Disaster Planning Guide
For creating your own continuity plans

Information provided in partnership with
The Texas credit unions that experienced Hurricane Rita and
The Texas Credit Union League
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Purpose

The primary purpose of this guidance document is to provide information and act as a resource guide in the development or revision of your disaster preparedness and recovery plan. The priorities are the preservation of life, the protection and restoration of documentation, fixed assets, equipment, and the re-establishing of services to the members. The Texas Credit Union League continually strives to gather and disseminate resources to assist in the preparation of your disaster planning.

Introduction

On March 29, 2006, The Texas Credit Union League sponsored a Disaster Recovery Roundtable in Beaumont, Texas. Many credit unions that had been affected by Hurricane Rita and those that assisted with their recovery were invited to participate in the roundtable and bring insight into developing a guide to a successful disaster preparedness and recovery plan. When a credit union is affected by natural or man-made disaster, they gain first-hand experience in what worked and what didn’t work. There are many ways to learn and benefit from their experience.

Bob Mellinger, Founder and President of Attainium Corporation, was asked to moderate and help foster ideas. Attainium Corporation specializes in business continuity, emergency preparedness and crisis management services.

The five principles of disaster planning were introduced to the group. These five principles are the phases required to effectively deal with disaster:

- Awareness
- Preparation
- Mitigation
- Response
- Recovery

The group brainstormed ideas based on these five principles and categorized those ideas into the following six sub-topics:

- Mother Nature
- IT
- Facilities
- Securities
- Communication
- Asset Issues

While these ideas may not encompass all the possibilities, they are things we should take into consideration when developing our disaster plans.

Any questions or comments may be directed to the attention of Bob Gallman at 1-800-442-5762 Ext. 6439 email: bgallman@tcul.coop or Lorri Gaither at 1-800-442-5762 Ext. 6423 email: lgaither@tcul.coop
PLANNING PROCESS

- Project Initiation
- Risk Assessment
- Business Impact Analysis
- Emergency Response
- Recovery Strategies
- Formal Plan Development
- Training & Awareness
- Exercising the Plan
- Keeping the Plan Current
PLAN DEVELOPMENT

AWARENESS (Activities identifying what COULD happen…Threats, hazards, vulnerabilities) i.e.

- Flooding
- Wind Damage
- Power Failures
- Software Viruses
- Member Education & Awareness
- Chemical Disaster

PREPARATION (Activities performed to “GET READY” i.e.

- Post a Policy
- Notify Members
- Shared Service Centers
- Training & Exercise

MITIGATION (Activities to reduce or eliminate the disruption) i.e.

- Insurance Coverage
- Hot sites
- Media / Employee Hotline
- Server Back-up
- Vendors’ Plans

RESPONSE (Activities to occur during or just after the disruption) i.e.

- Staff Accountability
- Communication Directives
- Website Utilization

RECOVERY (Activities to return the organization to “normal”) i.e.

- Operating Hrs / Signage
- What Services First (Priority)
- Deadlines for Employees Return
# AWARENESS

## Mother Nature

<table>
<thead>
<tr>
<th>Natural Disasters</th>
<th>Man-made Disasters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power Failures</td>
<td>Fires</td>
</tr>
<tr>
<td>Wind / Thunder Storms</td>
<td>Flooding</td>
</tr>
<tr>
<td>Chemical Plant Explosions</td>
<td>Ice Storm</td>
</tr>
<tr>
<td>Pandemic (Bird Flu)</td>
<td>Limited Access</td>
</tr>
<tr>
<td>Hurricanes</td>
<td>Tornadoes</td>
</tr>
</tbody>
</table>

## IT

<table>
<thead>
<tr>
<th>Security Threats</th>
<th>Risk Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hackers</td>
<td>Internal / External Water Damage</td>
</tr>
<tr>
<td>Phishing / Pharming</td>
<td>System or Data Processors could go down</td>
</tr>
<tr>
<td>Interruption of internet service</td>
<td>Loss of phones (Land lines)</td>
</tr>
<tr>
<td>Loss of power</td>
<td>Down Time</td>
</tr>
<tr>
<td>Alarms may not be effective</td>
<td></td>
</tr>
</tbody>
</table>

## Facilities

<table>
<thead>
<tr>
<th>Facility Issues</th>
<th>Risk Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safeness / Soundness</td>
<td>Limited locations / branches to serve members</td>
</tr>
<tr>
<td>Location of credit union</td>
<td></td>
</tr>
</tbody>
</table>

## Securities

<table>
<thead>
<tr>
<th>Security Issues</th>
<th>Risk Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fraud / Embezzlement</td>
<td>Breach of Confidentiality</td>
</tr>
<tr>
<td>Harassment</td>
<td></td>
</tr>
</tbody>
</table>

## Communication

<table>
<thead>
<tr>
<th>Communication Issues</th>
<th>Risk Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unexpected loss of critical staff</td>
<td>Lack of employee / board training on emergency plan</td>
</tr>
<tr>
<td>Loss of web site availability</td>
<td>Inadequate or unknown evacuation Procedures</td>
</tr>
<tr>
<td>No procedures in place for CEO contact.</td>
<td>No emergency contact list of staff &amp; board</td>
</tr>
<tr>
<td>- Lack of member education on what to take with them in case of emergency and credit union emergency procedures</td>
<td></td>
</tr>
</tbody>
</table>

## Asset Issues

<table>
<thead>
<tr>
<th>Asset Issues</th>
<th>Risk Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Loss of operational files and tapes</td>
<td></td>
</tr>
<tr>
<td>- No documentation or policy for emergency purchases / decisions.</td>
<td></td>
</tr>
</tbody>
</table>
PREPARATION

Mother Nature
- Purchase Fuel
- Locate Transportation
- Purchase a generator (i.e. small Honda generators) or reserve generator in advance (some suppliers will hold for a retainer for a fee)

IT
- Virus Protection
- Credit union owned laptop for emergency use
- Credit union cell phone owned for emergency use with text messaging capabilities and car charger
- Have a Hotmail or Yahoo account set up as an alternate email address
- Purchase Flash cards (biometric if possible for security)
- Keep computer hard drives and wires off the ground
- Provide online / home banking and debit card services
- Keep back-up information on the computer on a shared drive for easy access
- Be aware of your vendor’s disaster plan:
  - Do they have a disaster plan for themselves?
  - How will a disaster for them affect your business continuity?
  - Do they have a plan of action to assist you in your disaster recovery process?

Facilities
- Prearrange an alternate site at another credit union preferably one with the same data processor
- Become a member of shared branching
- Pre-arrange restoration services so that you won’t have to wait at the end of a long line

Securities
Ensure Interior / Exterior is well-lighted
Provide annual robbery training
Train staff to become CPR Certified
Have Good Opening / Closing Procedures
 Proper Surveillance
Utilize weather radio
Maintain water / food onsite
Test generator regularly
Purchase camera/film
Tool Kit (include wrench for shutting off utilities)

Sign up for Shared Branching
Keep first aid kit updated and current
Keep aluminum blankets for protection of fires
Install and maintain video cameras
Keep Batteries / Flashlights available
Utilize CB radio / Walkie Talkies
Test security & fire alarms regularly
Purchase and install a Defibrillator
Dust or filter masks
Duct tape and plastic sheeting for protecting equipment
**Communication**

Current contact numbers for CEO / staff / board
Make timelines
Establish emergency hotline for employees
Step-by-step emergency procedures
Have a good succession plan

Signage / contact numbers for members
Print out online address book for contacts
Provide on-going disaster training with staff
Maintain updated disaster plan procedures
Cross-Train staff in multiple tasks

- Have a WRITTEN PLAN, but keep it simple. No one will read a 500-page plan
- File your disaster plan with the Texas Credit Union League
- Make policy decisions well before disaster...When there are shades of gray which shade will you choose?
- Establish gathering points for building evacuations
- Encourage staff / board to make personal emergency plans, i.e., what to take, arrangements for pets
- Maintain updated contact numbers for TCUL, CUNA Mutual, Southwest Corp, NCUA, and/or TCUD
- Establish relationships with media, local government and police officials, other credit unions, local hospitals and the Red Cross
- Designate a media spokesperson and have spokesperson establish a relationship with local media prior to a disaster
- Work with county to keep an updated emergency list
- Be aware that mail service, i.e., U.S. Post Office, Fed Ex, UPS, etc. may not be available
- Schedule conference calls with managers and staff to keep abreast of situation and have an organized plan (all parties should have a call in id. prior to disaster)
- Allow enough time for staff to evacuate the local area (be aware that time of day may impact their evacuation time)
- Keep updated on bird flu at [www.pandemicflu.gov](http://www.pandemicflu.gov)
- Have a management team and board travel policy (What if all of your board or staff is killed in transit to or from an event? Should they travel together? What is the backup plan?)
- Member education:
  - Inform member of necessary documents they should be prepared to take with them in case of evacuation, i.e., driver’s license, pin number, passwords, etc.
  - Educate member to withdraw enough funds to help them through the emergency period
  - Let members know what they can expect from their credit union in a time of disaster
  - Make members aware that credit union may be required to close due to evacuation or possible damage created by disaster

**Asset Issues**

- Backups should be done regularly and maintained at an off-site location
- Get advance board approval for emergency purchases / decisions
- Protect important papers, i.e., insurance papers, contracts, etc. (Plastic Ziploc bags can help protect them from water damage, etc)
- Provide large plastic bags for member’s safe deposit box contents
- Understand your insurance plan, i.e., are you covered for “interruption of business?”
- Assure insurance is adequate to cover all possible types of disasters and includes interruption of business (Review insurance for riders that may be added after disasters occur)
MITIGATION

Mother Nature
Allow time for employees to evacuate or return home safely

IT
- System Backups; both on Data Processor and computer software programs
- Maintain an updated website
- Archive files in off-site facility
- Convert true balance to positive balances
- Pre-establish a link from credit union’s website to TCUL website to be used in case of emergency. The TCUL website would provide an update on the affected credit union’s status (To be used if the affected credit union is unable to update their website)

Facilities
Secure building to endure bad weather

Securities
- Virus Protection should be installed and regularly updated
- Video cameras should have new tapes and be positioned correctly
- Take pictures of building & equipment prior to disaster for insurance claims

Communication
Step-by-step emergency procedures Make timelines
Monitor radio / television for updates
- Have printed out contact numbers of vendors (to bring systems back up)
- Use a checklist to ensure all the important issues have been addressed (“Checklists don’t tell you what to do, they tell you what not to forget”)
- Create a disaster team and provide each team member with specified responsibilities and time lines
- Identify and categorize staff into groups identified as critical, essential, or important:
  - Critical Staff: Management Team, IT / Tech, etc.
  - Essential Staff: Branch Managers, Team Leads
  - Important Staff: Tellers, Loan Officers, etc.
- Prepare a staff plan (Plan could be color-coded with tasks that are identified by the color ie, code yellow would indicate that it is time to plastic wrap equipment, etc.)
- Establish gathering points for building evacuations
- Work with county to keep an updated emergency list
- Maintain current / updated disaster plan procedures
- Schedule conference calls with managers and staff to keep abreast of situation and maintain an organized plan
- Cross-train staff in advance. Train your managers to do the teller duties, etc.
- Make members aware that credit union may be required to close due to evacuation or possible damage created by disaster

**Asset Issues**

- Make arrangements for extra cash on hand to fund the extra amount members may withdraw prior to evacuation
- Protecting important papers, i.e. insurance papers (can keep them in plastic Ziploc bags to protect them from water damage, etc)
- Provide large plastic bags for members safe deposit box contents
- Understand your insurance plan, i.e. are you covered for “interruption of business”
- Be aware of new insurance riders that may be added after disaster
- Contact Southwest Corp for short-term cash to cover extra expenditures
Response

Mother Nature

- Be aware and cautious of animals, snakes, and/or bugs that will need to be dealt with upon return to building
- Be aware that other types of disasters can occur as a result of the first disaster i.e., flooding, tornadoes, etc.

IT

- Update website to inform members of status on temporary operating hours, contact information, and services available
- Update phone messages to reflect credit union status and information

Facilities

- Take pictures of damage for insurance
- Assess damage and check for looting
- Secure building and insure all locks are operational

Securities

- Seek alternate site, cots, food, water, etc. for employees (Identify staff, board member, or another local credit union willing/able to temporarily house staff from your credit union)
- Verify security equipment is working
- Assure that building is secure and safe to work in
- Camera & film (to take pictures of damage for insurance claims)
- Toilet paper and various hygiene products: soap disinfectant, aspirin, Kleenex, Tylenol, etc.
- Help obtain clothing, shoes, socks, etc. for staff (Get people’s needs taken care of first)

Communication

- Morale Boosters - Laugh / Stay positive
- Set Priorities - Select a spokesperson and prepare a press release

- Be flexible with disaster plan, understand that plan must adapt to the crisis at hand.
- Assure staff is safe and check on their availability status to work
- Contact TCUL, NCUA or state regulators, Southwest Corp., etc. and update credit union status
- Provide staff with help resources like Texas Credit Union Foundation, Red Cross, FEMA, etc.
- Consider accommodating employees with temporary daycare/adult facilities so that employees with children can return to work. (Their normal arrangements such as daycare or school may not be available)
- Plan to answer question from members, i.e., why aren’t you open when other credit unions or banks are?

Asset Issues

- Provide short-term loans to members to help them through crisis
- Provide 60-day loan extensions
- Waive NSF fees and other fees such as wire transfer fees
- Establish wire transfer capabilities
- Overtime for employees may be required
Recovery

Mother Nature

Weather may play a factor in how quickly you can rebuild

IT

- Move data and equipment back onsite
- Update website to normal status
- Update phone messages to normal status

Facilities

- Call insurance company, file claims
- Begin repair process
- Hire manual labor, such as electrical work, roofing, sheetrock repair, etc.
- Understand that it may cost more to rebuild because the building materials that were used previously may no longer be available
- Some materials or services (roofing, generators, etc.) may be hard to obtain if crisis affected a large area, so credit union may need to improvise with temporary material or network with other credit unions to obtain them

Securities

Ensure all repairs / replacements meet required building codes and insurance requirements

Communication

- Change operating hours and signage back to normal operating hours, etc.
- Address HR issues such as compensation for employees that remained to work or returned to work earlier then other employees
- Establish a deadline for employees to return to work
- Provide counseling to employees to help them deal with their personal crisis experience
- Set timeline to resume normal operations
- Establish and put into action a priority list of when to resume normal operations
- Decide when to end emergency procedures
- Be realistic with recovery, allow recovery time
- Morale issues, i.e., pay for time off, provide extra compensation to employees that stayed prior or during disaster or returned to work to assist earlier then others, etc.
- Contact with trade association or regulators, i.e., TCUL, NCUA, TCUD, CUNA, CUNA Mutual, SW Corp, etc. Let them know what assistance you need and what role they can play in your recovery
- Designate staff for special needs, i.e., cooking meals, childcare, security, etc.

Asset Issues

- Remove temporary loan extensions, positive balances, extended credit card limits, off-line procedures, etc.
Preparing For Pandemic Influenza — What You Can Do

According to the Centers for Disease Control and Prevention, a pandemic is a global disease outbreak. A flu pandemic occurs when a new influenza virus emerges for which people have little or no immunity and for which there is no vaccine. The disease spreads easily from person-to-person, causes serious illness and possible death, and can sweep across the country and around the world in a short time. It is difficult to predict when the next influenza pandemic will occur or how severe it will be or at what level it will affect your organization. According to the CDC and HHS (US Department of Health and Human Services), employers should reasonably expect an absenteeism rate of up to 40% in the middle of a severe pandemic as employees fall ill, die or leave work to care for family members, deal with grief from the loss of loved ones, look after their children (if schools close), or are just too scared to come to work. The impact of an influenza pandemic on the local economy and business processes could be devastating making planning for the next pandemic imperative.

Communities, Businesses and Individuals Should:

- Develop preparedness plans as you would for other public health emergencies.
- Participate and promote public health efforts in your work environment.
- Implement prevention and control actions recommended by your public health officials and providers.
- Adopt business practices for sick employees.
- Anticipate how to function with a significant portion of your workforce absent due to illness or caring for ill family members.
- Practice good health habits, such as these common-sense steps to stop the spread of germs.
  - Wash hands frequently with soap and water.
  - Cover coughs and sneezes with tissues.
  - Stay away from others as much as possible if you are sick.

Plan for the impact of a pandemic on your Credit Union:

1. Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning.
2. Identify essential employees and critical vendors required to maintain credit union operations by location and function during a pandemic.
3. Cross-train and prepare staff.
4. Develop and plan for scenarios likely to result in an increase or decrease in member demand for your products and / or services.
5. Establish your emergency communications plan and revise periodically.
Plan for the impact of a pandemic on your employees and members:

1. Forecast and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.
2. Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand-shaking, seating in meetings, office layout, shared workstations) among employees and between employees and members.
3. Encourage and track annual influenza vaccination for employees.
4. Evaluate employee access to and availability of mental health and social services during a pandemic, including corporate, community, and faith-based resources, and improve services as needed.
5. Identify employees with special needs, and incorporate the requirements of such persons into your preparedness plan.

Establish policies to be implemented during a pandemic:

1. Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness.
2. Establish policies for flexible worksite (e.g. telecommuting) and flexible work hours (e.g. staggered shifts).
3. Establish policies for preventing influenza spread at the worksite (e.g. promoting respiratory hygiene / cough etiquette, and prompt exclusion of people with influenza symptoms).
4. Establish policies for employees who have been exposed to pandemic influenza, are suspected to be ill, or become ill at the worksite (e.g. infection control response, immediate mandatory sick leave).
5. Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas
6. Set up authorities, triggers, and procedures for activating and terminating the company's response plan, altering business operations (e.g. shutting down operations in affected areas), and transferring business knowledge to key employees.

Allocate resources to protect your employees and members during a pandemic:

1. Provide sufficient and accessible infection control supplies (e.g. hand-hygiene products, tissues and receptacles for their disposal) in credit union.
2. Enhance communications and information technology infrastructures as needed to support employee telecommuting and remote member access.
3. Ensure availability of medical consultation and advice for emergency response.
Communicate to and educate your employees:

1. Develop and disseminate programs and materials covering pandemic fundamentals (e.g. signs and symptoms of influenza, modes of transmission), personal and family protection and response strategies (e.g. hand hygiene, coughing / sneezing etiquette, contingency plans).
2. Anticipate employee fear and anxiety, rumors and misinformation and plan communications accordingly.
3. Ensure that communications are culturally and linguistically appropriate.
4. Disseminate information to employees about your pandemic preparedness and response plan.
5. Provide information for the at-home care of ill employees and family members.
6. Develop platforms (e.g. hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, and members inside and outside the credit union in a consistent and timely manner, including redundancies in the emergency contact system.
7. Identify community sources for timely and accurate pandemic information and resources for obtaining counter-measures (e.g. vaccines and anti-virals).

Coordinate with external organizations and help your community:

1. Collaborate with insurers and major local healthcare facilities to share your pandemic plans and understand their capabilities and plans.
2. Collaborate with federal, state, and local public health agencies and / or emergency responders to participate in their planning processes, share your pandemic plans, and understand their capabilities and plans.
3. Communicate with local and / or state public health agencies and / or emergency responders about the assets and / or services your credit union could contribute to the community.
4. Share best practices with other credit unions, businesses in your communities, chambers of commerce, and associations to improve community response efforts.

Additional Resources:

- U.S. Government’s Official Pandemic Website: [www.pandemicflu.gov](http://www.pandemicflu.gov)
- Center for Disease Control (CDC): [www.cdc.gov/flu/avian/index.htm](http://www.cdc.gov/flu/avian/index.htm)
- Texas Department of State Health Services: [www.dshs.state.tx.us/idcu/disease/avian_flu](http://www.dshs.state.tx.us/idcu/disease/avian_flu)
- Next of Kin Registry; Emergency Information Link: [www.nokr.org/flu.htm#top](http://www.nokr.org/flu.htm#top)
- Dallas County Health & Human Services: [www.dallascounty.org/departments/hhservices/services/publichealthalert/pandemic_influenza.html](http://www.dallascounty.org/departments/hhservices/services/publichealthalert/pandemic_influenza.html)
- San Antonio Metropolitan Health District: [www.sanantonio.gov/health/PHEP-Main.html](http://www.sanantonio.gov/health/PHEP-Main.html)
- Austin Health & Human Services Department: [www.ci.austin.tx.us/pandemicflu](http://www.ci.austin.tx.us/pandemicflu)
- City of Corpus Christi Health Department: [www.cctexas.com/?fuseaction=main.view&page=2865](http://www.cctexas.com/?fuseaction=main.view&page=2865)
- Galveston County Health District: [www.gchd.org/epidemiology/flu.htm](http://www.gchd.org/epidemiology/flu.htm)
- City of Lubbock Health Department: [http://healthdept.ci.lubbock.tx.us/](http://healthdept.ci.lubbock.tx.us/)
# Emergency Plan Checklist

1. Identify disaster team leader and team
2. Assess & activate plan (Type & extent of damage or potential damage & estimated down time)

## STAFF
- Crisis Leadership Team
- Contact Information List
- Phone Tree
- Evacuation Procedures
- Personal Living Accommodations

## OPERATIONS
- Alternate Physical Location
- Data Processor
- Credit Cards
- ACH
- ATM/Debit Card
- Lending Center
- Cash on Hand
- Payroll
- Website
- Bill Pay
- Home Banking
- Telephone System / Service
- Internet Connectivity
- Safety & Emergency Items
- Shared Service Centers
- Backup Tapes
- Third Party Call Center
- Generator
- Checks for offsite
- Paper supplies

## COMMUNICATIONS
- Members / Board of Directors
- NCUA/State Regulators
- Corporate CU
- State League
- CUNA
- CUNA Mutual Insurance
- National / State Foundation
- Media-Radio, TV, Newspaper
- Other Credit Unions
- Vendors
- Law Enforcement
- Red Cross/Salvation Army/FEMA

## EMERGENCY TOOL KIT
- Backup food & water, can opener
- Plastic Bag to protect equip
- Extension cords
- Watertight containers
- First aid kit
- Weather radio
- Batteries
- Flashlights
- CB radio / Walkie Talkies
- Toilet paper, hygiene products (soap, disinfectant)
- aspirin, Kleenex, Tylenol, etc
- Defibrillator
- Tool Kit
- Ziploc bags for important papers
- Dust or filter masks
Credit Union
DISASTER PREPAREDNESS
Operations Checklist

CASH
□ Should you increase the size of your next cash order from Federal Reserve or Corporate? _________
□ Do you have an alternate plan in case primary source can’t deliver cash? ________________
□ Does your shared branching network have a plan for cash in the event of a disaster? __________

GENERATOR(S)
□ Are generator(s) available? __________________________________________________________
□ Are generator(s) fixed or mobile? ____________________________________________________
□ Do they run on diesel, gas or LP? ____________________________________________________
□ What is the normal run time on full tank? _____________________________________________
□ What are your plans for emergency re-supply of fuel? _________________________________
□ How many extension cords do you have for delivery of electricity from portable generators? ______

MOBILE BRANCHES
□ Do you have access to any mobile branches? ___________________________________________
□ What are the communication capabilities – satellite, mobile, land line, walkie-talkie? ________
________________________________________________________
□ Are there sleeping & rest room accommodations in the structure? _________________________
□ Does facility meet OSHA Standards? _________________________________________________
□ Will facility be delivered by supplier? _______________________________________________
□ Is the facility motorized or does it need to be hauled? _________________________________
□ Do the mobile facilities have generators? _____________________________________________
□ What is the normal run time on a full tank? __________________________________________
□ What type of fuel – diesel, gas or LP? _______________________________________________
□ What is the tank capacity? _________________________________________________________
ALTERNATIVES TO MOBILE BRANCH

☐ Arrange for space in another credit union.

☐ Develop a sister credit union relationship.

DATA PROCESSING

☐ Are you online or in-house? 

☐ Do you have a backup plan for processing (at least 100-200 miles from your location (such as a hot site, reciprocal arrangement, or cold site)?

☐ How quickly can backup site be made operational?

☐ Has backup site been tested?

☐ For ATMs and shared branches, do you have or maintain positive balances files in an alternative location?

ATMS

☐ How many ATMs do you own?

☐ How many ATMs have backup power?

☐ Will ATM’s be powered by a generator and have they been pre-wired to accept power from a generator?

☐ What is fuel source and how many days is your generator able to operate before it needs to be re-supplied?

☐ What is backup plan for re-supplying cash?

☐ What ATM networks do your members have access to?

SHARED BRANCHING

☐ Are you a member of a shared branching network?

CHECK CLEARING

☐ What are back up plans for encoding check cash letters to FED and processing incoming cash letters from FED?
# Emergency Contact List

## Staff

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<thead>
<tr>
<th>Management/Employees</th>
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<tbody>
<tr>
<td>Name: __________________</td>
<td>Name: __________________</td>
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<tr>
<td>Ph. Home: ________________</td>
<td>Ph. Home: ________________</td>
</tr>
<tr>
<td>Ph. Cell: ________________</td>
<td>Ph. Cell: ________________</td>
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<tr>
<td>Personal Email: ________________</td>
<td>Personal Email: ________________</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Management/Employees</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Name: __________________</td>
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<tr>
<td>Ph. Home: ________________</td>
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<td>Ph. Cell: ________________</td>
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<tr>
<td>Personal Email: ________________</td>
<td>Personal Email: ________________</td>
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<thead>
<tr>
<th>Management/Employees</th>
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## Board of Directors

| Name: __________________ |
| Ph. Home: ________________ |
| Ph. Cell: ________________ |
| Personal Email: ________________ |

| Name: __________________ |
| Ph. Home: ________________ |
| Ph. Cell: ________________ |
| Personal Email: ________________ |

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| Personal Email: ________________ |

| Name: __________________ |
| Ph. Home: ________________ |
| Ph. Cell: ________________ |
| Personal Email: ________________ |
### Operations

<table>
<thead>
<tr>
<th>Data Processor</th>
<th>Home Banking/Bill Pay</th>
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<tr>
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<td>Ph. Cell</td>
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<tr>
<td>Personal Email</td>
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<table>
<thead>
<tr>
<th>Credit/Debit Card Processor</th>
<th>Utilities</th>
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<tr>
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<tr>
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<th>Internet Service</th>
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<th>Payroll / Processor</th>
<th>Shared Service Centers</th>
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</table>
**State & National Resources**

Texas Credit Union League  
Phone: 1-800-442-5762  
[www.tcul.coop](http://www.tcul.coop)  
Disaster Preparation:  
[www.tcul.coop/Disaster_Preparation.html](http://www.tcul.coop/Disaster_Preparation.html)

NCUA  
Phone: Region IV - 512-342-5600  
[www.ncua.gov](http://www.ncua.gov)  
NCUA Hurricane recovery website  

TCUD  
Phone: 1-512-837-9236  
[www.tcud.state.tx.us](http://www.tcud.state.tx.us)  
Hurricane website:  
[www.tcud.state.tx.us/pubs/hurricane.html](http://www.tcud.state.tx.us/pubs/hurricane.html)

CUNA  
Phone: 1-800-356-9655  
[www.cuna.org](http://www.cuna.org)  
CUNA News Now website  
[www.cuna.org/newsnow](http://www.cuna.org/newsnow)  
Relief Effort & Support for Credit Unions (R.E.S.C.U.)  
[www.cuna.org/initiatives/rescu/](http://www.cuna.org/initiatives/rescu/)

Law Enforcement  
[www.txdps.state.tx.us/dem/index.htm](http://www.txdps.state.tx.us/dem/index.htm)  
2-1-1 [www.txdps.state.tx.us/dem/pages/211texas.htm](http://www.txdps.state.tx.us/dem/pages/211texas.htm)

U.S. Small Business Administration (SBA)  
Phone: 1-800-659-2955  
[www.sba.gov/services/disasterassistance/index.html](http://www.sba.gov/services/disasterassistance/index.html)

CUNA Mutual Insurance  
Phone: 1-800-637-2676, Claims Option 1  
[www.cunamutual.com](http://www.cunamutual.com)

Southwest Corporate FCU  
Phone: 1-800-442-5763  
[www.swcorp.org](http://www.swcorp.org)

Texas Credit Union Foundation  
Phone: 1-800-442-5762 ext 6448 or ext. 6443  
[www.tcuf.coop](http://www.tcuf.coop)

National Credit Union Foundation  
Phone: 1-800-356-9655  
[www.ncuf.coop](http://www.ncuf.coop)

Town North Bank  
Phone: 1-877-866-2265  
[www.tnmb.com](http://www.tnmb.com)

Red Cross  
Phone: 1-866-438-4636  
[www.redcross.org](http://www.redcross.org)

Salvation Army  
Phone: 1-800-725-2769  

FEMA  
Phone: 1-800-621-3362  
[www.fema.gov](http://www.fema.gov)

Media Web Sites:  
Newspaper [www.newslink.org/txnews.html](http://www.newslink.org/txnews.html)  
Television [www.newslink.org/txtele.html](http://www.newslink.org/txtele.html)  
Radio [www.newslink.org/txradi.html](http://www.newslink.org/txradi.html)

State of Texas Official Site  
Web Site: (Local Information and News)  
[www.texasonline.com/emergency/eng/index.htm](http://www.texasonline.com/emergency/eng/index.htm)

National Weather Service  
Web Site: (Current Local Warnings & Advisories)  

National Hurricane Center  
Web Site: (Hurricane Resources and Updates)  
[http://www.nhc.noaa.gov](http://www.nhc.noaa.gov)

USA Today Storm Center  
Web Site: (Local and National Weather Resources)  
[www.usatoday.com/weather/stormcenter/front.htm](http://www.usatoday.com/weather/stormcenter/front.htm)