

Roughly half of Indiana is in the path of the total solar eclipse that will be visible on April 8. For the past month, we have included a call in E-News for our members to tell us how they plan to prepare for the event.

If you're wondering why business operations would be impacted: When South Carolina was in the path of the eclipse in 2017, the state saw 1.6 million visitors come in for the day. For comparison, the state's total population at the time was 4.8 million. Are your ATMs prepared for a potential 30% spike in cash requests? Are your internal systems prepared for possible phone or internet outages resulting from a sudden 30% surge in usage? If eclipse viewers set up camp in your parking lot, do you have set plans for how you want your banking center managers to handle the situation?

Below are the responses submitted to the Association on how Indiana banks plan to act on April 8:

Home Bank, Martinsville

We are closing all our offices – Morgan, Johnson and Hendricks Counties – on April 8 and have included this date on our holiday schedule.

Chris Marks, our BCP coordinator, started attending meetings with our local emergency management agencies to learn what we should expect and help us formulate a plan. Concerns learned from other communities in past events that traffic gridlock could severely impact our employees traveling home that evening. Also, officials are warning that their ability to respond to any emergencies will be significantly impacted.

We do plan to have a few employees working remotely from home that day to perform key processes, such as wires. We are now beginning our outreach to inform customers and will continue to communicate this in the coming weeks.

The Napoleon State Bank

We have been actively watching and researching the eclipse and its effects on our business. Our area is expecting and preparing for a large influx of visitors.

At this time, we have not made a definite decision on operations for the day, but are CONSIDERING drive-thru only and/or reduced hours/noon closure of our branches to allow our employees time to get home safely.

The National Bank of Indianapolis

Originally, we had not planned to make any changes. However, we know some communities in central Indiana are asking businesses to close or curtail business. We are seeking some guidance from the City of Indianapolis Mayor's Office.

First Federal Savings Bank of Washington

Our bank has decided to close at noon on Eclipse Day 2024.

Our decision is primarily based on our best interest in our staff for safety and travel. If we get anywhere close to the expected turnout in the county, there will be no safety or security available and they would not be able to get to us if they wanted to. Add to that our commutes home at that time of the day would be MUCH longer than usual.

Of course, if it rains or we have a cloudy day I guess our team just gets an extra half day off for the year.

Springs Valley Bank & Trust Company, Jasper

We are currently considering closing for the last half of the day or closing during the eclipse.

Other factors we are considering and/or keeping an eye on include:

- whether schools and/or daycares close, and how that impacts parents who may not have other child care options immediately available*
- hosting and contributing to a pitch-in/potluck meal at all offices since traffic is expected to be bad and they may not be able to leave*
- making sure ATMs are well stocked to accommodate the expected increase in tourism*
- physical security*
- creating an internal flyer for team members explaining all eclipse information, including closed schools and daycares, security, the eclipse's line of totality, stocking up in advance on food and gas as businesses may be low, extended drive time home, phone towers being down due to overload*
- shutting down the guest WiFi network*
- emergency services advised their response times may be delayed*