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## *Helpful Banking Tips from the FDIC* **for Hurricane Katrina Victims**



Hurricane Katrina has left many thousands of people without homes and access to vital services. The Federal Deposit Insurance Corporation (FDIC) is working around the clock with other parts of government and FDIC-insured institutions to ensure that banking services are available – including access to your money. Here are some helpful tips:

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### *Answers to your banking questions*

For information about accessing your bank accounts, lost records, ATM cards, direct deposits or how to reach your bank, contact the FDIC **toll-free at 1-877-ASK-FDIC, that's 1-877-275-3342**. This hotline is open 24 hours a day, 7 days a week. Also visit the FDIC's Web site at [www.fdic.gov](http://www.fdic.gov). The FDIC Web site includes updated information about banks operating in areas affected by Hurricane Katrina along with consumer contact and branch information.

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### *Your money is safe*

While Hurricane Katrina has disrupted operations at some branches, *you can be confident that your money is safe*. Banks must keep extensive back-up records to ensure that customer account information is accurate and protected. Consumers can rely on the guarantees provided by the FDIC, which protects bank and thrift depositors. Remember, no depositor has ever lost one cent insured by the FDIC.

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### *Bank accounts can be accessed – cash is available*

Banks in the disaster areas have their computer systems operating so customers can access their money through debit and ATM cards, even if the physical office is damaged or closed. There are other options for getting cash or making payments: You may be able to cash a check at a nearby bank or use your credit card. Several institutions also have transactional Internet banking services available.

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### *Banks have been asked to help victims*

Individual banks make their own decisions on how to handle this emergency situation. With encouragement from the FDIC and other regulators, many banks are helping customers affected by the hurricane in several ways, including: not charging ATM fees; increasing the amount that can be withdrawn daily from ATM machines; and easing restrictions on cashing out-of-state and non-customer checks. Banks also have been informed that they can be flexible in the types of ID used and in the timing for verifying customer IDs when opening accounts for displaced customers.

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### *Guard against theft and scams*

Protect your Social Security number, bank account and credit card numbers, and other personal information. Also protect cards or other important documents issued by FEMA and the Red Cross. Remember that fraud artists may try to trick victims (or their loved ones) into giving out personal information that could lead to theft.

If you believe you may be a victim of ID theft, contact the fraud departments of any one of the three major credit bureaus at their toll-free numbers to place a "fraud alert" on your credit file: Equifax at 1-888-766-0008, Experian at 1-888-397-3742, or TransUnion at 1-800-680-7289. This can help prevent a thief from opening new accounts or making changes to your existing accounts.

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*More Tips from the FDIC:*

**Replacing IDs, Checks, Cards and Other “Things” Financial**

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*Replace your driver’s license  
or state identification card*

Hurricane Katrina forced many of you to evacuate without IDs, credit and debit cards, checks and other documents that may be needed to conduct your everyday finances. Here are some tips to begin the process of re-establishing your financial life:

Driver’s licenses and state ID cards (for non-drivers) are the most commonly used cards for proof of identity. These cards should be replaced as soon as possible. For information about procedures for replacing cards, contact the states as follows:

Alabama: 1-866-283-2838 or [www.dps.state.al.us/public/misc/katrina](http://www.dps.state.al.us/public/misc/katrina)

Louisiana: 1-877-368-5463 or [www.expresslane.org](http://www.expresslane.org)

Mississippi: 1-601-987-1212 or [www.state.ms.us/index.jsp](http://www.state.ms.us/index.jsp)

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

Contact your financial institution about how to replace your checks or cards or to find out if safe deposit boxes were affected by the hurricane. If you are unsure how to reach your financial institution, you can get contact information by calling the FDIC toll-free at **1-877-ASK-FDIC — that’s 1-877-275-3342**. This hotline is open 24 hours a day, 7 days a week. The toll-free TTY number for the hearing-impaired is 1-800-925-4618 (available 8:00 a.m. to 8:00 p.m. Monday through Friday). The FDIC Web site at [www.fdic.gov](http://www.fdic.gov) also includes useful information and links for consumers, including updates on banks operating in areas affected by Hurricane Katrina.

To replace a credit card, first try to contact the institution that issued the card. For help or information from the four major credit card companies, you may contact each one as follows:

American Express: 1-800-992-3404 or [home.americanexpress.com/homepage/katrina.shtml](http://home.americanexpress.com/homepage/katrina.shtml)

Discover: 1-800-347-2683 or [www.discovercard.com/discover/data/customer](http://www.discovercard.com/discover/data/customer)

MasterCard: 1-800-622-7747 (TTY 1-636-722-3725) or [www.mastercard.com/cgi-bin/emergserv.cgi](http://www.mastercard.com/cgi-bin/emergserv.cgi)

Visa: 1-800-847-2911 or [www.usa.visa.com/about\\_vis/newsroom/katrina.html](http://www.usa.visa.com/about_vis/newsroom/katrina.html)

If you don’t remember all the credit cards you had, consider getting your credit report from any of the three major credit bureaus – Equifax, Experian or TransUnion. Your credit report should list all the cards in your name, and a copy may be free 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](http://www.AnnualCreditReport.com).

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*Replace your Social Security  
card*

The Social Security Administration’s 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.socialsecurity.gov](http://www.socialsecurity.gov) and click on “Your Social Security Number & Card.” The Web site also provides information about Social Security benefit payments for people affected by Hurricane Katrina at [www.socialsecurity.gov/emergency](http://www.socialsecurity.gov/emergency).

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