# **Pandemic Resources and Services Information**



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#### Information

- CDC Center for Disease Control and Prevention
- CFPB Consumer Financial Practices Bureau
- CISA Cybersecurity and Infrastructure Security Agency
- FDIC Federal Deposit Insurance Corporation
- Federal Reserve
- FFIEC Federal Financial Institutions Examination Council
- Interagency
- NACHA National Automatic Clearing House Association
- OCC Office of Comptroller of the Currency
- OSHA Occupational Safety and Health Administration
- SBA Small Business Administration
- Other Agencies
  - Coronavirus (COVID-19): Small Business Guidance & Loan Resources
  - Department of Labor
  - Families First Coronavirus Response Act
  - Internal Revenue Service
  - Health and Human Services
  - WHO World Health Organization

#### Services

• EAP Disaster and Crisis Credit Loss Mitigation Program Services



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#### FFIEC – Federal Financial Institutions Examination Council

- Interagency Statement on Pandemic Planning
- Handbook on Business Continuity
- Appendix D on Business Continuity Planning
- Appendix D Business Continuity Resources
- Agencies Encourage Financial Institutions to Meet Financial Needs of Customers and Members Affected by Coronavirus

# OCC - Office of Comptroller of the Currency

- Pandemic Planning: Working With Customers Affected by Coronavirus and Regulatory Assistance
- Major Disasters: Interagency Examiner Guidance for Institutions Affected by Major Disasters
- Responding to a Declaration of a Legal Holiday or a Natural Disaster: Supervisory Guidance on Natural Disasters and Other Emergency Conditions
- Major Disasters: Interagency Examiner Guidance for Institutions Affected by Major Disasters
- Federal Banking Agencies Provide Banks Additional Flexibility to Support Households and Businesses

#### **Federal Reserve**

- Federal Reserve offers regulatory reporting relief to small financial institutions affected by the coronavirus
- <u>Federal Reserve provides additional information to financial institutions on how its supervisory approach is adjusting in light</u> of the coronavirus
- COVID-19 preparedness and related actions supported by the Federal Reserve
- Federal Reserve issues FOMC statement
- Federal Reserve Recent Developments
- Statement on the Use of Capital and Liquidity Buffers
- Federal agencies encourage banks, savings associations and credit unions to offer responsible small-dollar loans to consumers and small businesses affected by COVID-19



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### **FDIC – Federal Deposit Insurance Corporation**

- FDIC Statement on Financial Institutions Working with Customers
- Consumer Compliance Supervisory (Deferred Payments Guidance)
- Coronavirus (COVID-19) Information for Bankers and Consumers
- Branch Closing Notices and Policies
- Agencies Encourage Financial Institutions to Meet Financial Needs of Customers and Members Affected by Coronavirus
- Statement by FDIC Chairman Jelena McWilliams before the Financial Stability Oversight Council

#### **CFPB - Consumer Financial Practices Bureau**

Statement on Supervisory Practices Regarding Financial Institutions Impacted By A Major Disaster

### **Interagency**

- The Financial Crimes Enforcement Network (FinCEN) Encourages Financial Institutions to Communicate Concerns Related to the Coronavirus Disease 2019 (COVID-19) and to Remain Alert to Related Illicit Financial Activity
- CISA-Guidance-on-Essential-Critical-Infrastructure-Workers
- Financial Services Sector as Critical Infrastructure

# **OSHA – Occupational Safety and Health Administration**

• Worker Exposure to COVID-19

# **NACHA – National Automatic Clearing House Association**

• NACHA Issues Reminder Regarding ACH Responsibilities to Financial Institutions Potentially Impacted by Coronavirus

# CISA – Cybersecurity and Infrastructure Security Agency

- Defending Against COVID-19 Cyber Scams
- CISA Insights Risk Management for Novel Coronavirus (COVID-19)



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#### CDC – Center for Disease Control and Prevention

- Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)
- CDC Communication Resources For COVID-19
- Business Pandemic Influenza Planning Checklist

#### **Small Business Administration**

- The Small Business Owner's Guide to the CARES Act
- Coronavirus (COVID-19): Small Business Guidance & Loan Resources
- Paycheck Protection Program (PPP) Information Sheet
- Cares Act Assistance for Small Businesses

# **Other Agencies**

- IRS Coronavirus Update
- Health and Human Services Coronavirus Update
- WHO World Health Organization Coronavirus Update
- Families First Coronavirus Response Act
- Coronavirus Aid, Relief, and Economic Security Act
- Coronavirus Aid, Relief, and Economic Security Act Summary
- <u>Department of Labor Coronavirus Resources</u>



# **EAP Disaster and Crisis Credit Loss Mitigation Program Services**

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- Provide credit portfolio solutions and recommendations for strategic assessment, project management, customer communications, and risk management support for financial institutions requiring loan restructure, workout, and modification strategies as result of the current economic climate amid COVID-19
  - Design, implement and operate centralized administrative processes and controls to assist with processing deferrals, extensions, and forbearance agreements where internal resources may not be presently in place
  - Assist in communications and reporting of efforts and loss strategies to regulators
  - Enable single, consistent communication to customers, shareholders, associates and regulators on loss mitigation activities
  - Develop call center environment to assist with heavy inbound call activity from customers requesting financial assistance
  - Provide ongoing analytic support, monitoring and reporting of loss mitigation strategies and performance for management and regulators
  - Provide liquidity, interest rate risk, capital and ALLL planning coupled with stress testing
  - Provide detailed project plans with key milestones and resources clearly identified
    - Develop a comprehensive, integrated plan with an "enterprise-wide" view of activities of all risk management efforts that are focused on loss mitigation
  - Compliance and advisory services for the Families First Coronavirus Response Act
- Everett Advisory Partners Experience and Competencies
  - Direct experience with leading bank-wide loss mitigation programs, including project management (e.g. Hurricanes Katrina & Rita, 2008 Financial Crisis)
  - Significant focus on Risk Management, including business continuity of normal business practices / routines
  - Deep knowledge of regulatory / policy requirements and associated governance / support processes for loss and default remediation efforts