



SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

The Independent Community Bankers of America® (ICBA) and Blackhawk Bank are offering tips to help get your financial documents in order before a natural disaster strikes.

Excessive wind, flooding and wildfires have been occurring in multiple places around the country; knowing that your banking documents and private financial information is safe gives you one less thing to worry about during stressful times.

Natural disasters of any kind quickly remind us how important it is to be organized and have a plan ahead of time. Having a financial preparedness plan will protect you and your family from the long-term effects of damaged, destroyed or lost financial documents.

There are simple things you can do now to prepare your home, yourself and your loved ones in the event of an emergency.

TIPS TO GET YOU STARTED:

- 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 and 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.
- 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.
- 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.

