



CUSTOMERS, COLLEAGUES, COMMUNITY

# Citizens

## TODAY



GOOD BUSINESS  
TAKES  
GOOD CITIZENS.  
(THAT WOULD BE YOU.)



MAY 2010

## CFG customer service levee holds back flood of historic proportions

Basements flooded and re-flooded. Major highways closed. Businesses sunk. Sandbags went up, but the rain kept coming down.

Rhode Island capped out at nearly 10 inches of rain over a 48-hour period in late March into early April. Many coastal areas flooded, especially those along the banks of the Pawtuxet and Blackstone Rivers. Low-lying coastal areas in Rhode Island, Connecticut and Massachusetts were the most deeply effected.

Flooding like this is uncommon in New England. Pictures of cars in water up to their windows are usually only found on nightly news clips with confused drivers wondering how their car ended up in a lake. Only this time, the lake came to them.

If those 10 inches of rain came down as fluffy snow, southern New England would have been buried under 10 feet. The Rhode Island Flood Recovery site and state Emergency Management Agency called it "a flood of historic proportions."

Business at Citizens was anything but usual. However, even with evacuated branches, unreachable back offices and reduced staff, Citizens was still able to keep things running as usual for the customer. While there were several branch closings



The parking lot at Warwick Mall, where Citizens has two ATMs, and had a full-service branch for many years. Photo by Tracie Desjean

and reduced staffing at back offices in Rhode Island and Connecticut, CFG kept itself moving with available staff who were able to make it to work.

The response was coordinated by the Incident Management Team, led by Matt Daniels, *Head of Incident Management – Americas*. Members of the Group Properties

and Business Continuity Teams quickly were engaged to support the impact assessment and recovery actions. Business Continuity Plans were retrieved and reviewed, in case they needed to be invoked. Properties teams fanned out into our facilities in impacted areas, constantly evaluating them to quickly identify any issues.



Mendon Road branch parking lot in Cumberland RI.



Citizens Bank's ATMs and night deposit vaults at Warwick Mall had to be removed, after sitting in two feet of water for days.



VPs Jim Arsenault (standing) of Incident Management and Steve Fortes of Group Properties' New England Property Operations, whose units are part of RBS Citizens Business Services, at CFG's command center. The center was opened in anticipation of and response to the area's worst flooding in more than a century.



The flood water reached its peak in the Mendon Road branch parking lot in Cumberland RI.

### A healthy dose of luck

"At one point we had nine facilities down, but Retail Operations was able to get all branches up and running by Thursday noontime," Daniels said. "We had a healthy dose of luck, but good planning and fast, coordinated action got us back to business-as-usual by Friday morning. In what has been characterized as a 100- to 500-year storm, that is no small feat. We did as much as we could to protect our colleagues and our facilities, considering the size of our footprint in New England."

Incident Management dispatched regular weather and condition updates with progressively worsening news. Rain. Wind. Flooding. Uprooted trees. Downed power lines. Overloaded cell phone circuits. Branches evacuated. Emergency officials even closed Interstate 95 – it was under two feet of water in one section in Warwick. Municipal sewage systems in Warwick and Cranston were overwhelmed, so residents and businesses were asked to not use any water-producing facilities. The first branch-closing news came in: The Westerly branch closed due to flooding risk. Wakefield was evacuated for the same reason. Warwick's branches

## Assistance came quickly

In the wake of the flood, CFG was the first financial institution to offer financial assistance to both customers and colleagues alike.

- For colleagues, that came in the form of grants to help offset flood damage costs.
- For customers, as well as colleagues, low-interest loans are available.
- CFG is also committing \$250,000 from its charitable foundation to provide for basic food, water and shelter needs in the community.
- Colleagues are also encouraged to volunteer their time in the long-term revitalization effort.

Note: See another side of the Incident Management Team's efforts on p. 21.

and operations centers were impacted by the closure of the city sewage system. Middletown CT closed due to flooding and there was no power at the West Hartford branch. Pawcatuck CT closed when the rivers immediately surrounding it start rising – quickly, threatening the surrounding roadways. Two ATMs and two night depositories were under two feet of water in the Warwick Mall.

By the fourth update, Incident Management stopped posting the reasons for closure, as everyone knew: branches in Warwick, Cowesett, Hoxsie, Wildes Corner, the auto bank in North Kingstown, Cumberland, Mendon Road. Then Jefferson Boulevard East, West and South were operating with essential staff only. Potential threats to the

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Cranston Support Center were monitored closely, as it too could have been affected by loss of utilities at any moment. To offset some of the workload, the *PhoneBank* added to second and third shifts in Pittsburgh.

Colleagues who were able to make it in to work had to navigate through pounding rain and multiple road closures to help keep customer service levels high.

The Incident Management Team worked with city officials and first responders (mainly police in Warwick) to help assess the situation and gain access to facilities. City officials said our preparation and response was very aggressive and welcomed. They said Citizens seemed to be responding faster than most other businesses in the area.

*Vice Chairman Brad Conner*, whose *Consumer Finance* units comprise most of the three CFG facilities on Jefferson Boulevard in Warwick, had high praise for the response – and for the dedication of his teams.

"The response by our colleagues was amazing," Conner said. "So many were deal-

ing with difficult personal situations, not to mention huge inconveniences getting to and from work, and yet there they were, in the office, getting the job done. It was such an incredible example of putting our customers first."

*Chairman and CEO Ellen Alemany* toured the Cranston and Jefferson Boulevard facilities and listened to the many stories colleagues had to tell about their difficulties not only at the office, but at home. "I am amazed at how many of our colleagues were affected by this calamity," Alemany said. "I was deeply touched by their resolve."

While most of the water has receded, the flood damage is lasting and will affect these areas for many months to come.

If you need help, or would like to learn more about how you can help, visit the 2010 Flood Resource Center on [RBSAmericasHR.com](http://RBSAmericasHR.com).

—by *Kris Gove*



Tom Brown of Computer Operations was activated by the National Guard to help with flood recovery – and was on duty near Citizens' Mendon Road Branch in Cumberland RI.



Basement flooding impacted several branches, including Mineral Spring Avenue in North Providence.



Water roared through the Mendon Road branch parking lot in Cumberland RI, turning the branch into an island, undamaged inside by water.