

# **Family First Credit Union**

## *Statement of Decision Criteria Policy*

### **General Policy Statement:**

#### **THIS POLICY IS EFFECTIVE DURING A DECLARED DISASTER ONLY!**

The following decision-making criteria are an issue by the Board as a guide for the Disaster Management Team. They are intended to provide direction in a potentially high-stress environment where specific direction from the Board may not be available. The Board acknowledges the fact that each disaster situation is unique and impossible to predict. These criteria are general principles that can be applied across the broad spectrum of potential disasters.

### **Guidelines:**

1. **HUMAN SAFETY.** The first priority of the Board is the safety of staff and volunteers. This concern also extends to members or others who may be affected by a disaster at a Family First Credit Union facility. The Disaster Management Team is directed to act before, during, and after a disaster to protect and preserve the safety of these individuals while maintaining the safety and soundness of the Credit Union.
2. **LONG-TERM RECOVERY.** The next priority is the long-term survival of the Credit Union. Decisions made concerning immediate recovery, reconstruction, or restoration of service must always be made in the context of the long-term recovery of the Credit Union. Immediate results must not be achieved at the expense of the long-term survival of the Credit Union.
3. **MEETING MEMBER NEEDS.** The next priority is to meet the needs of our members. Once human safety concerns are met and keeping long-term survival in mind, the Credit Union should do whatever it can to meet the needs of members. For an internal disaster such as a fire, this may mean applying all available resources to restore vital member services. In a larger regional disaster such as an earthquake or tornado, this may mean providing assistance in the form of special loan programs, assisting members in applying for emergency assistance, etc.
4. **PRUDENCE.** In all actions during a disaster situation, the Disaster Management Team, the staff, and the Board and volunteers must act with prudence. Every effort should be made to understand the ramifications of decisions. Individual needs must be balanced with each other and with the needs of the organization.