



**The South Carolina  
State Board of Financial Institutions  
Banking Division**

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Kathy L. Bickham  
Commissioner of Banking

**Emergency and Disaster Preparation Information for South Carolina State-Chartered Institutions**

Each state-chartered institution should have emergency preparedness plans in place that document how the institution will respond to various scenarios in the event of a disaster or emergency. The plans should be tested regularly and updated as needed.

Method of Communication During an Event

The preferred method of communication with the Office of the Commissioner of Banking is by email to [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov). If you are unable to access email, please call one of the following individuals:

Deidre H. Fulmer	Emergency Coordinator	(o) (803) 734-1828	(c) (803) 609-1229
Janeen R. Hughes	Deputy Commissioner of Banking	(o) (803) 734-2007	(c) (803) 360-0425
Kathy L. Bickham	Commissioner of Banking	(o) (803) 734-2011	(c) (803) 609-2006

Cybersecurity Incidents

Institutions should notify the Office of the Commissioner of Banking if a cybersecurity incident occurs that harms the confidentiality, integrity, or availability of an information system or the information that the system processes, stores or transmits. Notification should occur as soon as possible and within 36 hours after the institution determines that a security incident has occurred. Notifications may be provided by email to [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov) or by calling your institution's assigned Review Examiner.

Branch Closures

If you find it necessary to close a branch or office in preparation for an impending emergency, you should post notices in the branch for your customers. You should also notify the Office of the Commissioner of Banking by sending an email to [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov). In your email, please include the address of the location affected and the closing time.

If you need to close a branch temporarily in order to complete repairs, or if some of your facilities cannot open because they lack essential services such as electricity, telephone, or security, you should also notify the Office of the Commissioner of Banking by emailing [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov). In your email, please include the following information for each closed branch:

- Address of branch
- Description of the situation
- Estimated time when the branch will reopen

An email should also be sent to [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov) once the branch is re-opened.

## Declarations Issued by the Governor

If the Governor proclaims that an emergency exists in a particular area of the state and designates specific days for the general cessation of business in that area, then all of your branches located within that area must remain closed for the designated days or until the declaration of emergency has been lifted by the Governor.

If the Governor authorizes, but does not mandate that your institution close, your institution may decide whether to close or remain open, depending on the specific conditions impacting your institution and taking into consideration the safety of staff and customers.

If an emergency exists, but it is not practical to obtain a proclamation from the Governor before closing a branch(es), your institution may close the branch(es) as necessary to protect property, staff, and customers. The Office of the Commissioner of Banking should be notified as soon as possible by emailing [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov). In your email, please include the following information for each closed branch:

- Address of branch
- Description of the situation
- Estimated time when the branch will reopen

## Temporary Locations

If your institution suffers loss of a branch(es) following a storm or disaster, it is not necessary to seek prior approval to establish temporary locations from the Office of the Commissioner of Banking. However, an after-the-fact notice should be provided within 24 hours of the establishment of a temporary facility. The notice can be emailed to [alerts@banking.sc.gov](mailto:alerts@banking.sc.gov). The temporary facility must have sufficient security measures in place to conduct financial transactions.

## Changes in Branch Operations

Institutions should notify the Office of the Commissioner of Banking of any significant changes to branch operations in response to an emergency. Notifications should include information regarding products and/or services that are not available in a branch(es). Institutions should also advise this office of significant increases in cash withdrawals, issues with obtaining cash, or problems with cash letters.

## Priority Communication Services

Institutions may consider enrolling in the [Government Emergency Telecommunications Service](#) (GETS), [Wireless Priority Service](#) (WPS), and [Telecommunications Service Priority](#) (TSP) offered by the Department of Homeland Security. GETS and WPS may be used to enable calls to be placed immediately following a disaster, and TSP ensures priority treatment for vital voice and data circuit or other telecommunications services. More information regarding these services can be found on [CISA's website](#).

## Emergency Communication System (ECS)

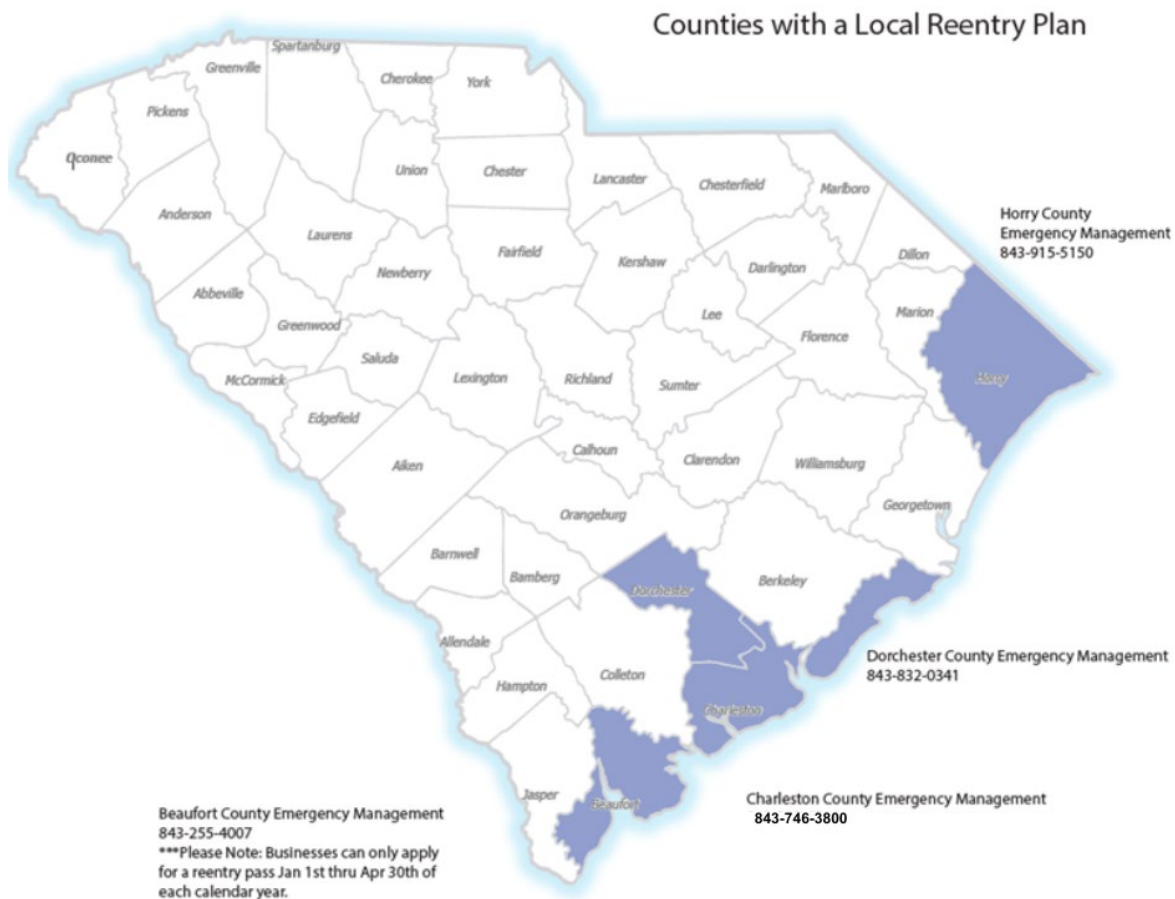
The Office of the Commissioner of Banking may use multiple tools to communicate with institutions in the event of an emergency. One of those tools is ECS. ECS is a communication channel established by the Federal Reserve Bank of St. Louis, which partners with the Office of the Commissioner of Banking. This system is available to all South Carolina state-chartered institutions and allows the Office of the Commissioner of

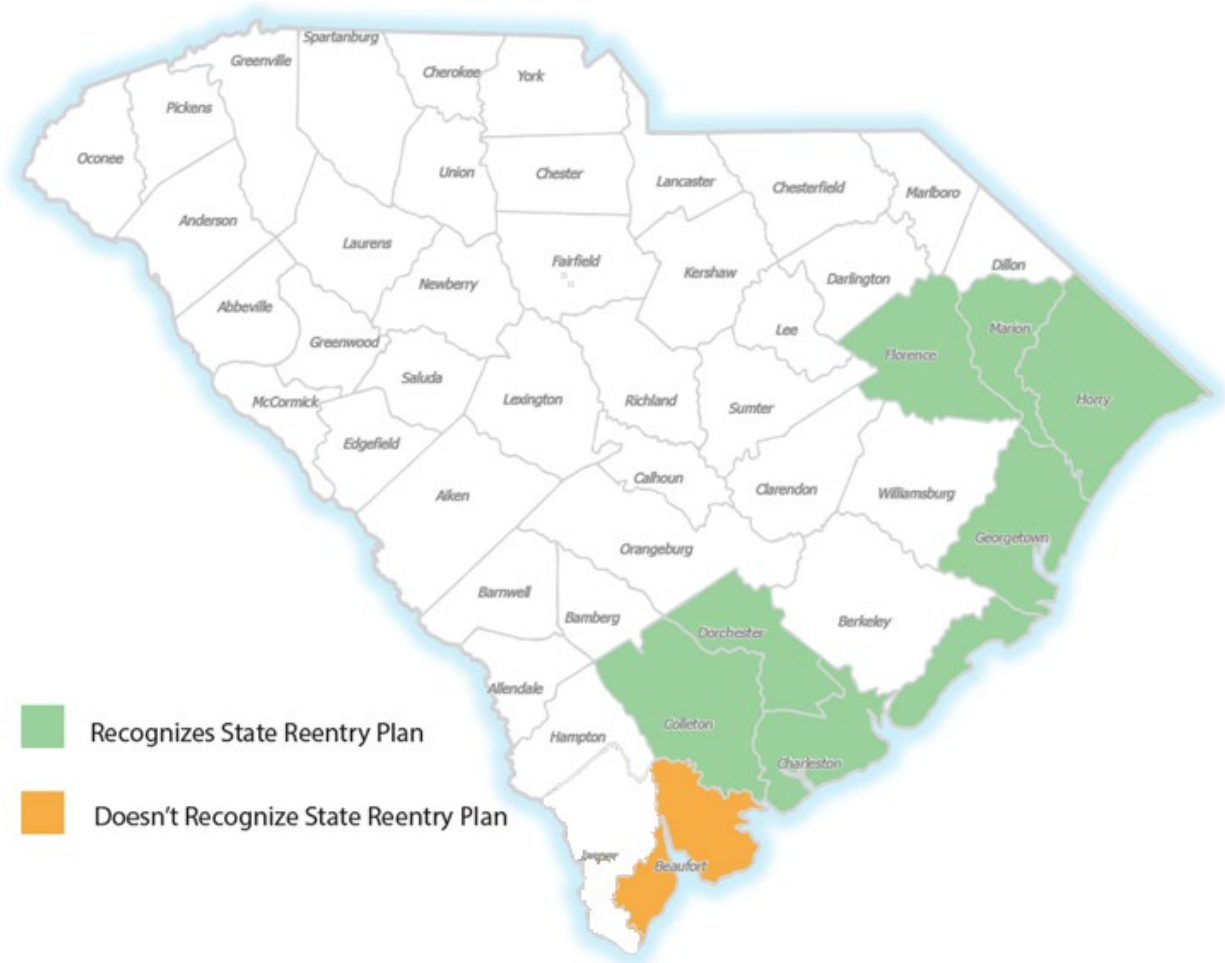
Banking to quickly and simultaneously establish two-way communication channels with all registered South Carolina state-chartered financial institutions during a crisis so that essential information can be easily shared. We urge all South Carolina state-chartered institutions to [register](#) and maintain updated contact information for this valuable free service.

### Reentry Credentials

The South Carolina State Business Reentry Program provides members of the private sector with a reentry pass to areas under curfew or evacuation during times of a disaster. Once it is determined by the SC Emergency Management Division (SCEMD) that a business meets the qualifications to receive a reentry pass, the business will enter into a Memorandum of Agreement (MOA) with the SCEMD. The MOA is good for three years from the registration date. A business may renew their MOA as early as 30 days prior to the expiration date of their current MOA. Once a business is within the 30 day window, the business will be prompted to “re-register now” when they log into the the system. Businesses will also receive an email reminder closer to the expiration of the MOA.

**Important Note:** Since South Carolina is a home-ruled state, access and reentry will ultimately be determined at the local level. The State program does not supersede county programs. See the maps below to determine which counties have their own reentry program. We highly encourage business to get both the State and local reentry passes, just to be on the safe side.





It is recommended that institutions [apply for reentry credentials](#) at the State level. In addition, multiple key institution personnel (e.g., branch managers, information technology specialists, and executive management) should be registered in the [counties](#) where the institution operates if those counties have separate reentry plans (see maps above). These credentials must be obtained prior to an emergency event. Note that deadlines to apply for reentry credentials vary across counties. Please let this office know if you have difficulties obtaining reentry credentials. If your institution operates branches outside of South Carolina, you will need to contact each respective state’s Emergency Management Division to obtain information regarding reentry credentials.

South Carolina Emergency Management Division Communications

Institutions are encouraged to have key personnel register for the South Carolina Emergency Management Division’s Emergency Support Function – Business and Industry (ESF 24) listserv hosted by the South Carolina Department of Commerce. Important updates for local businesses and industries related to different types of events as well as a quarterly newsletter are provided via the listserv. To sign up, the following information for each key personnel should be sent to [esf24@emd.sc.gov](mailto:esf24@emd.sc.gov):

- Name
- Institution’s Name
- Email address
- Phone number (not required)

Additionally, the South Carolina Emergency Management Division and South Carolina Department of Commerce have developed a [South Carolina Emergency Business Resources dashboard](#). This comprehensive online resource will provide businesses with timely logistical information during disasters, including power outages, road and bridge closures, shelter locations, executive orders and more.

### Emergency Preparedness Considerations

Below is a listing of other actions that institutions should consider as part of their emergency preparedness:

- Develop a plan to ensure your institution is able to maintain adequate cash during an emergency event. Institutions may consider keeping extra cash on hand during emergency event seasons.
- Consider increasing cash supplies, particularly in ATMs, prior to an emergency event if you operate along evacuation routes.
- Review cash transportation agreements. Institutions may consider entering into multiple cash transportation agreements in the event that their normal carrier is unable to deliver during an emergency event.
- Be aware that there is typically an increase in counterfeit currency during and after an emergency event.
- Consider developing shared service plans with other institutions in communities in which you operate to enable the sharing of facilities and/or currency.
- Review your vendors' business continuity plans and verify that vendors are testing their plans.
- Prepare for disruptions in the availability of key personnel.

### Post Emergency Considerations

The Office of the Commissioner of Banking encourages institutions to take prudent steps to meet the financial needs of the communities in which your institution operates in the aftermath of a disaster or other event. Examiners will not criticize reasonable responses to assist customers as long as the actions are taken in a manner consistent with sound banking practices.