



NEWS

For Immediate Release

Media Contacts:

Aleis Stokes

(aleis.stokes@icba.org)

202-821-4457

@AleisStokes

Nicole Swann

(nicole.swann@icba.org)

202-821-4458

@ICBA_nswann

ICBA and Commercial Bank Offer Financial Tips to Help Prepare for a Natural Disaster

Washington, D.C. (Sept. 1, 2016)— In recognition of National Preparedness Month, the Independent Community Bankers of America® (ICBA) and **Commercial Bank** would like to remind Americans about the importance of getting their financial affairs in order and offer tips to help them prepare before a natural disaster strikes.

“Having access to pertinent documents and emergency funds is critical in the days and weeks following a natural disaster,” said ICBA Chairman Rebeca Romero Rainey, chairman and CEO of Centinel Bank of Taos, N.M. “Devising a strategy ahead of time can help alleviate victims from undue pressure during an incredibly stressful time. Doing so will also help minimize financial uncertainty, and limit the long-term impacts from damaged, destroyed or lost financial documents.”

ICBA and **Commercial Bank** offer the following tips to help consumers prepare for a natural disaster:

- Store important documents such as proof of identity, property ownership, insurance policies, bank and investment account information, and three years of tax returns in a bank safe-deposit box. Encase these items in plastic bags to prevent moisture.
- Prepare additional copies of critical documents such as birth certificates, adoption papers, marriage licenses and the deed to your home for safekeeping and inform a trustee, relative or attorney of their location.
- Print out key contact information for executors, trustees and guardians and store it in a secure location, either in your safe-deposit box or with a close relative.
- Inventory personal and household valuables (take photos, keep receipts) to help evaluate replacement costs.
- Include surplus cash, preferably small bills, in your home emergency kit. The kit should also include a three-day supply of food and water, a first aid kit, can opener, radio, flashlights and batteries.
- Create digital copies, which can serve as a supplement or backup to paper documents. Scanned or electronic documents can be uploaded with secure online backup services.

- Contact your insurance agent or visit the Federal Emergency Management Agency’s website at www.fema.gov to determine if a flood insurance policy is right for you.

Your local community banker can also serve as a valuable resource in helping assess your financial preparedness in the event of a natural disaster. Remember that your community bank is always with you—in good times and in bad.

To find a community bank, visit www.banklocally.org

For more information and resources, including a copy of an [Emergency Financial Preparedness Guide](#), visit ICBA’s [Consumer Education and Resources webpage](#).

About ICBA

The Independent Community Bankers of America®, the nation’s voice for nearly 6,000 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services.

###