



## Contingency, Recovery, Continuity

*Credit Union Reference Guide*

# SunCorp Corporate Credit Union

## Contingency Remote Facilities

SunCorp has prepared for short term electrical outages by installing a generator in the parking lot of its facility. The generator is capable of maintaining SunCorp's full operation for two plus days before refueling is necessary.

In the event of a disaster where the Corporate Headquarters located in Westminster, Colorado becomes totally impaired, all operations will immediately defer to SunCorp's recovery facility in San Dimas, California. The site has fully redundant systems which are backed up nightly and staffing is available on demand.

Should SunCorp's facility become impaired resulting in a loss of use for an extended period, SunCorp Management and the Disaster Recovery Team may determine the need to establish an Emergency Management Center (EMC) to provide a central point of communication and coordination for employees, media and others.

Affected staff will report to the EMC or other operating locations when instructed to do so by a member of the Disaster Recovery Team or their immediate supervisory staff. Staff members will be provided specific instructions as to where to report once they arrive at the EMC or designate operating location by the Disaster Recovery Team or their supervisory contact.

SunCorp maintains an agreement with Agility Recovery resources to move a fully furnished business ready mobile facility to any location directed by SunCorp within 48 hours of request. Ideally and barring other issues, this location would be the parking lot of SunCorp's primary facility where it can be connected to SunCorp's generator.

# Notification Procedures

## SunCorp Staff:

In the event of a disaster, the Disaster Recovery Team is responsible for contacting their respective personnel by telephone to inform them where to report for work, beginning with management and supervisory staff. A current SunCorp Organizational Chart is used as the basis of the Communication Tree Structure. A Contingency Message may be recorded and made available to provide company wide information for staff. Key personnel will make the appropriate changes to individual voice mail message to relay important information to callers.

## Board of Directors

The Disaster Recovery Team will apprise SunCorp's Board of Directors and Supervisory Committee of the disaster situation as soon as possible.

## Member Credit Unions

The SunCorp Public Relations and Operations Groups will be responsible for notifying all member credit unions of a disaster event, and any new procedures to transact business with SunCorp. Notification will take place via email and/or fax. Additionally, SunCorp may place a message on its website to notify members of an on-going event and the automated telephone answering system will be updated to apprise callers of the contingency situation and other information as needed.

**As part of a regular maintenance program, SunCorp requests up-to-date contact information from its members.**

SunCorp also asks that member credit unions notify SunCorp at 1-877-786-2677 when they are in a contingency situation.

## Critical Regulatory and Outside Organizations and Vendors

The Disaster Recovery Team will cause all other critical vendors and organizations to be notified via phone, fax or e-mail of the disaster situation, and each will be notified, if necessary, of the new procedures to transact business with SunCorp, as events allow.

## **Insurance Coverage**

SunCorp's insurance coverage is provided through CUNA Mutual Insurance Society. In the event of a disaster requiring insurance coverage, The Disaster Recovery Team will cause CUNA Mutual Insurance Society to be notified of a potential loss in order that the insurance company may perform an appraisal of the situation.

## **Item Processing**

SunCorp maintains redundant servers at a hot site in San Dimas, California.

SunCorp's incoming check clearing items are received in an electronic file format from the Federal Reserve Bank and several large financial institutions. If a contingency event occurs, SunCorp will direct the Federal Reserve to relay all electronic files to the redundant servers in San Dimas where staff is available on demand.

SunCorp receives approximately 75% of its daily deposit work electronically; the remaining 25% are paper items. In the event of a contingency situation, the paper items will be shipped to a Salt Lake City, Utah site for processing and the extracted data from the processing will be routed to our redundant server in San Dimas and forwarded to FRB Los Angeles for collection. Those credit unions depositing paper items will be notified of any delivery point changes. There will be no changes required of the electronic depositors.

All checks images will be available for credit unions and their members.

SunCorp Item Processing staff will move to the contingency site within 24 hours, if necessary.

## **Automated Clearing House (ACH)**

SunCorp provides APEX as a system for credit unions to access the Automated Clearing House System (ACH) for their members' electronic debit and credit transactions.

Credit Unions access APEX through a secured internet connection. APEX is not housed at SunCorp; it is housed at US Central Credit Union in Lenexa, Kansas and is therefore at a reasonable distance from any SunCorp facility that may be affected by a disaster. US Central, in turn has provided for back up to the system at its remote operating center.

In the event of a disaster at SunCorp's facility, APEX will be unaffected and credit union service will be unaffected.

## **SunPower Transaction System**

Credit Unions use the SunPower System to transact business with SunCorp. Through SunPower, credit unions enter wire transfer requests, Western Union transfers, and credit union to credit union

transfers, receive incoming wire notifications, order cash, view account information, and interact on a number of other levels. SunPower is housed outside of SunCorp and has a full backup program in place.

In the event of a disaster at SunCorp's facility, SunPower will be unaffected and credit union service will be unaffected.

## **International SunWires, e-Purchase and Security Safekeeping**

SunCorp's electronic products program allows credit unions to send international wires, purchase investments and monitor securities being held in SunCorp's Securities Safekeeping program.

SunWires is housed outside of SunCorp and has a full backup program in place.