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## Community Banks Offer Financial Tips For When Mother Nature Strikes

**Washington, D.C. (July 18, 2006)**—Mother Nature came calling early in 2006 when the first named storm-Alberto-hit the Gulf Coast in mid-June. The Independent Community Bankers of America (ICBA) has some tips to help individuals get their financial house in order should a natural disaster hit.

"Community banks were at the center of disaster relief and recovery during and after Hurricanes Katrina and Rita," said Terry J. Jorde, ICBA chairman and president and CEO of CountryBank USA, Cando, N.D. "Community bankers worked together to help ensure people's safety and give them access to financial services. We learned a lot about how people can safeguard financial records in the event of a disaster."

ICBA offers the following financial preparedness tips to help consumers prepare for a potential natural disaster.

1. Keep marriage and family records, including adoption papers, property deeds, birth certificates, wills, insurance policies, passports, social security cards, immunization records, credit card account numbers, car title or lease contract, bank and investment account numbers, and three years of tax returns in zip-lock plastic bags and put them in a safe-deposit box.
2. It's a good idea to make and safeguard official copies of critical documents such as birth certificates, adoption papers, marriage certificates and the deed to your home for safekeeping perhaps with an attorney.
3. Inventory and keep a list and photographs of household valuables.
4. Start and regularly contribute to an emergency fund that can cover at least three to four months worth of expenses. This fund should be separate from your savings or investment account.
5. Stash some extra cash with your emergency kit., which should include a three-day supply of water, food, a first aid kit, can opener, flashlights, radio and extra batteries.
6. Notify a trustee, close relative, or attorney where important financial information is located.
7. Identify the records that you keep only on computer. They may not be available if electrical power fails, so make a printout and safeguard them.
8. Keep names and contact numbers for executors, trustees and guardians in a safe place, possibly in your safe deposit box or with a close relative.
9. The web can serve as a supplement to paper copies. Scanned or other electronic documents can be attached to e-mails and stored in your e-mail account, or with secure online backup services.

"Having a financial plan in place can greatly improve someone's ability to regain peace of mind when a natural disaster occurs," adds Jorde.

For more information and resources, including a copy of an Emergency Preparedness Guide, visit the consumer education and resources section of [www.icba.org](http://www.icba.org).

