

EMERGENCY COMMUNICATION SYSTEM

The Indiana DFI is partnering with the St Louis and Chicago Federal Reserve Banks to register all Indiana State Chartered Banks for the Emergency Communication System. This system, as the letter indicates, allows for timely communication with all banks during an emergency situation. We urge you to register in a timely manner and participate in the testing of the system scheduled for April 30, 2009. Should you have any particular questions please contact Bank Supervisor Randall Rowe at 317 232 5852.

See the following page for more information.



FEDERAL RESERVE BANK OF ST. LOUIS

P.O. Box 442
St. Louis, MO 63166-0442
www.stlouisfed.org

April 13, 2009

John Doe, President
Sample Bank
1Main St
Maintown, IN 47777

Dear Mr. Doe:

The Indiana Department of Financial Institutions and the Federal Reserve Banks of St. Louis and Chicago are pleased to announce a new Emergency Communications System (ECS) for Indiana state-chartered banks.

ECS will allow the agencies to automatically notify and update you on changes in our operational status during emergency situations or unplanned events. It will also allow us to more efficiently assess your bank's operational situation during regional disasters or emergencies. The tool is for regulatory agency use and will not replace other emergency communication systems in place within the Federal Reserve System.

The ECS service was activated earlier this year after an ice storm struck Arkansas and southern Missouri. We contacted all state-chartered commercial banks within the state of Arkansas and the system was able to target institutions in affected areas across southern Missouri. ECS provided several institutions with the opportunity to communicate with the Fed and state banking regulators during the interruption. In fact, based on the activation of the tool, one institution contacted us to inform us of a challenge they were having with sending their cash letter to the Fed. A few phone calls were made and the issue was resolved.

We think you will find significant value in ECS and would like to encourage your institution to register for this free emergency communications system. The process is simple. Just enroll your institution on the ECS website found at (██████████). If you register by April 29, you will be eligible to participate in a test of the ECS during business hours on Thursday, April 30.

If you should have any questions regarding this process or the tool, please contact Bob Dowling at 314.444.8532 or John Hussey at 314.444.8555, both with the Federal Reserve Bank of St. Louis.

We appreciate and look forward to your participation.

Cordially,

Julie L. Stackhouse
Senior Vice President
Federal Reserve Bank
of St. Louis

Cathy Lemieux
Senior Vice President
Federal Reserve Bank
of Chicago

Judith G. Ripley
Director
Indiana Department of Financial
Institutions