

## **Your Money is Safe and Sound in a Bank: Here's Why.**

*(courtesy of the American Bankers Association)*

At times of uncertainty, one thing you can always count on is the safety of your money at a bank.

- When you deposit your money at a bank, you get the comfort of knowing that your funds are secure and insured by the government.
- You don't have the same level of protection when your money is outside the banking system.
- Uncertain times are exactly when you want the certainty and dependability of a bank

Banks have plans in place to handle a range of emergencies so our customers' funds remain protected and accessible.

- Every bank in the country is required by law to have disaster recovery and business continuity plans in place with multiple backup systems.
- The bank's regulator regularly examines the bank to make sure we have detailed, tested disaster recovery procedures and business resumption plans.
- The safest place for your money is in the bank. It's FDIC-insured and accessible, thanks to bank technology that allows you to pay bills, make deposits and send payments from anywhere, anytime.

Banks have a proven record of effective emergency preparedness and disaster recovery.

- Throughout history, U.S. banks have been prepared for and responded to recessions, natural disasters—including pandemics—and other business disruptions.
- When faced with natural disasters and unexpected events, banks have a proven record of operating smoothly, protecting consumers' deposits and providing continued access to their funds.
- Lessons learned from previous health threats—including the avian flu, SARS and Ebola,—have strengthened the banking industry's ability to prepare for and minimize disruption due to a pandemic.