

Financial Check List

Thank you for picking up the First National Bank of Northern California Disaster Preparedness Financial Check List. Our hope is that we, in the Bay Area, never experience the tragedies in New Orleans or New York. But the reality is we live in earthquake country and the message from these disasters is **be prepared!**

It is estimated that we should all **be prepared to go up to four days or 96 hours without essential services.** The police, fire and emergency services professionals can provide information for materials and equipment you should have to prepare yourself, your family, your residence and business should a disaster occur. **But what about your finances during a disaster?**

We have been asked by the County to share our thoughts and ideas so in that spirit, we have a list of suggestions for your consideration:

- **Keep some cash in a safe, accessible place.** *In a major disaster, if electrical service is not available, your ATM/Debit card may not work. While some businesses may accept checks, others may only accept cash. A large supply of cash is not the safest, so it is wise to keep a supply of checks on hand.*
- **Have a credit card, ATM or Debit MasterCard handy.** *If electricity is available, you can use these instruments for purchases or to get cash.*
- **Secure a Safe Deposit Box.** *We suggest that you keep all important documents in a safe deposit box in your bank's vault. Your home or business may be damaged and having timely access to insurance policies, loan documents, birth certificates and title documents may be necessary to start the recovery process.*
- **Create back up files.** *Over the past few years, paper transactions are increasingly being replaced by electronic transactions. Should you conduct much of your buying or bill paying on-line, you should make back up files of your transactions on external discs. If your computer is damaged having data backed up can be extremely important.*

First National Bank of Northern California is doing our part to ensure you don't have to worry about your bank. We have a detailed disaster recovery plan including back-up systems located onsite, regionally and in the Midwest. These systems are regularly tested to assure back-up operation is up and running if ever needed.

While we hope and pray that we will not need to utilize these suggestions in a major disaster, but it never hurts follow the Boy Scout motto -- **Be Prepared!**

**For more information, please contact us at 650-875-4865,
visit our website at www.fnbncal.com.**