

Prepare And Protect

Emergency Planning And Your Finances





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Earthquakes, floods and other disasters can strike without warning. In addition to the physical damage they inflict, catastrophic events may make it difficult for victims to conduct essential financial transactions.

Wells Fargo has developed extensive business continuity procedures to ensure continued service to our customers during disasters. Developing a financial continuity plan can help protect you and your family from financial hardship and recover more quickly from unforeseen emergencies.

Create A Financial Survival Kit

Keep the following documents, bank products and other items in a secure place and readily available in an emergency. Know where they are and how to gather them quickly if you must leave your home.

1. Forms of identification

Multiple forms of identification are essential to prove to the government, banks and businesses that you are who you claim to be. Make multiple copies of the following documents. Keep them separate from the originals and store them in different locations.

- Drivers licenses or state-issued ID cards
- Insurance cards
- Social Security cards
- Passports and birth certificates

2. Checkbook

Stock enough blank checks and deposit slips to last a month. Keep a photocopy of a check or your checking account number handy so you can authorize important payments (for example, to an insurance company).

3. ATM / Debit Cards / Credit Cards

Automated teller machine cards, debit cards (for use at ATMs and merchants) and credit cards give you access to cash and the ability to pay bills. Consider obtaining these if you don't have them already. Don't write your PINs on or near your cards in case they're lost or stolen. Because merchants may not be able to process transactions immediately, it's smart to have other options available for getting cash and making payments.

4. Cash

The amount of cash you should have available will depend on factors including the number of people in your family and your ability to use ATM, debit and credit cards to acquire cash or make purchases. Be prepared but cautious—cash that's in your house or wallet can be easily lost or stolen.

5. Important Phone Numbers

- Personal phone numbers
- Bank
- Credit card companies
- Insurance companies
- Brokerage firms (for stocks, bonds or mutual fund investments)

6. Important Account Numbers

- Bank
- Credit card numbers
- Homeowners or renters insurance policy numbers
- Brokerage account numbers
- You can reach Wells Fargo 24 hours a day, 7 days a week at 1-800-WFB-OPEN.

7. Safe Deposit Key

It's extremely difficult, time consuming and costly to access your safe deposit box without a key, no matter how many forms of identification you have. Giving a second key to someone else doesn't allow that person access to your box in an emergency. He or she must also be designated in the bank's records as a joint lessee or appointed as a deputy or agent with access to your box. Talk with your Wells Fargo banker about the proper arrangements for you.

Back Up Your Records

Make copies of important documents

Store copies of the following documents with out-of-town or out-of-state family or friends. They should be accessible but far enough away that they won't be affected by disasters near your home. Select a few people you trust and let them know where to find your records in an emergency.

- Passports, social security cards and drivers licenses
- Birth and marriage certificates
- Divorce, child custody and adoption papers
- List of emergency contacts including doctors, financial advisers and family members
- Recent checking, savings and investment account statements
- Credit card records
- Retirement account records and trust documents
- Mortgage/property deeds or rental/lease agreements
- List of insurance policies (life, health, disability, long term care, auto, homeowners, renters), including the type, company, policy number and name of insured
- Copies of powers of attorney and living wills
- Federal and state tax returns (if not all of your returns, the most recent three)
- Copies of important medical information, including your health insurance card, doctor's name and phone number, immunization records and prescriptions (including glasses and contacts)
- Car titles and home improvement records
- Inventory of your major possessions, warranties and receipts for major purchases
- Appraisals of jewelry, collectibles, artwork and other valuable items
- Recent pay stubs and employee benefits information

What should you put in a safe deposit box?

- Hard-to-replace items
 - Birth certificates
 - Important contracts and/or papers
- Note: consult your attorney before you include your original will; some states don't permit immediate access to a safe deposit box after the death of a lessee to retrieve a will or other burial documents.*
- Seal your important original documents in airtight, waterproof plastic bags or containers because safe deposit boxes are not waterproof.

What shouldn't you put in a safe deposit box?

- Anything you need quickly
- Your passport
- Medical or care directives
- Inventory of the box's contents



Be Prepared For Action

Pack one or more emergency evacuation bags filled with personal safety items (first aid kits, a supply of prescription medication, flashlights, etc.) and essential financial items such as cash, checks, copies of your credit cards and identification cards, a key to your

safe deposit box, and contact information for your financial services providers. Review the contents of your bag every six months to be sure everything's up to date. Your bag should be waterproof, easy to carry and kept in a secure place.

Take Action Today

Financial management decisions you make today can help insulate your finances from interruption. Consider the following strategies to help minimize the effect of possible disasters.

Sign up for direct deposit

Have your paycheck and other payments transferred directly into your Wells Fargo account. This will give you faster check and ATM access to your funds in the event of delays caused by a disaster.

Set up automatic bill payments from your bank account

This service makes scheduled payments automatically, even if a disaster occurs (e.g. mortgage, insurance, utilities, etc.)

Sign up for a safe deposit box

Talk to a Wells Fargo banker today.

Sign up for Wells Fargo Online® banking services

This service allows you to conduct banking business wherever you are and whenever you need it without writing checks, assuming you have a computer with Internet access.

Review your insurance coverage

Make sure your insurance coverage is adequate to replace or repair your home, car and other valuable property. Many people affected by disasters are under-insured or not insured at all. Consult with your insurance provider to be certain you and your family are protected.

For more financial preparedness information available on the Internet, contact:

- Red Cross— www.redcross.org
- FDIC— www.fdic.gov
- FEMA— www.fema.gov



Contact Us

Wells Fargo Phone Bank™

1-800-TO-WELLS (1-800-869-3557)

TTY/TDD for Customers with
Hearing Impairments

1-800-877-4833

Para Asistencia en Español

1-877-PARA-WFB (1-877-727-2932)

華語服務熱線

1-800-288-2288

Credit Card Customer Service

1-800-642-4720

Wells Fargo Portfolio Management Account®

1-800-742-4932

IRA

1-800-BEST-IRA (1-800-237-8472)

Home Mortgage

1-800-550-3476

Student Loans

1-800-658-3567

Insurance

Auto

1-888-729-9868, ext. 5046

Homeowners

1-866-238-0814

Renters

1-800-289-7363

Term Life

1-800-421-6413, ext. 7001

Identity Theft Protection

1-877-212-5592

Private Client Services

1-866-281-5444

Online Banking

wellsfargo.com or 1-800-956-4442

To apply for or open new accounts, call 1-800-WFB-OPEN (1-800-932-6736)
or visit us at wellsfargo.com.