WHAT DO I DO IF MY BANK APP AND CARDS STOP WORKING?

Use the cash you keep at home. Ready.gov says to keep a small amount of cash in small bills, because ATMs and credit cards may not work during a disaster. Keep key account details and a written list of who to call on paper, and keep copies of bank records safe.

THE STEPS

01 Use the cash you keep at home for essentials.

02 Look at your written list of accounts and the phone numbers to call.

03 Keep copies of insurance, identification and bank records in a waterproof, portable container.

04 Check statements and credit reports regularly once service returns, as CISA advises.

05 Ready.gov also recommends an emergency savings account for the longer term.

THE CHECKLIST

- ☐ Small bills at home
- ☐ Paper list of accounts and phone numbers
- ☐ Document copies in a waterproof container

How we write it into your plan. Our household plans include a one-page accounts sheet: bank, card, utility and who to call, written by hand and kept offline.

Sources: Ready.gov, Financial Preparedness; Ready.gov, Build a Kit; Ready.gov, Cybersecurity. Last reviewed November 17, 2026. General planning information, not medical, legal or financial advice.