
Family First Credit Union Disaster Recovery Contingency Plan Summary

Contingency Plan Scope

In general terms, this Business Continuity Plan consists of policies, procedures and plans that are completed, compiled and held in readiness for use in the event that a natural or man-made disaster occurs. Contingency plans need to be developed from the business function perspective relative to the location of potential disasters. This Plan has the following components: an On-Site Emergency Plan, Off-Site Plan, IT Disaster Recovery Plan.

Plan Elements

A "disaster" is defined as any unplanned event that renders a site temporarily inoperable or inaccessible. The source of a disaster may be nature (e.g., flood, hurricane, tornado, and lightning) or man (e.g., intentional sabotage or accidental damage). Regardless of the source of the disaster, the recovery process is composed of the same major phases:

- Disaster response
- Initial damage assessment
- Site restoration, if possible
- Off-site set-up, if needed
- Notification to Members
- Resumption of operations
- Ultimate recovery

If the data center has a disaster, FFCU needs interim end user procedures that support their business operations during the data center's outage. Restart procedures are needed to assist FFCU in restoring computer support when the data center is operational. The data center is responsible for restoring data processing support at a backup-processing site and for restoration of their original data center. If FFCU has a disaster, FFCU is responsible for supporting all phases of disaster recovery of their site and business operations.

Disaster Recovery Team

The Disaster Recovery Team ("DRT") is responsible for executing the Business Continuity Plan for the Credit Union. This team consists of the Chairman of the Board of Directors, CEO/President, EVP/CFO, CLO, Branch Manager of the South Branch, Branch Manager of the North Branch, Director of Marketing and Business Development, and the Compliance and Security Officer. A current list of The Disaster Recovery Team is included in this Plan.

Disaster Declaration Authority

The following individuals, in order of availability, are authorized to issue a Disaster Declaration:

1. **President/Chief Executive Officer**
2. **Executive Vice President/Chief Financial Officer**
3. **Chief Lending Officer**
4. **Chairperson of the Board of Directors**
5. **Director of Marketing and Business Development**

Team Member Responsibilities

- **President/CEO:**
 - Implement the disaster recovery plan after determining the extent of the disaster.
 - Notify the other disaster recovery team members that there is a disaster.
 - Prioritize operations according to the severity of the disaster.
 - Establish the command and control center in its designated site, or to select an alternative site for establishment of the control center.
 - Activate general notification procedures.
- **Executive Vice President (EVP)/Chief Financial Officer:**
 - Provide managerial support for key personnel during the recovery.
 - Monitor progress during the course of the disaster.
 - Keep team members informed of the progress of all recovery activities, since each area depends on the others.
 - Notify personnel immediately in case of a disaster.
 - Notify personnel of the site selected as the command and control center.
 - Contact Insurance Carriers with any claims.
 - Supervise the recovery activities of all areas.
 - Document the actions taken and the progress made.
 - Ensure contact information on the 5300 Call Report is current.
 - Contact NCUA, CUNA, GCUA and all other government and regulatory agencies as needed.
 - Monitor financial impact of disaster on FFCU operations.
 - Back up for President/CEO

- **Chief Lending Officer**
 - Provide managerial support for key personnel during the recovery.
 - Monitor progress during the course of the disaster.
 - Keep team members informed of the progress of all recovery activities, since each area depends on the others.
 - Notify personnel immediately in case of a disaster.
 - Notify personnel of the site selected as the command and control center.
 - Supervise the recovery activities of all areas.
 - Document the actions taken and the progress made.
 - Back up for EVP.
- **Director of Marketing and Business Development:**
 - Execute Member Services Protocol.
 - Provide communication to members and the public.
 - Provide information to media.
 - Back up for Branch Managers
- **Branch Managers:**
 - Reassemble any staff on premises following an event, at the designated post-disaster assembly site.
 - Supervise the recovery activities in areas of managerial responsibility.
- **Compliance and Security Officer:**
 - Audit the Plan's annual maintenance and training log.
 - Conduct annual testing of the plan.
 - Ensure all Emergency/Operating supplies are inventoried quarterly and all obsolete/expired items are replaced.
 - Ensure the Plan is tested annually and the results of each test are presented for review to the Board of Directors, and notated as such in the meeting minutes. All documents must be kept at least 3 years or at least until the next regulatory examination.
 - Ensure staff is properly trained according to the Plan.

Disaster Response

Disaster response procedures designed to minimize risk to life and property. This phase includes all activities and procedures that are to be followed in responding to an emergency situation. Since different actions are required for response to various types of emergencies, multiple procedures are needed to support this phase.

Minimizing Risk to Life and Property

The credit union should make every effort to provide safety to staff and members present during a disaster. The protection of property is also a priority in the event of a disaster. The type of disaster will drive the necessary actions to ensure the safety of staff and members. When evacuation is required the designated building evacuation route should be followed by all persons in the building. Staff should reassemble in the designated post-disaster assembly site.

Pre-event Preparations

If advance notice is available concerning the possibility of a disaster, the plan needs to be activated early. Time before the disaster can be utilized to ensure alternate systems are ready, facilities secure, and staff is prepared. Taking steps such as covering equipment and files or moving critical equipment to safety can greatly improve the recovery time. Communication efforts should begin with members, staff, officials, and regulators to ensure readiness.

In the event advance notice is available the Disaster Recovery Team, along with the staff, will implement the following procedures:

1. The Disaster Recovery Team will assess the situation and create a plan of action.
2. Notify staff of recommended course of action to ensure everyone's safety.
3. Secure teller cash drawers and any important documents in vault.
4. Contact the following agencies and advise them of the credit union's plan of action:
 - a. Department of Banking and Finance
 - b. NCUA
 - c. Georgia Credit Union Association
5. Post Emergency Closing Notice at branch entrances.
6. Post Emergency Closing Notice on credit union website.
7. Secure the facility.

Initial Post-Disaster Situation Assessment

This phase provides an assessment of the extent of damage to the site and an estimate of the time that may be required to restore the site to normal operation. The assessment will determine whether backup processing at an alternate site should be invoked.

The Disaster Recovery Team will utilize the Post Disaster Assessment Checklist to determine the extent of damage to the site. This checklist is provided in the Plan.

Disaster Declaration/ Emergency Operating Procedures

The declaration of a disaster will be made, as a result of an assessment of the facility(s) in question, by the individual(s) authorized, in this Plan, to issue a Disaster Declaration. Once the need to declare a disaster is determined, the Disaster Recovery Team will be notified and the Business Continuity Plan will be implemented.

Alternate Worksites

The credit union should have alternate worksites for each branch location if the branch location(s) are not operational. There should be secondary alternate worksite(s) in case the designated alternate worksite(s) are not operational. If the Disaster Recovery Team determines the South Branch location is not functional, **1560 Holcomb Bridge Road, Roswell GA 30076** will be designated as the alternate worksite.

Communications with Staff/Members

The credit union will communicate with staff to provide recovery status updates and instructions pertaining employee responsibilities and staffing plans. The Disaster Recovery Team will instruct management to contact staff via the phone tree, which is part of the Plan. The Credit Union will provide members with updated information concerning the recovery status of its facilities and alternative means for members to access their funds as instructed in the "Member Services Protocol."

Recovery Procedures

Restart procedures are utilized when computer support is initially restored after an outage period. These procedures are applicable regardless of whether the computer support is provided from the original data center or a backup-processing site. Detailed procedures are developed for each business function and critical application and are contained in the data processing contingency and business site contingency plan.

- **System Recovery**

System recovery includes all activities and procedures that are required to restore the data processing system to normal operation. This recovery process should be thoroughly documented to maintain accurate records and minimal business interruption. These procedures are contained in the data processing contingency plan.

- **Site Restoration**

Site restoration includes all activities and procedures that are required to restore the damaged primary site to normal operation. Completely documented restoration procedures provide an efficient, timely restoration. These procedures are contained in the business site contingency plan.

Recovery of Key Business Functions

The Disaster Recovery Team should determine the key business functions of the credit union. The recovery procedures should ensure these business functions are the first priority.

Insurance and Emergency Funding

Information related to the credit union's insurance coverage and emergency funding is vitally important and should be readily available within this plan. This allows the Disaster Recovery Team to initiate any claims and access essential funding. The Chief Financial Officer will make all necessary claims and will act as liaison between the Credit Union and its insurance carrier(s) as well as contact CUNA and GCUA for disaster relief coordination.

Plan Maintenance, Training and Testing

The Compliance and Security Officer is responsible for Plan Maintenance and will follow the "Plan Maintenance" instructions as provided. Maintenance consists of periodic review, update and testing, procedures that address the backup processing strategy and site, the documented contingency plan procedures, compatibility with associated vendor business contingency plans, contact lists and the off-site backup of information and supplies. In order to properly maintain contact lists and supplies, the credit union will ensure all contact lists are reviewed/updated quarterly and ensure all Emergency/Operating supplies are inventoried quarterly and all obsolete/expired items are replaced.

All employees of the Credit Union will receive initial training for emergency response and Business Recovery Plan. Individuals assigned as primary and alternate disaster recovery team members will receive additional training for these assignments. Follow-up training will be required for all employees at least annually.

Disaster recovery procedures must be tested periodically to demonstrate the plan's effectiveness. In addition to determining the feasibility of the recovery process, testing is a practical means of:

- Verifying compatibility of backup resources
- Identifying procedural deficiencies
- Generating plan maintenance updates
- Training staff members

Some plan components can be tested as a group and others will be tested individually. Each test and test results will be recorded in the subsequent month's report to the board of directors as well as in the "test log" section of the action plan.

Review

The Disaster Recovery Contingency Plan Summary must be reviewed at least annually by the Board of Directors.

Adopted _____	Date _____
Reviewed _____	Date _____
Reviewed _____	Date _____
Reviewed _____	Date _____
Reviewed _____	Date _____