

<b>Step</b>	<b>Action</b>
1.	Register for Federal Emergency Management Agency (FEMA) notifications: <ul style="list-style-type: none"> <li>• <a href="https://service.govdelivery.com/accounts/USDHSFEMA/subscribe/new">https://service.govdelivery.com/accounts/USDHSFEMA/subscribe/new</a> provides email updates based on region and disaster declarations.</li> <li>• Establish a point person to receive and monitor all updates from FEMA</li> </ul>
2.	Determine if the FEMA disaster declaration includes Individual Assistance and/or Public Assistance: <ul style="list-style-type: none"> <li>• Individual Assistance: Assistance provided by FEMA to individuals and families who have sustained losses due to disasters.</li> <li>• Public Assistance: funding the repair, restoration, reconstruction, or replacement of a public facility or infrastructure damaged or destroyed by a disaster.</li> </ul>
3.	If declaration involves individual assistance, produce a list of zip codes corresponding to the counties designated by FEMA for assistance to individuals.
<b>FOR ALL PORTFOLIOS</b>	
1.	Cease all outbound collection activity.
2.	Waive late fees for affected customers incurred since the disaster declaration.
3.	Suppress reporting negative activity to credit bureaus, and instead report as “AW” (affected by natural or declared disaster). (If loan is current and in affected area, and payments are still being received, report as normal)
4.	Proactively send mail to property addresses on file and within the disaster declaration advising customer assistance is available.

	<b>AUTOMOBILE, RV &amp; MARINE</b>
1.	Close all active repossessions until the effect of the disaster can be assessed
2.	For customers who have not reached maximum extension limits, permit customer to skip payment for 90 days with no fees
3.	For customers who have reached maximum extension limits, provide assistance through a hardship modification (extends maturity date and may lower interest rate)
4.	Send documentation to customer with new maturity date (and any new payment requirements) for them to sign and return.
5.	Update system with new terms and maturity date
	<b>MORTGAGE/HOME EQUITY</b>
1.	For customers current or within 90 days delinquency at the time of the disaster, offer up to 3 month extension, and waive applicable fees.
2.	For customers more than 90 days delinquent at the time of the disaster, transfer to incident teams to discuss loss mitigation options.
3.	Postpone scheduled foreclosure sales until property inspection has been completed, and re-evaluate collateral based on the extent of the damage and the status of the loan.
4.	Encourage mortgage customers to continue to pay escrow during any extension periods to avoid payment increase at next escrow analysis.
5.	Send documentation to customer with any extension or new payment amount for them to sign and return.
6.	Update system with new terms, payment date, and payment amount.
	<b>UNSECURED</b>
1.	For non-real-estate customers current and within 60 days delinquency at the time of the disaster, grant extensions of up to 60 days. Waive all relevant fees.
2.	Allow credit-card customers both current and delinquent to qualify for temporary hardship programs, lower APR for 3 months to a year for duration of program. Waive fees.