

Getting Started

Hurricanes and other powerful storms can result in catastrophic destruction. They can threaten lives, impact business operations for days and weeks and cause frustration and irritation along with a dangerous mess in their wake. The following is a list of considerations financial services firms can use to prepare for the worst and minimize the impact.

It is easier to plan for a significant incident ahead of time. This checklist on how to prepare for, withstand and recover from a hurricane, storm and flood is based largely on recommendations by the US Federal Emergency Management Agency (FEMA) as well as other sources.

Before, during and after a major disaster, the Financial Services Information Sharing and Analysis Center (FS-ISAC) offers ongoing support to its members. From daily notification of FEMA and infrastructure coordination conference calls and Disaster Executive Briefs to anonymous information sharing between institutions and coordination with card processors on merchant and gas availability, we are here to help you get through the toughest storms and recover as quickly as possible.

Financial institutions are encouraged to participate in trusted and confidential information sharing and peer discussions with FS-ISAC Business Resiliency Committee leadership and other FS-ISAC communities of interest. Establish a relationship with [FS-ISAC](#) today!

Before a Storm or Flood

✓	Review the Business Impact Analysis
	Know which locations are in potential or probable storm or flood zone(s) within your institution’s geographic footprint
	Gather flood and storm insurance documents to take offsite
	Determine when your team will act and how you will communicate important closures or delays
	Consider data center protections:
	If you do not own your primary DC site, contact and keep an open dialog with building management regarding the state of the location during the storm and/or flood
	Collect and store sandbags
	Prepare to protect or shut down electrical equipment, as possible
	If appropriate, ensure onsite security protection is available
	Determine an estimated time to return-to-operation in the worst-case scenario
✓	Review your Business Continuity and Disaster Recovery Plans (BCP/DRP)
	Ensure information in the BCP and DRP is current, especially employee contact information
	Identify a Crisis Management Team of key personnel in your organization to help during the events of the flood. Ensure that all team members know their responsibilities during the disaster. Positions in this group may include:
	<ul style="list-style-type: none"> • CEO • CFO • CIO/ CTO • COO • HR Manager • Physical Security Officer

	If time permits, provide cross-training between members to ensure continuity if one member is unavailable
	Review, train and practice your emergency plan with the Crisis Management Team and key employees; after testing, adjust the plan to address gaps
	Verify FS-ISAC Point of Contact (POC) Portal access is available and identify a back-up POC, if possible; ensure passwords are known or stored in a safe place offsite; soft tokens may be used for two-factor authentication
	Ensure your institution's POC and alternate staff are signed up for Security Operations Center (SOC) alerts via the Portal; for assistance, contact the SOC Team at soc-us@fsisac.com
	Update disaster recovery kits and begin crisis back-up procedures
	Tune to local media and community messaging for up-to-date statuses

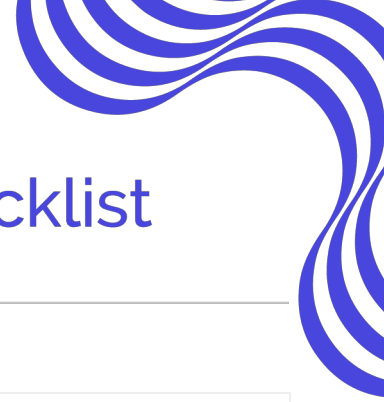
✓	Contact Third-Party Service Providers
	Identify the stakeholder who will contact your regulator about closures related to the disaster; ensure they have the proper contact information offsite
	Contact critical third-party service providers to place them on notice of the disaster. Exchange contact and alternate contact information, and determine pre-set time to communicate your status. Third-party vendors may include: <ul style="list-style-type: none"> • ATM service providers and/or processors • Corporate banks/ corporate credit unions • Clearing houses/ introducing firms • Data service providers and managed security service providers • Hardware and PBX vendors • HVAC • Internet providers • Local telco providers
	Share your current situation and how FS-ISAC or other CIs can best reach you through your Community Council or the Business Resiliency Council, if your business email will be unavailable
	Postpone any receipt of goods, deliveries, couriers and especially sensitive documents related to customer/member accounts

✓	Determine Remote Site(s) and Relocation Procedures
	Identify remote work locations; seek and obtain internal approval for use as remote site from exec mgmt.; periodically check to ensure availability of needed worksites
	Consider seeking additional remote locations based on available FTE, geography, impact of storm or flood, etc.
	Ensure user permissions for remote access to information assets/systems
	Estimate transportation and expense requirements
	Find and reserve nearby hotel rooms in the event it is need by staff for rest or meeting space
	Ensure meal and water availability near the remote site; most or all restaurants may be closed, grocery stores may be damaged, closed or empty and bottled water may be scarce
	Prepare any necessary directional or notice signage to indicate temporary closure or relocation of branches



✓	Provide a Disaster Recovery Hotline
	When it is determined a disaster is likely to impact your area, consider sending an email to your customers/members providing them with pertinent contact information, assurance that your institution has BC and DR Plans in place, that their information is secure and that they will have necessary access to their accounts as soon as possible; the email may also include recommendations for their personal safety and preparedness
	Prior to event, create an “Emergency” voicemail greeting and be prepared to transfer calls to that greeting
	Establish emergency communication method (Alert Notification System, phone tree.); identify meeting place and time for all key employees on Crisis Management Team; create voicemail message for when evacuated, out of office, with branch closures.
	Have employees contact department supervisors after the storm and/or flood and when they are safe; department supervisors should communicate with the HR manager and share information between HR/Crisis Management Team and to the employees
	Setup a schedule (twice per day, hourly) and conference bridge for the Crisis Management Team to join and provide status to the group and recommendations for the CEO. If appropriate, invite other employees to join the bridge
	Provide appropriate staff on the Crisis Management Team with the conference call information for daily FEMA National Business Emergency Operations Center (NBEOC) and National Interagency Coordination Center (NICC) meetings; this information is provided through the FS-ISAC Business Resiliency Council
	If applicable, mobilize your critical information notification system (CINS)

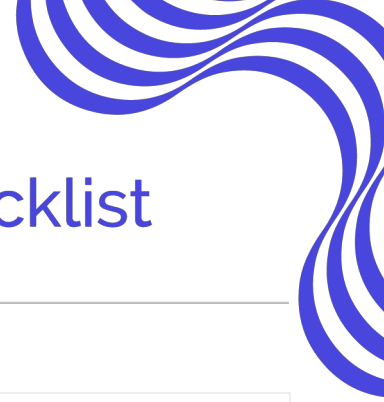
✓	Protect Your Property
	Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property; locate gas mains and electrical shut-offs; anchor all fuel tanks
	Secure all utilities including water heaters, gas tanks and heaters, and, if necessary, raise them to a higher location to avoid water damage
	Ensure generators have enough fuel if there is a need for continuous power to the site; test generators ahead of time to ensure they are working
	Invest in and install shutters or plywood to protect windows and doors from wind-borne debris
	Use plugs to prevent floodwater from backing up into internal building drains; install flood vents or flood proof barriers where needed
	Have the roof of your building evaluated to ensure it can withstand a storm
	Remove any branches or trees adjacent to your building that could potentially fall and cause damage
	Sandbag any area that is subject to flooding
	Maintain accurate inventory of assets onsite
	Anchor and brace any large furniture (bookcases, shelves, filing cabinets) to wall studs
	Relocate any valuable or fragile possessions



✓	Protect Important Documents and Information
	Back-up documents to a cloud or shared drive(s); ensure tape back-ups are in a safe place or take them offsite, to a secure location
	If storing paper documents locally, ensure they are protected and sealed in water resistant containers in any location subject to flooding
	Save all your designated contacts and documents in an alternate, accessible offsite location

✓	Human Safety
	Ensure you have an emergency communication plan in place prior to the storm, evacuation or flood
	Have all employee, vendor and member contact information on hand
	Use your Alert Notification System on to keep all employees and key players posted on status and next steps
	During evacuation have a central point of contact for all employees and ensure you know where employees are located
	Following the storm or flood, notify all critical staff of next steps, based on damage

✓	Supplies
Depending upon your institution’s BCP and DRP, the below items should be considered and/or gathered in one location at your place of business should a storm hit while you are on premises. This will help protect the safety of your employees should disaster strike during regular working hours and without ample notice to evacuate. (These are also items to keep on hand at home for disaster preparedness.)	
	Battery operated radio or television; hand cranked radio
	Non-perishable three-day food supply for you and your staff
	Three-day supply of water for you and your staff (one gallon of water per person, per day)
	Coolers and containers for water and washing
	Blankets, pillows, cots and chairs
	First aid kit and first aid manual
	Flashlights, batteries, light-sticks
	Tool kit (basic tools, gloves, etc.)
	Camera for documenting damages
	Whistle/signal flare to signal for help
	Tarps, plastic bags, duct tape
	Cleaning supplies, including mops, towels and garbage cans



Smoke alarms and fire extinguishers
Electric generator
Gas for vehicles, generators and other equipment
Cash, ATM cards, credit cards, proper identification
Emergency contact information such as the nearest hospital and police, along with: <ul style="list-style-type: none"> • Life safety issues: 9-1-1 • Institution regulator • FEMA tele-registration hotline: 1-800-462-9029 • Local county resources • Insurance company and agent's contact information

During a Storm or Flood

✓	When the Threat is Imminent
	Life Safety is Paramount
	Begin next phase of the BCP and DRP
	Ensure full tanks of vehicle petrol
	Send any non-critical staff home
	Raise elevators to the second floor and turn off
	Stay tuned to local news reports - evacuate when required, safely
	Take cell phones, chargers and emergency kits with you
	Turn off all utilities that are not critical to building safety and emergency operation
	Check the FS-ISAC Portal and SOC alerts for up-to-date information on the storm and flooding situation in your area
	If possible, post updates to your website as to branch and office status, as well as other online portals where members and critical partners can receive information about your institution, including social networking sites
	Take all critical hardware with you, unplug electrical items
	Consider redirecting your business phones to cell phones or an answering service, if possible

After a Storm or Flood

✓	When the Immediate Threat to Human Life has Passed
	Listen for news reports to learn whether the community's water supply is safe to drink
	Don't Drown: Turn Around! Ensure staff know the dangers of driving into floodwaters; vehicles are easily swept away causing unnecessary fatalities
	Avoid floodwaters on foot as well. Water may be contaminated by oil, gasoline or raw sewage or water may be electrically charged from underground or downed power lines
	Be aware of areas where floodwaters have receded; roads or bridges may have weakened and could collapse under the weight of a car
	Clean and disinfect everything that got wet; mud left from floodwater can contain sewage and chemicals; in warmer climates, mold will set in quickly if objects are not decontaminated
	Implement recovery phases of BC and DR plans
	Refer to the FS-ISAC Portal and SOC alerts for daily reports on where credit card processing is available in the impacted areas; this list will include merchants and gas stations and can ONLY be made available to FS-ISAC members because of the security protections we provide for members
	Monitor local media for reports from authorities
	Contact employees via a pre-determined method of communication and discuss next steps
	Contact your insurance agent
	Dispose of equipment only after notifying insurers

Additional Resources

FEMA Business Protection Toolkit

http://hurricanesafety.org/wp-content/uploads/2012/06/FEMA_PS-Prep_Toolkit.pdf

FS-ISAC members are encouraged to request information and engage in contingency trusted information sharing by using the FS-ISAC email distribution lists. To share **TLP Green**, without attribution, email srogers@fsisac.com or soc@fsisac.com.

For additional assistance or information contact

Jeffrey Korte: jkorte@fsisac.com or 360.281.7265

Heather McCalman: hmccalman@fsisac.com or 803.331.5333 Follow FS-ISAC on Twitter [@FSISAC](https://twitter.com/FSISAC) and on [LinkedIn](https://www.linkedin.com/company/fsisac)