

Tips for Ensuring Financial and Personal Safety when Preparing for a Hurricane

Savannah, GA – September is **National Preparedness Month**, and with the threat of Hurricane Irma increasing to Georgians, First Chatham Bank is encouraging customers to adequately prepare for this storm, or others, by assessing their home's risk and developing emergency plans to protect against a potential storm.

"Hurricane preparation can greatly reduce the aftershock of natural disasters," said Ken Farrell, Interim CEO. "First Chatham Bank has taken preventive measures to ensure that we are prepared and that our customers' funds remain protected and accessible during hazardous weather conditions."

First Chatham Bank has developed effective disaster recovery procedures to enhance the safety of our customers and operation during weather emergencies, including the ability to operate remotely, offer alternative means to complete banking transactions, and maintaining a working relationship with local authorities.

To make sure your family is equally protected, First Chatham Bank offers the following tips:

- **Protect financial documents.** In the event of a disaster, you will need identification and financial documents to begin the recovery process. Safeguard important documents in a bank safe deposit box, computer storage devices (USB drive, CD/DVD), and/or waterproof storage containers, including:
 - Personal identification (driver's licenses, birth certificates, military IDs, passports, etc.)
 - Financial account information (checking, savings, retirement and investment accounts, credit/debit cards)
 - Insurance policies on all personal property, including appraisals and lists and photos of valuable items
 - Ownership or leasing documentation for homes and vehicles (deeds, titles, registrations, rental agreements, etc.)
 - All health and medical insurance documentation
- **Assemble an emergency kit.** The emergency kit should include first aid supplies, a flashlight, extra batteries, at least three days of non-perishable foods and water, towels and a supply of any necessary medications. Make sure you have some cash and debit/credit cards handy and protected.
- **Develop a family communications plan.** Know how you will contact one another; how you will get back together, if separated; and what you will do in different situations. Having a plan can eliminate some of the stress and confusion.
- **Establish an evacuation route.** Prior to a storm, contact your local American Red Cross to locate the shelter nearest you or download their Shelter Finder app. Identify the safest route to get there. Be sure to check if your local emergency shelter allows animals and family pets.

- **Know your risk.** [FEMA's map service center](#) will show you the flood risk for your community, which helps determine the type of [flood insurance coverage](#) you will need. Flood insurance should be a necessity, as standard homeowners insurance doesn't cover flooding and may have different deductibles for storm damage.
- **Talk to your insurance agent or broker.** A good flood insurance policy can be a financial lifesaver following a damaging event such as a hurricane – but even good policies may have restrictions. Talk to your agent so you understand what your policy does and does not cover.

The FEMA website, [Ready.gov](#), also offers tips on preparing for an emergency, including: a [free app](#) that is available for download through your smart phone. For more resources, visit the FEMA site: [www.ready.gov/hurricanes](#).

Also, check in with the Georgia Emergency Management & Homeland Security Agency for state-specific preparedness and critical information, [www.gema.ga.gov/Pages/default.aspx](#).