



*Best Practices for
Disaster Planning*

*Prepared by
The CSBS Best Practices Task Force*

Introduction

BEST PRACTICES: Disaster Preparedness and Recovery.

The following work program offers a value considered approach to disaster preparedness. The researcher for this document often encountered a paradigm within agencies. Recovery in many instances is based upon a Super Hero emerging to save the day. While each agency structure within their state is unique, this work program encourages individual, agency and office preparedness planning first and reliance on others as a secondary step.

When disaster hits, it will come with confusion, loss of resources, panic, and emotional tolls. Loss of resources for the purpose of this document reflects either 1) the loss or related cleanup of a loss, or 2) the loss of trust and remedial action associated with attempting to regain trust. These losses are associated with a) people, b) places or things, or c) functions (such as utilities, data processing, banking, health care).

This process or exercise in disaster preparation and recovery must have a life cycle, a beginning and an end. Failing to start is only slightly more problematic than failing to finish; however, both reflect failure. Failure of the banking and finance infrastructure in time of emergency would be subject to political, public, and economic review of the inability to organize and would likely be quick and painful. In the past few years we as a nation have witnessed terrorist attacks, large area electric blackouts, massive flooding, local explosions, accidents, and acts of nature that have been nothing short of a disaster. In each case the emergency events that took place, the evacuations, and the sand bags were ultimately made available because people within the delivery process could rely on the financial infrastructure. Without the infrastructure of a payment system and a credit system there is no long term resolution to a disaster. The short term acts of individuals will only last as long as their inventory of gasoline, food, or fire extinguisher agent. Every step to preparation or recovery relies upon the purchase of goods, the delivery of products, and the licensing of the right people and ethical businesses to trust.

During disaster we will be called to offer “Service you can Bank on”!

BEST PRACTICES TASKFORCE

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Building a Disaster Plan from a Checklist

A disaster preparedness and business continuity plan must allow ideas and plans to focus in a shared vision. Best Practices recommends a simple check list approach. With scenarios such as power outage or a fire drill, use the following checklist to develop your plan of events that must happen to protect the people, the agency, and the industry.

- 1.) ___ Determine the goals of the agency during an emergency.
- 2) ___ Identify critical functions based upon business needs.
- 3) ___ Establish redundant coverage of critical operations.
- 4) ___ Identify and meet with emergency relationship contacts.
- 5) ___ Prepare sample press releases and internal communications for select disasters.
- 6) ___ Test emergency procedures.

STEP ONE: Define Goals

❖ Determine the goals of the agency during an emergency.

The primary function of the Agency is defined by top management. Maintaining, resuming, and recovering¹ the business are key considerations to the planning process. However, depending upon the type of disaster and the timing during the disaster, top priority may move from protecting life to protecting information in a relatively short period of time. It may be urgent that fire proof cabinets are shut or that computers come back on line; however, it may also be urgent that sand bags are placed around the building. The computer hot site may be fully functional; however, without the people to run it and without the people that use the IT information to make timely decisions, has the business recovered? Determining the goals of the agency may be as simple as first protecting life and second protecting the capabilities of the agency.

It is likely communication or information will be the most sought after commodity during an emergency. Confusion due to limited resources will force each agency to protect each resource like it is the very foundation from which recovery will spring.

This process is the beginning of a risk assessment. Regardless of the name of the process, the more training and education provided to the agency prior to a disaster, the better chances of the agency returning to normal.

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SAMPLE GOALS:

- 1> *Protect Life***
- 2> *Protect the Agency***
- 3> *Protect the Industry***

¹ FFIEC – Business Continuity Planning (BCP) March 2003, IT examination handbook, page 4.

STEP TWO: Define Critical

❖ Identify critical functions.

Banking and securities governmental agencies produce a product that can only be described as orderly trusted exchange. Licensing, applications, and charters all reflect a single point of knowing who is doing business and who can be “trusted”. During a disaster, agencies will immediately be called upon to identify who can be trusted and what is fair. It is possible that agencies will even migrate from the typical position of enabling banking to a more recovery based economic stance of requiring banking.

During good times regulators make it a priority for bad banks to be moved out of the public's reach. However, during an emergency are the regulators expecting good banks to be within the public's reach?

While any one bank can declare an emergency and even two banks declaring an emergency are hardly worthy of national news, a regional denial to banking services would undoubtedly cause concern. Denial of banking services on a regional basis has not happened lately, but then again no one believed all planes would stop flying or that all the lights in sections of the East would fail.

All functions within the Agency reflect some level of criticality or they would not be a part of the day to day activity. However, during a disaster criticality needs immediate response to prevent internal and external panic. Of course, the naïve approach is to say everything must be operational in 24 hours. While this is easy to say, it realistically is not likely and may even be considered by some to be a negligent plan.

Criticality must reflect the decision making process. Plans must include delegated authority for those not typically making decisions. Training is required for those with new responsibilities in order for them to make informed decisions at critical times.

The “government” may send in the National Guard, but it is up to our agencies to restore the structure of state banking.

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SAMPLE CRITICALITY CONSIDERATION DURING POWER OUTAGE:

1> Protect Life

Search Team determine if any one trapped (elevators, doors, lifts)

Safety Team determine if any one electrocuted (server room, maintenance room)

2> Protect the Agency

IT team controlled power down of UPS (Uninterrupted Power Supply) and begin procedures to limit the impact of power-on surge.

Search dark file rooms, lock files, lock room, post notice as searched and secure.

3> Protect the Industry

Banks (brokers, etc.) needing to declare an emergency are informed as to priority and alternate priority Agency contact methods. Agency maintains lists of emergency assistance providers for assistance and support.

STEP THREE: Plan for Backup

❖ Establish redundant coverage of critical operations.

For every critical operation (both in day to day activities and in emergency planning) determine the people, process, facility, forms, and machinery necessary to complete the operation. Critical is relative to the time of month, day of year, and local situations. For instance, payroll is critical on payday. However, payroll only is of value if the banking system is working.

The task of redundant coverage of critical operations is more than simply back-up, it is a second or third planned way to fulfill an agency's responsibilities. For every operation there should be at least two people (living in different areas of the city or commuting on different paths to work) that understand and are capable of beginning and completing the critical operation tasks.

Each area with staff designated as performing critical operations should join as planning crews to make certain they are able to perform the necessary tasks if their expertise is required.

For instance after considering funding and resources, the IT division may determine their initial critical operations require near immediate availability of a word processing and printing pool. This minimal support may consist of a few laptop computers collected during evacuation and a small number of printers. While not optimal, such an operation would allow emergency notifications, licensing, and actions to at least be placed on paper.

Criticality can be divided into 3 components:

- 1) Information component or the soft component. Detail the applications, files, processes, data, database and program necessary to complete the task.
- 2) Hard component. Consists of the durable and disposable goods in producing a critical function; include items such as letter head paper, plain paper, pens, note pads, batteries, calculators, stapler, files, state seal, director signature stamp, paper handing machines, computers, and computer systems. Finally develop the decision tree that will allow the agency to make decisions.
- 3) Management. Detail the people and decisions which make it all happen. Establish priorities. In every case a decision will need to be made. If the Director and the Deputy are out, who will give the order to send people home or make people stay?

SAMPLE REDUNDANT CONSIDERATION DURING POWER OUTAGE:

1> Protect Life

Search Team determine if any one trapped (elevators, doors, lifts)
Safety Team determine if any one electrocuted (server room, maintenance room)

Jack and Jill are agency employees and also trained fire fighters that serve as lead members of the Search team. On this day they are both on a bank exam – Who is back-up when the lights go out?

No one was assigned evacuation duty and no stairs capable wheel chair was purchased as it is only four stories to the ground floor. Judy recently had a skiing accident and can not navigate stairs due to the cast. The power is out making the elevators worthless and people are leaving for the day, expecting power tomorrow. Emergency personnel will not evacuate people unless it is a true emergency. How do you get all your employees to ground level?

2> Protect the Agency

IT team controlled power down of UPS and begin power surge procedures.

How many can safely shut down the servers?

How many can start the generator?

Search dark file rooms, lock files, lock room, post notice as searched and secure.

What if someone is unaccounted for?

Where is the list of employees and contacts?

3> Protect the Industry

Banks (brokers, etc.) needing to declare an emergency are informed as to priority and alternate priority agency contact methods. The agency maintains lists of emergency assistance providers for assistance and support.

Who talks to the press if the PIO called in ill?

What if a bank indicates they need a high capacity electrical generator (or diesel, or a fuse) or state payroll goes unposted?

STEP FOUR: Determine who can help during an emergency.

❖ Identify and meet with emergency relationship contacts.

Why build the emergency contacts outside those we already work with?

Imagine after an earthquake the bank is standing and appears stable. The earthquake occurred at the end of the business day and the bank's cash letter is boxed (or ready to transmit) and sitting next to the door (stored in portable media), the cash letter has all the payroll for three large companies that will post this evening. Typically the banker, who knows the local emergency people, would have slipped into the bank, grabbed the cash letter and saw that it was sent on its way for processing. However, the evacuation was quick and the State Police and EPA quickly put up a barrier due to a potential environmental concern. While the environmental concern is over (according to rumor); the barricade is still up and no one is permitted to pass. The banker calls the Agency requesting one employee to be allowed to get the cash letter. The Banker explains it was payday for thousands of people and their checks (electronic authorizations) and magnetic media are in that cash letter; additionally, the bank is processing the monthly deposit to the state's food support program and child support program. If the cash letter fails to post there could be a public panic. Would the Agency quickly be able to get to the person controlling such a barricade operation? Would that person understand the significance of a cash letter? This may be worth more to the bank and to the bank's customers than the State Police and/or EPA understand?

Determine who would build barricades that can not be crossed. Then, at least introduce the agency to the State Police, EPA, and National Guard. Emergency personnel will be focused on protecting people and assets. However, during an emergency the people at the barricade will do as ordered. Only calls from higher up will likely allow for quick, limited risk re-entry. Also, after a tornado bankers will need to be collecting desks, file cabinets and maybe even cash boxes (not stored in a vault) on trailers and in pickups and securing the area. How does the National Guard know who is a banker and who is a looter? Agency contacts and planned communications may make the difference between prompt recovery and the press wondering why the process took weeks.

Maintain contact information and phone numbers and locations for cash, local and state Police, State Emergency Response, armored car services, security services, secure deliveries, off hour contacts at banks, and finally determine how to directly contact branches.

Contacts may include: Division of Health and Human Services, FBI, FRS, FDIC, neighboring state banking agencies, CSBS, press, governor.

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SAMPLE COORDINATION of EMERGENCY ACTIVITIES DURING POWER OUTAGE:

1> Protect Life

Search Team determine if any one trapped (elevators, doors, lifts)

Safety Team determine if any one electrocuted (server room, maintenance room)

Who did the Search Team need to work with to gain all access?

Who did the Safety Team need to work with to get to a person in a locked room?

2> Protect the Agency

IT team controlled power down of UPS and begin power surge procedures.

What if there is water in the server room?

Search dark file rooms, lock files, lock room, post notice as searched and secure.

Only two personal flashlights were discovered and those people don't want to waste the battery in looking for someone else.

3> Protect the Industry

Banks (brokers, etc.) needing to declare an emergency are informed as to priority and alternate priority Agency contact methods. Agency maintains lists of emergency assistance providers for assistance and support.

Banker calls and needs 100 gallons of diesel (and a mechanic to prime the diesel engine) or the cash letter will not post. The banker had a backup but it is on the other side of the river that took the bridge. What should the banker do?

STEP FIVE: Plan to Explain

❖ Prepare sample press releases for select disasters.

Legislation both past and present generally encourages public transparency. A disaster will be a public event and the issues prior, during, and after the event will likely receive public attention. Without publishing, write an explanation of the agency's actions prior to a disaster, during a disaster, and following a disaster.

The PIO is a key position in disaster recovery. In a disaster in which communication is the most limited resource, knowing who to contact becomes critical. Prior to the disaster the PIO should craft documents reflecting plans to take cover, evacuation, remote operations and security. However, the PIO may also serve as a key position in the internal information dissemination process as well. Thus, the press release may address the care taken with personally identifiable information as well as the availability of information which is of concern to both agency employees and the public. Planning to be in contact with the public may include announcing back up phone numbers, alternate locations, or even utilizing radio stations as sources of contact information.

During the disaster, conveying both the current state of affairs and public trust in the entities regulated will be a formable task. Agency announcements during a disaster may include services that can be expected and why others (not considered critical) will resume at a later date.

When one or two banks are closed, the press is interviewing the banks. When the financial system is being tested due to wide spread events, the press will talk to the Agency head. Thus, press releases should be considered regarding the Agency's impact on wide spread banking outages, cash shortages, paper check contamination concerns, electronic or biological viruses, etc. In each case, explain what the agency is doing to make the situation better.

Finally, a press release that summarizes the disaster as well as the agency's actions should be considered.

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SAMPLE PUBLIC INFORMATION OFFICER ACTIVITIES DURING POWER OUTAGE:

1> Protect Life

Search Team determine if any one trapped (elevators, doors, lifts)

Safety Team determine if any one electrocuted (server room, maintenance room)

2> Protect the Agency

IT team controlled power down of UPS and begin power surge procedures.

Search dark file rooms, lock files, lock room, post notice as searched and secure.

3> Protect the Industry

Banks (brokers, etc.) needing to declare an emergency are informed as to priority and alternate priority Agency contact methods. Agency maintains lists of emergency assistance providers for assistance and support.

The PIO position must offer clarity and answers.

The statement to the governor should explain the events.

INSIDE SUMMARY: The agency implemented planned response procedures to the regional power outage. Banking hours were shortened at 15 locations in the metro area. Backup communications enabled two banks to work with agency contacts to arrange alternate cash deliveries and to implement outside regional communications to arrange for daily work deliveries.

A statement to the press explained that the agency was able to quickly place banks in contact with the resources necessary to bring about the quickest recovery possible.

PUBLIC RELEASE: (only after the agency is asked about banking). The agency and a number of banks lost power during the regional outage. The agency and banks implemented preplanned emergency procedures. Other than inconveniences associated with the power outage, all banks processed routine transactions and the agency is back to full operations.

STEP SIX: Practice, Practice, Practice

❖ Test emergency procedures.

Regulators are often critical of the strong bank policy that does not compare to the bank's actions. Thus, this exercise is not for show and is not measured by how it looks, but rather does it work. Emergency procedures must be reviewed and updated annually. Between reviews, tests at some level are absolutely necessary.

Testing or Drills of Emergency Procedures

Check List Test:

Each division in the agency receives a copy of the disaster recovery plan for review. Once each division completes the review; by updating the plan for missing functions or changes in operations, a new master Disaster Plan is compiled.

Structured Walk-Through Test:

Representatives from each division gather to consider disasters based upon a scenario. The group discusses the objectives of the disaster plan walking through the scenario from the beginning to end, explaining the functions and tasks of each division. The plan is considered in detail and updated as necessary.

Simulated Test:

All employees selected participate in a scenario used to test the reaction of each operation and support function. This test would include actual relocation to an offsite facility and actual shipment of replacement equipment.

Full Interruption Test:

Typically, the public is notified that emergency testing will take place on a specific day (s); however, the staff is not informed of the scenario. On test date, the staff is informed of a scenario and relative to the type of emergency the office is evacuated or barricaded and the office re-creates operations (based upon the emergency) typically at an offsite location. The final steps of this test include bringing the business back to normal in the permanent office as well as updating the Disaster Recovery Plan and Procedures.

A third party or even a peer review is also encouraged. Be willing to make changes, this process is very large and can only be completed with team efforts and agency commitment.

SUPPLEMENTAL CHECKLISTS:

During an emergency, being the one the public calls can make you famous.



Checklists: Thinking during the disaster

As you protect agency assets in a fire (or other evacuation), should some employees (if possible) pick up a laptop to be used in IT recovery operations?

Laptop computers may be part of the disaster recovery process for immediate network structure. However, employees must understand the requirements of their job prior to blindly leaving behind a key part of a business recovery process or blindly placing their life in jeopardy. Communication and leadership both prior to and during the emergency are the key to everyone knowing what to do and when to do it.

Critical Functions:

Fostering the ability to survive a disaster must be a team commitment. No single person can with certainty know they will be available to help at a disaster. Thus, back up procedures for people, processes, and facilities are a necessity. Criticality can only be measured with an understanding of the impact of agency processes. However, the purpose of the agency is as simple as knowing the banking system is safe and sound. This vague measure is completed by knowing who is allowed to conduct banking (with an application process) and knowing how the banks operate (based upon industry standards and examinations). While FDIC insurance has successfully prevented panic in failing bank situations, the Agency must look at regional issues.

Internal staff must understand an emergency may result in employees being reassigned to do other tasks while their typical process back logs. Mail may not function, since the office address may not be valid. The agency may function without a particular process during a period of time. At such time, the agency must discuss the economic impact as well as the agency impact to the industry. If fewer mortgage bankers are licensed during a two month recovery, will that pace slow the economy or force the public to work with non-licensed people in order to obtain the service? If a bank is cashing checks from a card table in a disaster area, likely that is good news and will be enabled with some emergency branch license or permit. However, what if a fraudulent check casher opens at the same time charging extreme fees and is reported to the agency? Either case will need to be evaluated based upon the resources available.

From IT and other divisions, expect business recovery budgets and plans that discuss the number of days they “plan” to take to get the business back up and running. In a local disaster, this will become the Agency’s life blood as other areas will be able to manufacture replacement components and people will assemble those components in an offsite location. In a short period of time, the disaster will seem much like a poorly organized move. Each division within the agency should develop a listing of items they would need to “move to other quarters”. When an emergency hits, it is late to begin thinking about what to order.

❖ Communicate evacuation or entrenchment to employees

Priorities begin easily and quickly get very detailed. In an influenza scenario, should an agency send healthy people home so that they stay healthy? Limit office hours to limit contact hours? Provide for an emergency manager on duty?

ORGANIZATION and management is key and a required and implied component in each step.

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SAMPLE: Move people away from danger.

<i>Prepared:</i>	<i>Protecting life by planning</i>	<i>Threats</i>	<i>Communicated</i>
()	Plan to evacuate:	Fire, bomb,	Fire alarm
()	Plan to take shelter:	Weather, external to the building threats	Intercom – “take shelter”
()	Plan to barricade:	Flood, flu, external to the building threats	Perimeter desks lock doors, others are informed to call day cares and make other plans – guards posted.

SAMPLE procedures for: Plan to evacuate:

Determine how quickly life is threatened at the location and plan accordingly.

- **Emergency evacuation**
 - ◆ TIME: Leave now.
 - GOAL: Maximum number of people out of the building.
- **Secure evacuation.**
 - ◆ TIME: Leave within 3 minutes of alarm.
 - GOAL: Maximum number of people out of the building in 5 minutes while safeguarding the agency assets as best as possible during that time.
- **Planned evacuation**
 - ◆ TIME: Leave within 10 hours.
 - GOAL: Maximize the likelihood of business recovery with people evacuated as soon as their expertise is no longer needed.

SAMPLE procedures for: Plan to take shelter

(Very similar to the above except don't leave the building)

- **Emergency shelter**
 - ◆ TIME: Leave for the shelter location now.
 - GOAL: Maximum number of people in the shelter.
- **Secure transfer to shelter.**
 - ◆ TIME: Leave within 3 minutes of alarm for shelter.
 - GOAL: Maximum number of people in the shelter in 5 minutes while safeguarding the agency assets as best as possible.
- **Planned transfer to shelter**
 - ◆ TIME: Leave for shelter within 10 hours.
 - GOAL: Maximize the likelihood of business recovery with people moved to shelter as soon as their expertise is no longer needed.

SAMPLE procedures for: Plan to Barricade:

(Barricade, quarantine, and clean room have a similar philosophy of keeping some element of good and bad from mixing based upon a perimeter.)

- **Emergency barricade (Define Perimeter)**
 - ◆ TIME: Lock doors (elevators) now.
 - GOAL: Maximum number of people isolated from harm immediately.
- **Secure barricade (buffer zone or barrier)**
 - ◆ TIME: If you are permitted, you may secure and leave your area in 3 minutes and do not return until you have notice.
 - GOAL: Minimum number of people working in an area of potential exposure.

- **Planned barricade**
 - ◆ **TIME: Upon notice, be prepared to do business differently.**
 - **GOAL:** With use of specialized precautions and equipment; attempt to conduct mission critical operations without exposure to contaminant.

Once plans are in place to protect life, plans must be made to see that the business of our agency continues. Disaster recovery is much more than a computer backup; however, once you have protected people then immediately those people must begin protecting the banking and finance infrastructure.

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SAMPLE: Communicate the plan to protect the assets of the agency:

OBSERVATION: If when leaving my office I shut the door and limit the oxygen available for a fire and protect other areas from glass in an explosion, then likely shutting (not locking) the door is worth my fraction of a second on the way out.

Protecting the assets of the agency.

Each office shall consider (during an emergency):

Prepared	Process	Emergency Evacuation	Secure Evacuation	Secure Barricade
()	Secure Paper			
()	Lock one designed file cabinet / safe	YES (a)	YES(b)	YES(b)
()	Lock file cabinets / file rooms	NO(a)	YES(b)	YES(b)
()	Place checks in the safe	NO(?)	YES(b)	YES(b)
()	Secure license paper stock, blank checks, security safe keeping records,	YES (a)	YES	YES
()	Secure signature stamp (director, deputy, governor)	YES	YES	YES
()	Lock desk drawers	NO	YES	YES
()	Box important applications and paper (desk)	NO	YES	YES
()	Lock Office doors	NO	NO (?)	Perimeter
()	Protect select assets from glass or other contamination	NO	YES	YES
()	Isolate mail			
()	Secure Electronic Records			
()	Shut down desk top computers	NO	YES	YES
()	Take Laptop computers with you	YES(a)	YES	YES
()	(Server room) Initiate emergency offsite replication of most recent work	YES (a)	YES	NO
()	Emergency shut down	Depends	NO	NO
()	Fire Sprinklers are shooting water (no apparent fire)	YES	NO (tarp first)	NO (evaluate)

a) Quick out – Each person is assigned a duty on their way out of the office to secure in addition to account for a buddy.

b) Secure – Each person is responsible to see that their area’s critical asset is protected from the anticipated threat in the time provided. Most critical should be addressed first. (Water damage, wind, glass, crushing, theft, contamination)

SAMPLE: Communicate contingency planning

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Prepared	Agency Functions	Critical Components	RPO ¹	RTO ²
..(....)	Contact the Agency	Phone, e-mail, walk in		
..(....)	In an emergency what will the Agency do with the information?	During a flu outbreak will walk ins be welcome?		
..(....)	IT – Application <ul style="list-style-type: none"> ✓ Bank Opening ✓ Branch Opening 	Computer access to data – staff to evaluate data – select completed paper forms		
..(....)	IT must continue to work on their existing disaster recovery programs. However the situation will exist when recovering a data base may be less relevant than placing Agency employees in a line to fill sand bags.	IT recovery plans must consider who will use the data. Recovering payroll first is of little value if the payroll people are unavailable.		
	Branch Relocation	May need to grant quickly to protect the public and the bank. Grant with emergency provisions. Need computer, printer and standard wording. Need to track approval.		
..(....)	A person contacts the bank and asks if the person on the corner of 5 th and main is really a bank cashing checks only if you make a deposit or is it a scam?	Can a bank (according to bond or law) operate in an unapproved location? How can the bank make emergency application?		
..(....)	Licensing <ul style="list-style-type: none"> ✓ Mortgage Banker ✓ Check Casher 	Computer access to data – staff to evaluate data – select completed paper forms		
..(....)				
..(....)	Examinations <ul style="list-style-type: none"> ✓ Routine Exams ✓ Investigations 	Examiners – access to the bank – access to key data --		

	✓ Enforcement			
..(....)	If there is a flu outbreak Bankers don't want examiners and examiners don't want to travel.	Examiners may be able to work emergency communication systems.		
	<ul style="list-style-type: none"> ✓ Payroll processing ✓ Payment receipt ✓ Human Resources 			
..(....)	Questions from the Public	Route to appropriate people at home with call forwarding when possible – phones – physical location – Public Information Office - mode of communication		
..(....)	Ability to speak for the industry	Director, public information officer or designee – knowledge of the current conditions		
..(....)	Physical Presence Phone Presence Web Presence			
..(....)	Knowledge of the current banking system			
..(....)	HR			
..(....)	Payment handling			

- 1) Recovery Point Objective – Describe what recoverable action will look like. Possibly recovery for the small files on the server will be a printed copy.
- 2) Recovery Time Objective – Describe how long it will take; based upon best guesses such as availability to a backup server, router, cabling, space, electricity, people, etc.

The RPO and RTO will vary depending upon the level of disaster. Refer to the following for disaster considerations:

- A: Isolated (Building with Agency functions only i.e. theft, fire)
- B: Contained (Several block area including the agency i.e. fire, flood)
- C: Community (Subdivision including the agency i.e. tornado, flood)
- D. City
- E. Regional
- F. Widespread outages, shortages, limited communications & travel.

Critical operations must be approached in an inverted manner. First define the critical operation. Next define who makes that critical operation possible as well as what resources are necessary. Finally, devise a system that makes the resources and personnel able to communicate in a manner possible to complete the task.

Leadership and leadership succession in establishing the significance of critical functions is key to allocation success or failure.

SAMPLE: Knowing what your people can do

Some people are simply better at physical security or first aid due to training or experience than others. Take the time to ask your employees what they know in addition to their job and what would they like to do (in addition to their job) during an emergency:

Can Do	Skills outside of typical office duties
	Fire extinguisher training
	Ham radio operators
	Law enforcement
	Medical training (CPR / AED / First Aid)
	Search and Rescue training
	Physically capable of being part of a team rescue to help others.
	Ability to deal with the public
	Ability to lead in emergency situations
	Ability to document what is happening during an emergency.
	Ability to contact the right employees as well as all employees.
	Ability to drive and back trucks, trailers and operate equipment
	Ability to wire computer networks.
	Ability to wire electrical.
	Availability of the resources:
	Own pickups, trailers, vans
	Own Generators, power converters
	Have at home supplies of fuel (gasoline, diesel, propane)
	Own space and shelter for alternate site operations.
	Mitigating considerations at time of emergency.
	I will call / pickup children are at _____ -
	I will call / pickup spouse or dependents are at _____
	I can only leaves pets for _____ time hrs / days_
	I will work without knowing condition of my house/apt.
	To get to work I use or cross: RR tracks, bridges, rivers, mountains, tunnel
	During an emergency will need medicines. (LIST)

Relate to employees the Agency policy regarding staffing. During an emergency many will be unable to go to work; however, some may be able to but will decide to stay home to care for others, protect their property, or simply afraid to venture out. If everyone stays home, the agency has an immediate disaster.

Employees must understand there may be a time when they chose between their job and taking care of their home.

SAMPLE: Communicating emergency assignments

Based upon employee capabilities consider:

1. Define chain of command to declare an emergency.
2. Define method and chain of communicating during an emergency.
3. Organize teams for: efficient evacuation, fire suppression, physical security, IT recovery, first aid, communication and, of course, agency function.

Informed of their duties	Emergency Teams based upon employee responses
()	Fire Suppression Team
()	Search and Rescue Team
()	Evacuation Team
()	Physical Security Team
()	IT Physical Recovery Team
()	IT Logical Recovery Team
()	Transportation Team
()	First Aid Team
()	Communication Team
()	AGENCY Operations (like normal)

SAMPLE: Communicating backups

Planned	Agency Function	Person Responsible	Back up Person	Backup Process
✓ ()	✓ Computer Operations	IT manager	Network manager	Physical or remote connectivity required
✓ ()	✓ Data Base data			
✓ ()	✓ Ability to Declare an emergency	Director & General Counsel	Deputy & any senior attorney or review examiner	Forms prepared for numerous events and recorded on a thumb drive.
✓ ()	✓ Public Contact	PIO	General Counsel	Call forwarding Web Radio
✓ ()	✓ Employee Contact	HR	Operations	Calling Tree(1)
✓ ()	✓ Director			
✓ ()	✓ Legal			
✓ ()	✓ Payroll			
✓ ()	✓ Examinations			
✓ ()	✓ Enforcement			

CALLING TREES:

1) Employee calling trees are designed so that every employee knows how to contact (phone, email, or drive to) two other employees. Each level of contact makes no more than 5 calls and each person called knows who they are to call.

What about a central call in number for employees to call in with status and obtain message?

2) Bank tree. Contact information is to be maintained onsite and offsite as to how to contact each chartered bank by phone, electronically, and physically. Each bank is periodically informed of its abilities to make disaster decisions independent of agency approval (or not); however, notice to the agency will assist in information dissemination and will allow for the agency to better understand the current conditions of the industry.

3) Emergency contact calling tree. Maintain a listing of ways to contact those parties that control emergency operations. During an evacuation, panic, flu outbreak, large fire, or virtual disruption there will be a great deal of confusion. Provided prior contact has been made with the appropriate contacts, agencies may be able to influence cash deliveries, ATM access, bank hours, and even contacts regarding public and private security, moving, and storage companies.

Identify and meet with emergency relationship contacts

<i>Contacted</i>	<i>Contact (name) Date Visited</i>	<i>Capabilities of contact agency</i>	<i>Address</i>	<i>Phone Alt Phone</i>	<i>E-mail Alt E-mail Radio Alt Radio</i>
()	State Police	Arrange emergency escort / cash / security			
()	EPA	Arrange retrieval of materials inside bio perimeter			
()	National Guard	Arrange perimeters, delivery generator			
()	Electric & Backup (Utilities)				
()	Communications (Phone – Best Card – Microwave)				
()					
()					

Communicate plans to protect the agency from the following:

- 1) The public asks why, when the agency had notice of the hurricane, did so much paper get destroyed from water damage.
- 2) After the building blows away during a tornado, the public asks if their information could be subject to identity theft.
- 3) Five local banks have insufficient staff to function due to flu panic. Local authorities are attempting to process relief funds; however, the funds are in one of the banks' cash letter, yet to be posted. What can the Agency do?
- 4) An employee calls in with the flu. Will I be fired if I stay home with no leave time left? Will I be fired if I come in with the flu? Can I work from home (why or why not?)
- 5) The State needs people to fill sandbags; how many people can be spared (now, tomorrow, and next week)? Do you need to justify this decision?
- 6) The Agency needs people to staff the front desk. An employee refuses as it may pose a risk to their health; what does the agency do. (Disallow sick leave? Vacation leave? Fire people?).

The following, if decoded would read: **GO, GO, GO**



GO – an abbreviation for Generally Organized is an ad hoc accumulation of resources placed in a state of preparedness that can be mobile in a matter of seconds to minutes.

FINAL PLANNING

BILLFOLD/PURSE: Emergency Card – printed on water proof paper 6 13/16 inches by 2 1/8 inch (fold to fit)

ISSUES:

1) What if the card is stolen: If select numbers are unlisted or confidential utilize simple obfuscation may be beneficial. (Example – phone 543-4321 could be made a more secure number by adding 1 to each number and restating the phone number as A 654-5432. In this case, everyone that has a pocket card knows the A translates to “add 1” to the existing numbers. However, anyone finding the contact card likely will not take the time to decode the numbers.

CARD should contain:

Your name

Your medical requirements: (insulin, contacts, dentures)

Personal Contact information

Office Contact information with alternate contact info

Calling Tree Commitments with e-mail

BEST card info *

Calling card info *

*Recommend obfuscation or code that can easily be decoded yet adds much more security than simply a list of numbers.

Contacts	Primary	Secondary		Contacts		
Office				Best Card		
Alternate site				Calling Card		
Calling Tree 1						
Calling Tree 2						
Radio Station						
Net Address						

RECOMMEND – build “GO Carts”:

Planned:	(_____ division)		
	- Go Cart – two wheel cart with		
	ITEM	Also-consider	
()	Current Daily Backup		
()	Flash drives with critical software		
()	Order computer contact		
()	Order phone line contact		
()	Order power contact		
()	Network contact		
()	Blankets (shipping and general equip protection)	Not nylon or poly	
()	Flash light	Batteries	
()	Laptops (sufficient for min network)		
()	Wireless (extra cards) Wired (cat 5 & RJ45)		
()	At least one printer		
()	At least one router (hub, etc)		
()	Knife, scissors, Cat 5 splicer, tools		
()	Electric extension cords, surge suppressors, multi-plug adaptors		
()	Tape		
()	Plastic to repair broken windows to protect from rain		
()	Paper / Pen (letter head, envelopes)		
()	Map of rendezvous	Family Friends Work	
()	Calling list		
()	Recovery procedures list (critical first)		
()	BEST CARD		
()	Food or plans to get food		

This list must be portable on a card that will fit in a trunk or pickup. Plan accordingly.

FINAL PLANNING

RECOMMEND – build “GO Bags”:

Planned	PRIVATE – Go Bag		
	ITEM	Also-consider	
()	Identification (driver license, dept ID)		
()	Cash / Check Book / Credit Cards / coins		
()	Cell phone / calling card		
()	Extra glasses		
()	Medicine and Medicine listing		
()	First Aid Kit – able to help others		
()	Hygiene (Tooth Brush, Handi wipes, toilet paper)		
()	Several pair of sterile gloves		
()	Calling Tree / Contact list		
()	Basic tools (multi tool – including pliers plus your area of expertise)		
()	Knife or scissors		
()	Emergency blanket		
()	Element protection (rain, cold or warm gear)		
()	Tape		
()	Paper / Pen		
()	Map of rendezvous	Family Friends Work	
()	High calorie long shelf life food		
()	Whistle		
()	Pepper spray, mace or other dog defenses		
()	Pictures of family / listing of next of kin		
()	GO – DRIVE (around your neck)		

Think of this as if you had to walk home bag. Keep this bag light, but available.

FINAL PLANNING

RECOMMEND – build “Go Drives”:

Planned	PRIVATE – Go DRIVE		
	ITEM	Also-consider	
()	The following in italics is <u>encrypted</u> and YOU know how to unencrypt:		
()	<i>Identification (Image of drivers license, agency ID, blood donation card, health insurance cards, draft card)</i>		
()	<i>Check Book / Credit Cards/ retirement account numbers / brokerage accounts / locations of safe deposits boxes (Image of)</i>		
()	<i>Glasses prescription (image of)</i>		
()	<i>Medicine (drug listing and Dr)</i>		
()	<i>Image of Insurance (health, home, car)</i>		
()	<i>Image of Will and Power of Attorney</i>		
()	<i>Image of current beneficiary designations including at least 3 levels of beneficiaries. (for each life ins / retirement/ pension etc acct)</i>		
()	<i>Personal Contact list</i>		
()	<i>Work Contact list</i>		
()	<i>Images of friends and relatives.</i>		
()	<i>Images of house contents / vehicle vin # / electronics ID numbers, firearm serial numbers.</i>		
()	<i>Map of rendezvous location</i>	Family Friends Work	
()	<i>Image of dependants records including identifying characteristics.</i>		
()	<i>Image of Pet records including shots, pet picture, vet.</i>		
()	<i>Other personal responsibilities</i>		
()	<u>Non encrypted file</u> with name and contact info		
()	Medical allergies		
()	One or two family contacts (next of kin)		

A Encryption can be used as an agency preparedness awareness process. Teach people to use security software to encrypt and lock the subdirectory on the thumb drive as well as using scanned and photo files in combination. When disaster strikes put the Go Drive on a lanyard around your neck and Go to safety.

RECOMMEND – build “Go Trunks”:

Planned:	CAR – Go Bag		
	ITEM	Also-consider	
()	Jumper Cables		
()	Tow Rope		
()	Tire “plug” kit / emergency fix a flat		
()	Spare Tire – With air and jack		
()	Air pump		
()	Fire Extinguisher	BC or C – 5lb or better	
()	Blanket / small tent /	Not nylon or poly	
()	Flash light / flare / candle / matches	Batteries	
()	Heat source / fuel for heat		
()	Contact list – Car Ins/Tow company/		
()	Cash / coins		
()	Knife, scissors		
()	Duct Tape / rope		
()	Card Board Box (for storage / splint / window repair)		
()	Plastic to repair broken windows/ rain gear		
()	Paper / Pen / stamps / envelopes /		
()	Map of rendezvous	Family Friends Work	
()	Hygiene (tooth brush, paste, soap, hand wipes, toilet paper,)		
()	Power converter		
()	Change of clothes / shoes/ coat/ gloves/hat		
()	Water proof sandwich bags or bigger		

This is not to take up the entire trunk.

COMMUNICATE: Work Go Drives (example Hr)

Due to the sensitive nature of work GO Drives, they are maintained both current and secure. Work drives are encrypted.

Prepared (...)	Division GO Drive ITEM	HR / LEGAL / Exam / PIO	
		Also	Also
()	Image of each employee		
()	Employee Contact information		
()	Payroll information		
()	Benefit information		
()	Emergency spending authority		
()	Time sheets – image		
()	Leave sheets – image		
()	Special coding for emergencies		
()			

Scenarios

The following disaster situations reflect extremes from almost no planning to situations in which planning will require several teams. In every event, more of the right events will happen with a plan than without a plan.

Planned for:	Event
()	1. Power Outage
()	2. Water damage (roof leak, sprinkler kicks on)
()	3. Fire Alarm – no fire.
()	4. Fire – small – large – fire in near by building or wild fire
()	5. Bomb Scare – no bomb
()	6. Bomb
()	7. Earth quake (rapid evacuation)
()	8. Tornado (rapid entrenchment)
()	9. Mud slide, flood, wild fires (Possibly planned evacuation)
()	10. Member of the public or an Employee becomes hostile.
()	11. Lost or stolen equipment
()	12. Lost or stolen information
()	13. Biological threat – immediate (powder in mail, dirty bomb)
()	14. Employees are immediately quarantined for up to 48 hrs.
()	15. Biological threat – some warning (Flu, infection, contamination)
()	16. Employees are told of potential long term quarantine.
()	17. Public panic (want cash, answers why their bank is gone)
()	18. Employees resist work due to fear for safety.
()	19. Bank (broker dealer) closure
()	20. Bank closure where FDIC can not immediately become receiver due to resolution work load.
()	21. Gas leak
()	22. Building doors (windows) found to be unexpectedly open.
()	23. Network firewall found to be unexpectedly open.
()	24. Agency information is located on the Internet.
()	25. Agency is used as phishing bait.
()	26. Rumor of an employee having kiddy porn on a home or work computer.
()	27. Agency providing evidence that a security breach did not occur.
()	28. Employee convicted of shoplifting, assault, DWI or illegal gambling.
()	29. Employee posts unfavorable information on Internet Blog.
()	30. Employee passes out in the locked server room (back file room).
()	31. Agency computer system has virus that infects a bank.
()	32. Several banks fail to post their cash letters.
()	33. A major employer's health insurance lapses when a bank cash letter fails to be processed due to a 3 day power outage.

FINAL PLANNING

Best Practices believes preparation is the only defense against disaster.

We wish you strength and luck.

CSBS BEST PRACTICES TASKFORCE