

Crisis Communications Action Plan for a Pandemic Response

This plan is intended to anticipate the potential communication issues that impact Your Bank Name Here, its employees, customers and the operations that may be affected by a Pandemic.

The goal of the plan is to protect employees, customers, facilities, systems, property and operations during any pandemic and maintain normal operations, to the extent possible, consistent with those goals. In the event that normal operations cannot be maintained, the goals will be to maximize the continuity of the Bank's essential services to our customers and to minimize adverse financial impact to the institution.

1. Identify the Crisis

A crisis is defined as any event or activity with the potential to negatively affect Your Bank Name Here's reputation or credibility, or impacts Your Bank Name Here's ability to do business under normal operation conditions.

Your Bank Name Here's Crisis Communications Action Plan for a Pandemic Response deals with the specific threat of H1N1 Type Influenza (Swine Flu) creating pandemic conditions within Your Bank Name Here. Because of the nature of the impact on customers, personnel and systems, this approach applies to other pandemics, including, but not limited to: chemical, biological or radiological incidents and attacks, as well as man-made or natural disasters.

The following events are considered trigger events for implementing the Crisis Communications Action Plan:

- The State Public Health Department has determined that a Pandemic outbreak is imminent or has begun.
- The local board of health had directed the Bank to implement a response protocol.
- There is irrefutable evidence that an outbreak has occurred within our Bank and is not a generic seasonal flu outbreak.
- There is excessive employee absenteeism, whether pandemic-induced or not, that results in the Bank being in jeopardy of experiencing pandemic related business crises.
- There is confirmation of customer-related employee exposure to contagions.

2. Potential Impacts of the Pandemic Crisis

- As many as 50 percent of the Bank's [No.] employees could become ill at the pandemic's peak; another 5 percent may refuse to report to work, either because they fear becoming ill or because they are caring for afflicted family members.
- The institution will not be able to perform all functions and provide all services at full capacity throughout the pandemic.
- Any of our offices may be closed.
- An indeterminate number of consumers will be unable to reach branches to conduct normal banking activities.
- Pandemic fears will lead to increased demand for cash in the early days of the crisis.
- Customer confusion and demand for information could overwhelm our existing communications systems.
- Some of our vendors will be unable to provide services or deliver supplies.
- Travel may be restricted for some periods of time within and outside our community.
- Pandemic-related financial stress, possibly civil unrest, and enhanced opportunities will increase the risk of bank robberies and other security threats.
- The pandemic may cause a serious economic downturn, the scope and duration of which are impossible to predict.

3. Target Audiences

- Pandemic Response Team
- Your Bank Name Here Employees
- Customers
- Directors
- Shareholders
- Vendors, Consultants, Industry Organizations
- State and Federal Regulators
- Media & General Public
- Advertisers

4. Overriding Communications Objectives

In addition to the communication objectives required by a particular crisis, all responses will promote these overriding objectives:

- Insulate Your Bank Name Here from negative perceptions.
- Enhance Your Bank Name Here's reputation and credibility.
- Demonstrate the competency of Your Bank Name Here's leadership.

5. Crisis Communication Action Plan

Assess each target audience:

- What does the audience know now about the Pandemic crisis?
- What do they need to know about the Pandemic?
- What is the most appropriate manner to convey the information?
- How will the audience's response be gauged or measured?

Remind **all** employees NOT to make any public or off-the-record statements to any media. Instead refer them to the Pandemic Response Team Leader.

Determine what communication procedures are necessary based on the amount of exposure to the market area, the available staff, locations and other resources, and if the Business Continuity Plan is instituted as well.

When and if there is irrefutable evidence that an outbreak has occurred within our Bank and it is not a generic seasonal flu outbreak, in which event the Pandemic Response Team leader will notify all pre-determined state and local public health departments and agencies.

A. Internal Communication – To Pandemic Response Team

(Within 0-12 hours of outbreak)

Contact team members and advise them of the Pandemic using the following information.

We have determined that a Pandemic outbreak is imminent or has begun; therefore we must activate our Crisis Communications Action Plan for a Pandemic Response.

[Please indicate here how you will communicate with team members, e.g., personal phone call, meeting, etc.?)

“Your Bank Name Here is experiencing a Pandemic and we must implement our Crisis Communication Action Plan for a Pandemic Response, which will also coordinate with our Business Continuity Plan to determine which locations and types of operations are available, considering the areas of exposure. We will strive to keep as many drive-thru windows and ATMs available as possible. Any other services requested in exposed areas will have to be by appointment and only after assessing the additional exposure liability.

First of all, if the Pandemic has affected you, your family or your employees, please contact the Human Resources Department through the Emergency Command Center.

Second, our Executive Team Leaders are working with emergency agencies to determine which locations have been exposed to the Pandemic and how we will conduct business going forward.

Please report to your current work location unless you are notified otherwise. If you need transportation to work, please contact your immediate supervisor.

If you are reporting to a location that is different than your normal work location, you can leave this number for your family members if they need to reach you – [XXX-XXXX.]

Thank you for all your patience and support during this time.”

B. Internal Communication – All Employee Notice

(Within 0-24 hours of outbreak)

All-employee notices will be provided using **[Form of Communication TBD]** and recorded messages. The recorded message should read:

“Your Bank Name Here is experiencing a Pandemic and we must implement our Business Continuity Plan to determine which office locations can remain open, what types of operations are most appropriate for those locations depending on the area and amount of exposure, and the staff necessary to support those locations.

Our Executive Team Leaders are working with public health departments and agencies to handle matters at these locations that have been exposed to the Pandemic [list locations that have been exposed to the Pandemic].

We will be looking to keep our drive-thru windows and ATMs available when possible. Any other services requested in exposed areas will have to be by appointment and only after assessing the additional exposure liability.

If one of these locations is your normal work location, please remain available at your personal telephone for a call-back in case you are needed at a Pandemic Response work site or are asked to work from home or another location.

If your normal location is not listed above, please report to your current work location unless you are notified otherwise. If you need transportation to work, please contact your immediate supervisor.

We will continue to use [Form of Communication TBD] to keep you updated on this Pandemic crisis.

If this Pandemic has affected you or your family, please contact your immediate supervisor.

Thank you for your patience, support and understanding during this time.”

If you are reporting to a location that is different than your normal work location, you can leave this number and your family members can reach you – [XXX-XXXX.]

Thank you for all your patience and support during this time.”

C. External Communication – Customers

(Within 0-36 hours of outbreak)

[Post on Lobby Doors, ATM Screens and Web site]

“*Your Bank Name Here* is experiencing a Pandemic. Therefore in the best interest of you and our employees, we must limit some of the services we can offer to you at this time.

These are the locations that are offering drive-thru window services: [List]

These are the locations that have ATMs available: [List]

If you need to meet with a Bank representative, please call [XXX-XXXX] and we will do our best to schedule an appointment for you.

Our goal is to protect the health and safety of our employees and customers. Please check our Web site for updates as we work to return to full operations and services as quickly and as safely as possible.”

yourwebsite.com

D. External Communication – Customer Telephone Reception

(Within 0-36 hours of outbreak)

[Record the following script and use for calls in queue:]

“*Your Bank Name Here* is experiencing a Pandemic. Therefore in the best interest of you and our employees, we have limited some of the services we can offer to you at this time. This may cause delays in answering your call. Please stay on the line. Your call will be answered in the order in which it was received. We appreciate your patience during this temporary situation.

You will find our drive-thru window services available at these locations: [List]

You will also find our ATMs available at these locations: [List]”

Thank you for your patience. We will be with you as quickly as we can.

We appreciate your consideration and support during this time.”

E. Internal Communication – All Directors

(Within 0-24 hours of outbreak)

[Determine how you want to communicate with your Directors – Phone Call? Here is how the message should read:]

“*Your Bank Name Here* is experiencing a Pandemic and we must implement our Business Continuity Plan to determine which office locations can remain open, what types of operations are most appropriate for those locations depending on the area and amount of exposure, and the staff necessary to support those locations.

Our Executive Team Leaders are working with public health departments to handle matters at these locations that have been exposed to the Pandemic [list locations that have been exposed to the Pandemic].

We will be looking to keep our drive-thru windows and ATMs available when possible. Any other services requested in exposed areas will have to be by appointment and only after assessing the additional exposure liability.

We have notified all employees and customers. We are also sending a press release to all our industry organizations, vendors, consultants and local media.

Please be sure to check our Web site yourwebsite.com for further updates. Thank you for your support during this time.

F. External Communication – To The Media/General Public

(Within 0-48 hours of outbreak)

[Issue as a Press Release on Bank Stationery to All Listed in Your Public Relations Press Release Data Base and Post on the Bank's Web Site]

Contact Your Bank CEO
 President & CEO
 Phone Number

News Release

**Your Bank Name Here Experiences Pandemic
Some Services Limited to Protect Customers and Employees**

[Your City], MI – [Insert Date] – Your Bank Name Here is experiencing the Pandemic that has affected the [Insert Area]. Therefore some of the Bank's services are limited at this time.

“In the best interest of our employees, customers and the general public, we have limited some of our lobby services at this time,” explains Your Bank Name Here President and CEO [Full Name]. “We are providing drive-thru window service and ATM service at our locations. This will offer our customers and employees a safe and cautious way in which to conduct business during this emergency situation.”

These are the locations that are offering drive-thru window services:

[List]

These are the locations that have ATMs available:

[List]

‘If you need to meet with a Bank representative, we will do our best to schedule an appointment for you,’ says [Last Name]. “Our goal is to protect the health and safety of our employees and customers. Please check our Web site at yourwebsite.com for updates as we work to return to full operations and services as quickly and as safely as possible.”

Your Bank Name Here is a full service financial institution with offices in [lists cities]. The telephone number to call is [XXX.XXX.XXXX].

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G. External Communication – To Regulators, Industry Organizations, Vendors & Consultants

(Within 24 hours to 2 Weeks of outbreak)

[Issue the same Press Release on Bank Stationery to the Prepared List of Regulators, Industry Organizations, Vendors and Consultants]

H. External Communication – Shareholders

(Within 24 hours to 2 Weeks of outbreak)

[Post same Press Release on *Your Bank Name Here's* Web Site]

I. External Communication – Contacted by Media

(During entire crisis)

[The following script is to be followed if employees are approached by a reporter.]

As you know, in these types of situations all media inquiries are handled by [Your Bank Name Here President and CEO Full Name here.]

Please contact him/her at XXX-XXXX, or I can take your name and phone number and ask that he contact you."

Thank you for your support and understanding during this time.

J. External Communication – Advertisers

(Within 24 hours to 2 Weeks of outbreak)

[Determine if current advertising campaigns need to be modified and call advertisers.]