

**IMPORTANT INFORMATION,
PHONE NUMBERS, & WEB
SITES FOR NEW YORK SMALL
BUSINESSES AFFECTED
BY THE EVENTS OF
SEPTEMBER 11, 2001**

RESPONSE. RESOLVE. RECOVERY.

**REVISED OCTOBER 12, 2001: UPDATES AVAILABLE AT
www.americanexpress.com/smallbusinessoutreach**



We have all been deeply affected by the tragic events of September 11th. Our hearts and prayers go out to those who mourn the loss of family and friends.

Like so many in our city, country and around the world, we will forever be indebted to those who have given so much in responding to this crisis. We will never forget the resolve New Yorkers have shown. And we have no doubt, New York will recover.

We know how much of a struggle it can be just to find the right information, talk to the right person, and get the right help. This pamphlet is a beginning.

Directly or indirectly, so many of our small business customers and merchants in New York have been affected. From questions about federal aid to insurance problems to the need for office space, we're finding many businesses may not know where to turn for answers. We've put together this reference guide to help give you those answers.

At American Express, we've always realized how the courage, determination and entrepreneurial spirit of business owners very much epitomize the American spirit. We've never taken more pride in being able to help you than now – and in the weeks and months to come.

A handwritten signature in black ink, appearing to read "Ken Chenault". The signature is fluid and cursive, with a large initial "K" and a stylized "C".

Kenneth I. Chenault
Chairman and CEO
American Express Company

American Express Customer Information

American Express Small Business Customers

- This event may have caused a variety of disruptions to your business from simple mail delivery to financial shortfalls. The American Express Web sites and phone numbers below may provide some assistance with your American Express Account and assist you in financial recovery.

Accessing Your Card Account

- Our Card services remain uninterrupted. You can always check your account information and/or pay your bill online at www.americanexpress.com/smallbusiness.
- To pay your bill by phone call 1-800-472-9297 or, to pay your bill in person, visit an American Express Travel Office.
- To change your billing address or telephone number and for all other inquiries call 1-800-326-1524 or the number on the back of your Corporate Card.

Accessing Financing

- Your best source for low-interest, long-term loan assistance at this time is probably the U.S. Small Business Administration (see "Applying for Federal Relief"). However, if you do not qualify or need additional financing, these American Express Financial Services listed below can be viable options.

Small Business Loans

- As an American Express customer, the application process for a Small Business Loan is short. And once approved access to funds is quick. You may borrow from \$10,000 to \$50,000, and the repayment terms are flexible.
- To learn more, call 1-800-403-1288.

Business Credit Line

- To cover unexpected shortages of cash flow, our line of credit allows you to borrow as needed and make payments over time. You can access your Business Credit Line with checks or your Business Credit Line Card.
- To learn more, go to www.americanexpress.com/smallbusiness or call 1-888-439-3788.

Assistance for Merchants

Authorizations and Submissions Issues

- The American Express authorization center has not been impacted. However, businesses with disrupted phone service might experience problems with authorizations or submissions. Businesses should verify with their phone companies that their service is working properly.
- To obtain voice authorization if point-of-sale terminal authorization is not available, call 1-800-528-2121. (The voice authorization fees will be waived for merchants in the impacted ZIP codes through October 31, 2001.)
- Businesses with an American Express terminal that are unable to connect for authorizations or submissions, call 1-800-851-5948.

Payment Issues

- The American Express payment system has not been impacted. To convert from check payments to Automatic Clearing House (ACH) deposits directly into your bank account, call 1-800-528-5200.

Financial Reconciliation Reports and Inquiry/Ticket Retrievals

- If you have not received Reconciliation Reports and/or Inquiries, please contact the postal service at 212-967-8585 to determine if your mail is being held. You may avoid delays by receiving your Reconciliation Reports and Inquiries online by enrolling in Online Merchant Services at www.americanexpress.com/merchant or calling 1-800-528-5200.
- If you are using SE Workstation, your Reconciliation Reports and Inquiries should be available. Due to the increase in volume you may experience some busy signals. We apologize for any delay and are in the process of expanding the number of ports to accommodate the increases. We suggest that you attempt to retrieve your files early in the morning or after business hours if possible.
- For all other inquiries please call 1-800-528-5200.

Applying for Federal Relief

The Federal Emergency Management Agency (FEMA) is coordinating the federal relief effort. The U.S. Small Business Administration (SBA) is working in partnership with FEMA. They will provide low-interest, long-term loans to repair or replace uninsured or underinsured losses. Businesses must begin the application process by registering with FEMA by calling 800-462-9029, or 800-462-7585 for the hearing impaired. The deadline for applying is November 10, 2001.

You can also visit the FEMA/NY State/NYC-Disaster Assistance Service Center in Downtown Manhattan-141 Worth Street (at Centre Street, former DMV location)

Hours: Monday to Friday, 10 am to 8 pm

Saturday-Sunday, 10 am to 2 pm (dates and hours of operation are subject to change)

Call the FEMA help line for current information at 800-525-0321.

The information you will need includes:

- The street address of your damaged property
- Your current mailing address and a telephone number where you can be reached if you have been forced to relocate
- Your Social Security Number
- The gross income of your business
- Information on the type of insurance coverage you have

There are two types of SBA loans:

Business Physical Disaster Loans for Small Businesses

- Loans to repair/replace disaster damage to property owned by the business, including real estate, machinery and equipment, inventory/supplies. Businesses of any size may be eligible. Nonprofit organizations may also be eligible.

Economic Injury Disaster Loans (EIDL) for Small Businesses

- Loans for working capital to assist small businesses through the disaster recovery period.

These loans cover operating expenses the business could have afforded to pay if the disaster had not occurred.

For more information, visit www.sba.gov or call 800-659-2955. Deadline for applying is June 11, 2002.

BUSINESS SERVICES AND INFORMATION

GENERAL BUSINESS ASSISTANCE & BUILDING ACCESS

Organization: New York City Economic Development Corporation (EDC) & New York City Partnership (NYCP)

Assistance Offered: Donated goods & services are available to people who have been affected by the tragedy (includes counseling, legal services, office space and furniture)

Contact Info: EDC: 866-227-0458 or www.newyorkbiz.com
NYCP: 718-403-2220

Organization: New York City Government

Assistance Offered: View a map of pedestrian and vehicular traffic restrictions

Contact Info: www.nyc.gov

FINANCIAL ASSISTANCE

Organization: WTC Disaster Recovery Loan Program

Assistance Offered: Listing of banks offering bridge loans
Contact Info: www.newyorkbiz.com/WTCloan

Organization: REDAC Disaster Relief Business Loans

Assistance Offered: Financial assistance for small business owners

Contact Info: 718-522-4600

Organization: Ground Zero Elected Officials Task Force

Assistance Offered: Survey to evaluate and assess the need for small business grants

Contact Info: 212-367-7250 Fax 212-367-7356

INSURANCE ADVICE

Organization: Association of the Bar of the City of New York

Assistance Offered: Assistance regarding insurance coverage

Contact Info: 212-626-7373 (English)
212-626-7374 (Spanish)

Organization: National Insurance Institute

Assistance Offered: Information regarding insurance coverage

Contact Info: 800-942-4242

Organization: Insurance Emergency Operation Center (IEOC)

Assistance Offered: Assistance regarding life, auto and homeowner claims/procedures

Contact Info: 800-339-1759

Organization: The New York State Insurance Fund (NYSIF)

Assistance Offered: Workers Compensation Center

Contact Info: 877-467-3863 or 888-875-5790

Organization: NYC Chapter of the National Association of Women Business Owners

Assistance Offered: Pro-bono insurance planning services to businesses

Contact Info: 212-768-4470 or nawbonycrelief@aol.com

Organization: New York State Department of Insurance

Assistance Offered: Provide information and referrals, advocacy and advice relating to insurance

Contact Info: 800-339-1759

Bold indicates updated information.

REAL ESTATE

- Organization:** Department of Buildings
Assistance Offered: Guidelines for re-entry to your space and instructions for cleanup
Contact Info: 212-871-9436
-
- Organization:** Empire State Development Corporation
Assistance Offered: Information, referral and office relocation help
Contact Info: 800-456-8369 or www.nylovesbiz.com
-
- Organization:** DigitalNYC: Wired To The World
Assistance Offered: Pre-wired office space from \$10-\$24 p.s.f. is now available
Contact Info: www.newyorkbiz.com/digitalnyc, or e-mail: info@newyorkbiz.com
-
- Organization:** New York City Hotline
Assistance Offered: Locating new business space
Contact Info: 718-403-2220
-
- Organization:** Real Estate Board of New York
Assistance Offered: Matches the needs of affected businesses with available space
Contact Info: e-mail squarefootage@rebny.com or call: 212-621-9502, 212-621-9517, or 212-621-9527

TAX ADVICE

- Organization:** SBA NYC Partnership
Assistance Offered: Information on federal and state filing
Contact Info: www.nycp.org
-
- Organization:** US Internal Revenue Service
Assistance Offered: Tax information (some filing deadlines have been changed for affected areas)
Contact Info: 866-562-5227 or www.irs.gov/relief/index.html

UNEMPLOYMENT/JOB SEARCH

- Organization:** Crime Victims Compensation Board
Assistance Offered: 2 weeks pay with I.D. and paystub
Contact Info: 800-246-8035 or 212-577-7777
-
- Organization:** State Department of Labor
Assistance Offered: Provides support services and temporary jobs
Contact Info: Finding temporary jobs: 212-621-9300
 Information on unemployment benefits: 888-209-8124 (NY, NJ, CT)
 888-358-3506 (All other states)
-
- Organization:** Twin Towers Job Center
Assistance Offered: Help those displaced or unemployed find temporary or permanent jobs and other benefits
Contact Info: 718-557-1332 or www.twintowersjobs.com
-
- Organization:** Emergency Employment Clearinghouse
Assistance Offered: Help finding new jobs
Contact Info: www.cwejobbank.org (enter "CWE" as user name & password to fill out form) To offer jobs: 212-558-2250 Job seekers: 212-558-2261

LEGAL ADVICE

- Organization:** American Bar Association
 Young Lawyers Division/FEMA
Assistance Offered: Free Legal Services for low-income individuals who are unable to secure adequate legal services
Contact Info: 866-606-0626

- Organization:** Legal Referral Service of the New York City and County Bar Association
Assistance Offered: Answer legal questions and referrals
Contact Info: 110 Maiden Lane (80 Pine)
 212-626-7373-English
 212-626-7347-Spanish

- Organization:** New York State Bar Association
Assistance Offered: Temporary Contact information and referrals
Contact Info: 877-435-7321 or www.nysba.org

MEDICAL ASSISTANCE

- Organization:** Crime Victims Compensation Board
Assistance Offered: Funds available through Victims Crimes Act to cover medical bills, mental health, counseling, funeral expenses, lost earnings or support due to injury or loss of life
Contact Info: 800-247-8035 or 888-289-9747
-
- Organization:** Island Peer Review Organization
Assistance Offered: Information and referrals to current Medicare and Medicaid clients who have experienced disruption in services
Contact Info: 800-331-7767

CRISIS COUNSELING

- Organization:** New York Office of Crisis Intervention Services
Assistance Offered: Coordinates counseling services to New York residents
Contact Info: 800-LIFENET (800-543-3638) (English)
 877-AYUDESE (877-298-3373) (Spanish)
-
- Organization:** NYC Chapter of the National Association of Women Business Owners
Assistance Offered: Pro-bono stress management services
Contact Info: 212-768-4470 or nawbonycrelief@aol.com
-
- Organization:** SAFE Horizons
Assistance Offered: Crisis intervention, advocacy and info referrals
Contact Info: 800-621-4673
-
- Organization:** State of Connecticut Department of Mental Health and Addictive Services
Assistance Offered: Provides counseling referrals
Contact Info: 800-446-7348
-
- Organization:** University of Medicine and Dentistry of NJ
Assistance Offered: Provides counseling services
Contact Info: 800-969-5300

TRANSPORTATION ASSISTANCE & INFORMATION

- Tunnels and Bridges:** www.panynj.org or 800-221-9903
Subways: 718-330-1234 or 718-330-3322 or www.mta.nyc.ny.us
Buses: 718-330-3322 or www.mta.nyc.ny.us
 Westchester County Bee-Line: 914-813-7777 or www.beelinebus.westchestergov.com/
Access-A-Ride: 877-337-2017
Trains: PATH: 800-234-7284
 NYC Transit: 718-243-7777
 LIRR: 718-217-5477
 NJ Transit: 800-772-2222 or (in NJ) 973-762-5100
 Metro-North: 212-532-4900
 Amtrak: 800-USA-RAIL or www.amtrak.com

TRANSPORTATION ASSISTANCE & INFORMATION

Ferry Services: Staten Island Ferry: 718-815-2628 or 718-727-2508

New York Waterway: 800-53 FERRY

Airports: LaGuardia International Airport: 718-533-3400 or www.panynj.gov/aviation/lgaframe

JFK International Airport: 718-244-4444 or www.jfk-new-york.com

Newark International Airport: 973-961-6000 or www.panynj.gov/aviation/ewrframe

Or www.fly.faa.gov for air travel updates.
For general travel information, call the Department of Transportation at 718-CALL-DOT

Organization: The Power Authority
Assistance Offered: Determine eligibility for low cost power
Contact Info: 800-622-6972

Organization: USPS
Assistance Offered: To retrieve held mail
Contact Info: 212-967-8585
Farley Building, 380 West 33rd Street

Organization: Verizon
Assistance Offered: Information regarding service disruption and/or restoration of service
Contact Info: 800-795-8742, 888-209-8124 (NY, NJ, CT) 888-358-3506 (All other states)

Organization: Qwest
Assistance Offered: Offers conference call services at affordable prices
Contact Info: 877-563-5566

UTILITY AND COMMUNICATION INFORMATION

Organization: Con Edison

Assistance Offered: Find out if your building has power

Contact Info: 212-243-1900 or 800-752-6633

Organization: Manhattan Community Board No. 1

Assistance Offered: Mail service updates

Contact Info: www.cb1.org

Local Emergency Meetings for Small Businesses

Contact Manhattan Community Board No. 1 at 718-403-2220 or visit www.cb1.org for the most up-to-date information.

Special Thanks

We would like to thank our partner FedEx for their support of New York City businesses. For additional copies of the guide, please stop by one of the FedEx World Service Centers listed below:

102 North End Avenue
55 Water Street
229 West Fourth Street

55 Broadway
70 Spring Street
110 Wall Street

100 Williams Street
250 East Houston Street
40 Broad Street

Our Promise

As we gather more information and put together other special assistance for you, we will continue to update our Web site www.americanexpress.com/smallbusinessoutreach

