

Visa – 1-800-VISA-911 (1-800-847-2911)
<https://usa.visa.com/support.html/>

If you do not remember the credit cards you have, you can obtain your credit report from one of the three major credit bureaus (Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-680-7289). Your credit report should list all credit cards in your name; a copy of this information may be provided to you at no cost under a new federal law. For details, contact a central service set up by the credit bureaus at 1-877-322-8228 or go to www.annualcreditreport.com/index.action.

Bank Operations / Deposit Insurance

12. If my local bank was destroyed, is my money still insured?

A. Yes, your money is insured by the Federal Deposit Insurance Corporation (FDIC). Deposits with a FDIC-insured bank or savings institution will continue to be protected up to \$250,000. However, you should keep any financial records to help reconstruct your accounts.

13. Will there be enough cash?

A. The Federal Reserve System has and will continue to meet the currency needs of the banking industry. Be assured that sufficient resources are available to cover any shortfall.

14. What about the contents of my safe deposit box? Does FDIC insurance cover safe deposit boxes?

A. No, deposit insurance does not cover the items contained in safe deposit boxes. Safe deposit boxes are not immune from theft, fire, flood, and loss. Most safe deposit boxes are held in the bank's vault, which are fire and water resistant. If possible, contact the appropriate bank branch or office to determine the condition of your box.

Credit Issues

15. I am no longer working due to the storm and don't have the income to live on and meet my payments. If I miss some loan payments, how will this affect my credit? Will I be charged late fees?

A. The FDIC is encouraging banks to be understanding during this time and work with customers seriously affected by Hurricane Michael. In certain situations, the FDIC is asking banks to allow customers to skip loan payments with no adverse consequences for the borrower, extend loan terms, and restructure loans. However, before skipping payments or changing the terms of the loan, contact your bank to determine its flexibility during this time.

16. I need financing until insurance checks come in and I can find another job. Will banks help?

A. We understand that not all banks provide unsecured loans, but the FDIC has encouraged banks to consider working constructively with affected consumers to meet their lending needs.

17. What happens if my bank has lost my records?

A. Banks are required to have contingency plans for disruptions to operations, including natural disasters. Banks have backup record systems housed in safe locations to ensure financial records can be reconstructed and restored.

18. How can customers deposit or cash insurance checks?

A. By the time emergency relief and insurance payments are received, the affected institutions should be prepared to process payments for their customers. Should a customer's primary financial institution not be able to receive these payments, it is anticipated arrangements will be made with neighboring institutions to process these payments.

19. I am not a customer of any of the local banks that are operational. Will another bank cash my FEMA or insurance check?

A. It depends on the operational banks' policies and procedures for honoring checks presented by non-customers, which may consider the form of identification you can provide and the type of check, as follows:

- ***FEMA Checks.*** If an operational bank finds your form of identification acceptable, it may be willing to honor your FEMA check due to such checks having special security features that distinguish them from other checks.
- ***Insurance Checks.*** If an operational bank finds your form of identification acceptable, it may be willing to consider honoring your insurance check on a case-by-case basis.

Other Recovery Tips

20. What are other tips to start the recovery process?

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- Report property damage to your property insurance company or agent as soon as possible. Don't throw away damaged goods or make major repairs until a claims adjuster visits your residence. Also keep receipts for emergency repairs.
 - Look into federal assistance for survivors of natural disasters. This may include special loans for homeowners, small business owners or farmers to use to repair or replace damaged property. Visit <https://www.disasterassistance.gov/> to learn more. You also can call the Federal Emergency Management Agency at 1-800-621-FEMA (1-800-621-3362) or TTY 800-462-7585.
 - Immediately contact your creditors if you don't think you can pay your bills or make credit card or loan payments on time. Paying your debts late or not at all can result in penalties, interest charges and damage to your credit score. Your creditors likely will work with you on a solution, but it's important to contact them as soon as possible and explain your situation.
 - If you have additional concerns or a complaint with a business such as a financial institution or an insurance company, be proactive. First contact the firm directly. If that doesn't produce the desired results, you may contact the appropriate federal or state regulatory agency for help or guidance.

Seek help from non-profit organizations in your area. Their financial assistance programs may include services such as counseling, free legal assistance, and low-interest business loans.