

BANKING & FINANCIAL SERVICES CONTACT INFORMATION

Bank Information

FDIC 24-hour hotline – 877-ASK-FDIC

Consumers affected by Hurricane Katrina can call to seek information on accessing their bank accounts, direct deposit issues, lost records, ATM cards, and how to reach their bank.

Credit Union Information

NCUA hotline – 800-827-6282

Credit union members affected by Hurricane Katrina can call to seek information on accessing their accounts, direct deposit issues, lost records, ATM cards, and how to reach their credit union.

Vital Documents And Whom To Contact About Replacement

Driver's License	Department of Motor Vehicles (Louisiana - 877-DMV-LINE)
Government Issued ID	Contact the issuing authority
Insurance policies	Your insurance agent or company
Military discharge	Department of Veterans Affairs, papers 800-827-1000 or TDD/TTY 800-829-4833
Passports	State Department - Passport Services, 202-955-0430 (24 hours)
Birth, death and marriage certificates	Bureau of Records in the appropriate state (Louisiana - 800-454-9570)
Social Security or Medicare cards	Local Social Security office, 800-772-1213 or TDD/TTY 1-800-325-0778
Credit cards	The issuing companies as soon as possible
Mastercard	800-MC-ASSIST or TDD/TTY 636-722-3725
VISA	800-VISA911
American Express	800-441-0519
Discover	800-DISCOVER (800-347-2683), TDD/TTY 800-347-7449
Titles to deeds	Records department of the area in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your attorney
Income tax record	The IRS center where filed, your accountant or 800-829-1040
Citizenship papers	Bureau of Citizenship and Immigration Services, 800-375-5283
Mortgage papers	Lending institution

Need a bank account?

We would be happy to assist you with all of your banking needs. We will work with you to transfer your existing account balances as well as direct deposits and debits. If you have any questions, please contact us.

Frequently Asked Questions for Bank Customers in Areas Affected by Hurricane Katrina

Q. If my local bank was destroyed, how do I access my funds?

A. At this time, all affected banks are available by phone and have plans to reopen. To gain access to your funds, contact your financial institution. They will help you obtain your funds through a wire to another financial institution or other means.

Q. If my ATM card does not work, what should I do?

A. If your ATM card will not work, it is probably because your bank's verification system is not working. You may consider other options, such as cashing a check in the area where you are located or using a credit card. You may also contact one of the emergency service organizations, such as FEMA or the Red Cross, and request assistance.

Q. I can't reach my bank by phone or internet, what should I do?

A. If your bank is located in the heavily storm damaged area and is not a part of a major regional or national institution, it may not be open for some time. You should contact one of the emergency service organizations, such as FEMA or the Red Cross, and request assistance.

Q. I would like to wire money to a relative or friend affected by Hurricane Katrina? How do I go about wiring money?

A. First of all, confirm that the institution where you want to send the funds is able to accept wire transfers. You will need to provide the following information: the bank's routing number (located in the lower left hand corner of a check or deposit slip), the account number, and the legal name of the individual who is to receive the money. Some institutions will accept incoming wires for non-customers, but will require some form of proof of who you are before they release the funds. Make sure you have the identification required or explain up front what you do have and ask the bank if that is acceptable.

Q. I am no longer working and don't have the income to live on and meet my payments. If I miss some loan payments, how will this affect my credit? Will I be charged late fees?

A. Before skipping payments, ask your lender about reprieves, special payment arrangements, or extended loan terms. The FDIC is encouraging lenders to be flexible in this time of crisis.

Q. What about the contents of my safe deposit box? Does FDIC insurance cover them?

A. Deposit insurance does not cover safe deposit contents. Most safe deposit boxes are held in the bank's vault, which are fire-resistant and water-resistant. If possible, contact the branch or office where your box was located to determine the condition of your box.

Q. I am worried about ID Theft since my home was severely damaged during the storm or I am not sure where my belongings are at the moment.

A. If you feel ID Theft is a real concern, you may place a "fraud alert" on your credit file, which can help prevent a thief from opening new accounts or making changes to your existing accounts. *Be aware that putting an alert on your account may prevent you from opening an account unless they are able to get in touch with you and positively confirm your identity and that you are applying for credit.* However, if you have reason to believe you may be a victim of ID theft, contact the fraud departments of any one of the three major credit bureaus (Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-888-4213) to place a "fraud alert" on your credit file.

Q. What happens if my bank has lost my records?

A. Be assured that banks are required to have extensive contingency plans for all types of disruptions to operations, including natural disasters. Banks have backup systems of records and other built-in duplications that are housed in safe locations so that financial records can be reconstructed and restored.