



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-14-2020**  
**March 6, 2020**

## Interagency Statement on Pandemic Planning

**Summary:** Pandemic preparedness is an important part of financial institutions' business continuity planning. Regulated institutions should periodically review related risk management plans, including continuity plans, to ensure their ability to continue to deliver their products and services in a wide range of scenarios and with minimal disruption. Sound planning helps minimize the disruption of services to consumers, businesses, and communities when such contingencies occur. The Federal Financial Institutions Examination Council (FFIEC) today updated guidance identifying actions that financial institutions should take to minimize the potential adverse effects of a pandemic.

**Statement of Applicability to Institutions with Total Assets Under \$1 Billion:** This Financial Institution Letter (FIL) applies to all FDIC-supervised financial institutions.

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### Contact:

James O. Brignac, Senior Examination Specialist, Critical Infrastructure Protection, (202) 898-3946 or [jbrignac@fdic.gov](mailto:jbrignac@fdic.gov)

Marlene M. Roberts, Senior Examination Specialist, Critical Infrastructure Protection, (202) 898-7174 or [MarRoberts@fdic.gov](mailto:MarRoberts@fdic.gov)

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### Highlights:

The potential effects a pandemic could have on an institution justify establishing plans for how each institution will manage in that operational environment. Recent events highlight the importance of institutions being ready to execute these plans should conditions necessitate.

Institutions should be reviewing business continuity plans and executing prudent initial actions, such as:

- Promoting employee awareness by communicating the risks of a pandemic outbreak and discussing the steps employees can take to reduce the likelihood of contracting an illness;
- Identifying and prioritizing essential functions, employees, and resources within the institution and across other business sectors for operational continuity purposes; and
- Testing roles and responsibilities of management, employees, key suppliers, and customers; key pandemic planning assumptions; increased reliance on online banking, telephone banking, and call center services; and remote access and telecommuting capabilities.

For operational issues, please contact your FDIC Regional Office.

This guidance updates the contents of FIL-6-2008 dated February 6, 2008, titled "*Interagency Statement on Pandemic Planning: Guidance for Minimizing a Pandemic's Potential Adverse Effects*," and supersedes FIL-25-2006, dated March 15, 2006, titled "*Interagency Advisory on Influenza Pandemic Preparedness*."