

SOUTHEAST CORPORATE

Southeast Corporate Federal Credit Union Business Continuity Disclosure Statement

Southeast Corporate FCU is committed to providing uninterrupted services to our credit union members under normal or adverse conditions and, therefore, views business continuity planning as a top priority. The Business Continuity Plan (BCP) is intended to address and incorporate the guidance provided by the Federal Financial Institutions Examination Council (FFIEC), as well as the guidance from the National Credit Union Administration (NCUA). This BCP disclosure provides an overview of Southeast Corporate's strategy for business continuity readiness.

Business Continuity Strategy – Our main corporate headquarters is in Tallahassee, FL, and our operations center is in Jacksonville, FL. Each houses specific business functions and information technology (IT) equipment. Our strategy for continuity assurance is to have each office back up the other, with both equipment and personnel. During periods of outage, the backup site can take over critical functions from the primary. Critical IT functions are also duplicated. While the physical separation may not ensure that both sites are unaffected by a single hurricane event, which we consider our most likely threat, we feel that it sufficiently minimizes the risk of a single event causing serious impact to both sites and preventing our strategy from succeeding. From a historical perspective, both sites have never been affected by either a single event, or by different events in the same year.

We have categorized events as Level I or Level II to better define our actions. Level I events are those that cause a disruption in our processes for up to 24 hours, while Level II events cause disruptions lasting greater than 24 hours. In addition, we have prioritized each of our business processes to determine the order in which service will be restored, with the highest priority receiving the greatest recovery effort.

Information technology has developed a robust, secure infrastructure that includes virtual server technology, data replication and near automatic failover for our web sites and all critical applications. Other procedures include regular tape backups, off site data storage, security monitoring systems, firewalls and monitored physical security systems. All staff are able to maintain access to applications and data through secure Virtual Private Network access in the event of loss of either our Jacksonville or Tallahassee facility.

Our telephone infrastructure has redundant servers that automatically re-route calls based on the communications connectivity following any disaster, ensuring that you are able to reach staff.

Both sites have generator backup power sufficient to power the entire site in the event of power failure. Our fuel supplies are able to operate for up to 72 hours without refueling. Generators are tested with power on loads periodically.

Business Recovery Plan – A complete Business Recovery Plan (Plan) is documented and maintained within Southeast Corporate. Each business area responsible for critical or essential operations has developed and implemented departmental recovery plans, which are sections within the overall Plan. The Plan is reviewed at least semi-annually by each business area, and is monitored by Southeast Corporate's full-time business continuity director.

The Plan has been developed to support the total loss of the primary production facility, the loss of access to an intact facility, and loss of any single business function. The Plan supports recovery operations for a wide range of contingency situations and is written to provide a

recovery structure that supports dynamic situations. In addition, the plan includes procedures to handle a pandemic catastrophe.

Southeast Corporate has designated an Incident Response Team for Business Continuity, consisting of our CEO, Senior VPs and other key management personnel, who assemble at the first indication of an actual or impending situation that might cause a significant business disruption. Organized under the principles of our national Incident Command System and NFPA1600, the team directs the implementation of specific phases of our continuity plan, provides the communication to our members, directors, and supervisory committee, monitors the progress of plan implementation, extends guidance to staff as situations develop, and directs the recovery to normal operation when the situation no longer exists.

Exercises and Plan Maintenance - Southeast Corporate regularly reviews the Plan and conducts exercises designed to test our recovery procedures and readiness. Each business activity is exercised at least annually. The results of each exercise are reported to the Southeast Corporate Business Continuity Committee and to the Board of Directors. Staff awareness and readiness is also maintained and measured as a part of the regular reviews and exercises. Exercises are monitored by internal audit personnel.

Southeast Corporate is committed to ensuring delivery of services to our members. We review and update the Plan as potential new risks are identified, business processes change or are added, and where staff re-alignments affect planning factors.

For more information – If you have questions about our business continuity planning, you can contact us at 800-342-0203. The information provided in this disclosure is for informational purposes only. This BCP is subject to change without notice. Southeast Corporate members are invited to either office to review our Business Continuity plan or our exercise plans.

If the information in this document changes we will post it on our website in the *About Us* section, *Important Info, Business Continuity*

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