

CREDIT UNION NATIONAL EMERGENCY INFORMATION SYSTEM

CUNA and your League are pleased to provide all credit union's nationally a means for which to communication to their members in the event of a natural or intentional disaster.

Credit union members will be able to access the Credit Union National Emergency Information System using a toll-free number, **1-877-CULOCATE** (877-285-6228), to receive information about the status of a credit union affected by a crisis. The attached flowchart illustrates the current call flow. The messages will be posted in the form of "information only" mailboxes. Information only voice mailboxes have the capability for credit unions to provide announcement messages.

The system was developed and will be maintained by VoiceGard, one of CUNA Strategic Services' newest strategic alliance providers for telecommunications continuity and recovery services. VoiceGard will be responsible for testing the system on a weekly basis to ensure availability and will also perform monthly audits on the call processor paths and dial-by-name directory services to ensure the system remains operational.

How It Works

At the time of a disaster, a member will dial **1-877-CULOCATE** (1-877-285-6228) and listen to a top-level message (2), which will provide a prompt representing the affected state(s). Once the caller selects their respective state, the call processing system will prompt him/her to spell the name of the credit union (3). For example, "Using the keys on your keypad, please spell the first five letters of your credit union's name". Once the spelling of the name has been entered, the system will play back the closest match to that name. If the credit union cannot be identified, the system will list all possible matches in alphabetical order until the caller reaches the correct information mailbox. If the member experiences difficulty identifying he/her credit union, a general voice mailbox, which will be managed by CUNA, will allow callers to leave messages if immediate attention is required.

If the caller was successful at identifying the credit union, he/she will hear a pre-recorded message from the credit union with information on how to contact them during the crisis event or information stating that the credit union is not in a crisis situation.

Instructions for Credit Union Set Up

Each credit union will be asked to set up two pre-recorded messages—one to have posted in a non-crisis or inactive situation (6) and the other to have posted during a crisis or active situation (7). It is recommended to keep the messages under 30 seconds in length to ensure peak efficiency of the call processing system. In the event of a disaster, the credit union will be able to contact VoiceGard's Recovery Team at 856-669-5100 or at operations@voicegard.com to update their message.



Strategic Services

strategicservices.cuna.org

PO Box 431 | Madison, WI 53701-0431 | 5710 Mineral Point Road | Madison, WI 53705-4454 | PHONE: 608-231-4000

Instructions for Credit Union Set Up 1-877-CU LOCATE (1-877-285-6228) CU NATIONAL EMERGENCY INFORMATION SYSTEM

To participate in the CU National Emergency Information System, each credit union needs to set up two pre-recorded messages—one to have posted in a non-crisis or inactive situation and the other to have posted during a crisis or active situation. Additionally, the credit union has the ability to update the information as often as needed. It is recommended that the messages be under 30 seconds in length to ensure peak efficiency of the call processing system. To set up these messages, all you need to do is contact VoiceGard's Recovery Team at 866-652-7022 or at operations@voicegard.com. Below are examples for each greeting:

Sample Greeting – Active Message

You have reached the [ABC Employees] Credit Union. We are expecting a business interruption at our main office located on [street address]. Please call our toll-free emergency information number at 1-800-XXX-XXXX for further details and regular updates.

Sample Greeting – Active Message

You have reached the [ABC Employees] Credit Union. We are expecting a business interruption at our main office located on [street address]. Please call back for further updates as they become available.

Sample Greeting – Inactive Message

You have reached the [ABC Employees] Credit Union. There are no service-affecting outages at this time. Your credit union is operating under normal business conditions.

Instructions for Updating Credit Union Messages

Your credit unions can update the active and inactive greeting messages at any time by contacting VoiceGard's Recovery Team at 866-652-7022 or at operations@voicegard.com.

Set Up Your Messages Today!



OFFICES: | MADISON, WISCONSIN | WASHINGTON, D.C.

CREDIT UNION NATIONAL EMERGENCY INFORMATION SYSTEM *Frequently Asked Questions for Leagues*

Implementation

- Q. Why was the Credit Union National Emergency Information System established?*
- A. When Hurricane Katrina struck the Gulf Coast last year, one of the biggest problems was communication. Members were desperate for information about their credit union and how they could get in touch with them. The news media was also looking for ways to help people make contact with their credit union. The Credit Union National Emergency Information System was set up to provide the media with one phone number immediately following a disaster instead of multiple phone numbers from multiple credit unions.**
- Q. Is the Credit Union National Emergency Information System available to all credit unions?*
- A. Yes. The Credit Union National Emergency Information System is available to support all credit unions regardless of their affiliation with CUNA or their League.**
- Q. How does a credit union set up or change our emergency messages?*
- A. Credit unions will be asked to set up two emergency messages—one to have posted during a non-crisis or inactive situation and the other to have posted during a crisis or active situation. Each message should be under 30 seconds in length. To set up or change messages, credit unions can either use the Emergency Message Set-up/Change & Authorization Form located on CUNA’s web site (http://www.cuna.org/initiatives/disaster_prepare/index.html) under “Disaster Preparedness Tools,” send an email to operations@voicegard.com, or contact VoiceGard’s Recovery Team at 866-652-7022. When communicating with VoiceGard’s Recovery Team, the credit union representative will be asked to provide VoiceGard with the name of their credit union, state of their main office location and their contact information, including name and phone number of where they can be reached. Credit unions have the ability to update their emergency messages as often as needed by following this same process.**

- Q. If a credit union calls VoiceGard's Recovery Team at 866-652-7022, what is the process for responding to these calls?*
- A. The calls into VoiceGard's Recovery Team are currently being handled by technical and sales professionals to answer any further questions a credit union may have about telecommunications continuity and recovery planning. When a call is received by VoiceGard, it will be first routed to the next available representative. If the representatives are unable to take the call, the credit union will be asked to leave a voice mail message in a general mailbox. All messages left in the general mailbox will be returned within 24 hours. If a credit union feels their call is urgent, they will have the option to speak with a VoiceGard Call Center representative (during the normal business hours of Monday-Friday, from 8:30 am to 5:30 pm Eastern). If the Credit Union National Emergency Information System is activated in the event of a disaster, the VoiceGard's Recovery Team toll-free number (866-652-7022) will be supported by VoiceGard's Call Center staff to handle the increased volume of calls that may be received.**
- Q. If a credit union elects to submit their emergency messages using the Emergency Message Set-up/Change & Authorization Form, what is the process for responding to these requests?*
- A. The credit union may choose to set up and change their emergency messages on the Credit Union National Emergency Information System using the Emergency Message Set-up/Change & Authorization Form located on CUNA's web site (http://www.cuna.org/initiatives/disaster_prepare/index.html) under "Disaster Preparedness Tools." Once the credit union clicks on the "Submit" button at the bottom of the form, an email will automatically be distributed from CUNA to VoiceGard's Recovery Team at operations@voicegard.com. At the same time, the credit union will automatically receive a confirmation email with the information they submitted. Once the credit union's emergency message(s) has been updated on the System, the designated credit union contact will receive an email from a VoiceGard representative stating that their message has been updated. Because the Credit Union National Emergency Information System is not active, messages will be updated within 24 hours of receipt. If a disaster occurs and the System is activated, messages will be updated within 2 hours of receipt.**
- Q. If a credit union has its own emergency 800 number, wouldn't it be easier for those credit unions us to record only one message rather than having two?*
- A. We recognize that the emergency messages may be redundant for some credit union, that's okay. If a credit union has its own emergency 800 number, we recommend that they keep the information that members would receive through this number current. A credit union's recording on our System simply needs to advise members to call their emergency number. Credit unions should be advised, however, that if they have established their own emergency 800 number through a local carrier, there may be a possibility that their number may not be accessible during a disaster because the local carrier may be affected as well.**

- Q. Is there any way that VoiceGard can validate that the individual requesting the set up has the authority to do so?*
- A. Yes. It is recommended that all credit unions provide a list of authorized personnel, including the name of the individual authorized to set up or change your message, the individual's title, their direct phone number and email address. To set up or change this list of authorized personnel, credit unions can either use the Emergency Message Set-up/Change & Authorization Form located on CUNA's web site (http://www.cuna.org/initiatives/disaster_prepare/index.html) under "Disaster Preparedness Tools," send an email to operations@voicegard.com, or contact VoiceGard's Recovery Team at 866-652-7022. The credit union representative will be asked to provide VoiceGard with the name of their credit union, state of their main office location and their contact information, including their name and phone number of where they can be reached. VoiceGard will validate all callers prior to making any modifications.**
- Q. Is there any authorization limits as to who, at the credit union, can make changes after the initial set up is done?*
- A. Only authorized personnel, as designated by the credit union, will be allowed to set up or change messages. The emergency message and authorized personnel information may be changed at any time at the discretion of the credit union.**
- Q. Do all activities with VoiceGard involve human intervention for set up, changes in recordings and activation? How does the recording process work? Are there any menu-driven voice mailboxes or online tools available?*
- A. For security reasons, VoiceGard requires human intervention for the set up and modification of any messages. VoiceGard will record all greetings promptly after receipt and validation. This will minimize error and system vulnerability. CUNA and VoiceGard have developed a web form that credit unions can use to set up and change their emergency messages. They may also use this form to designate and update any credit union personnel who will have the authority to update their emergency messages. This form can be found on CUNA's web site (http://www.cuna.org/initiatives/disaster_prepare/index.html) under "Disaster Preparedness Tools".**
- Q. In an emergency situation, could the League act on a credit union's behalf to set up the emergency greeting if the credit union was not in a position to do so?*
- A. Yes. In a crisis situation where the System would be activated, the League will automatically have the ability to update a credit union's emergency message on their behalf.**

Q. Can the Leagues determine what credit unions in their state have gone through the set-up process?

A. Yes. VoiceGard can generate a report showing which credit unions have set up their respective messages. This information will be most critical during a crisis situation realizing that it is more likely for these messages to be set up at the time of disaster.

Q. Can our League establish emergency messages on the Credit Union National Emergency Information System in the event that the League office is affected by a disaster?

A. Yes. Your League can set up and change emergency messages on the System in the same manner the credit unions can set up and change their messages. We would also encourage the League to consider VoiceGard's other telecommunications continuity and recovery services also.

Activation

Q. Is there a disaster threshold for when the System will be activated for a given state and who's responsible for activating the System?

A. The Credit Union National Emergency Information System is intended for widespread business interruption impacting multiple credit unions, not isolated situations. Credit unions should not consider this system as their only answer for communicating to their members in times of disaster. CUNA is responsible for activating the System based on information received by Leagues and CUNA Mutual. The Leagues will play a pivotal role in determining whether or not the Credit Union National Emergency Information System will be activated. If your League believes activation is necessary, then CUNA will activate the System. We would advise your League to establish activation criteria based on the possible disaster threats that may occur in your respective state.

Q. Who does the League contact at CUNA to activate the overall Credit Union National Emergency Information System?

A. Scott Earl is responsible for activating the Credit Union National Emergency Information System and will be designated as the League's primary contact during a disaster. A checklist for Leagues is currently being developed which will contain additional CUNA emergency contacts.

Q. Will a member have any difficulty dialing into the Credit Union National Emergency Information System by name, 1-877-CULOCATE, which has 8 digits rather than the actual number, 1-877-285-6228?

A. No. There will be no complication for a member to dial using CU LOCATE rather than the actual number. The last letter of CU LOCATE, which translates to a “3” will not be recognized by the System.

Q. How will members find a credit union’s emergency message during a disaster?

A. The only time members will be able to hear credit union-specific messages are during a disaster and the Credit Union National Emergency Information System is activated by CUNA. At the time of a disaster, a member will dial 1-877-CULOCATE (1-877-285-6228) and listen to a top-level message, which will provide a prompt representing the states(s) affected by the disaster. Once the caller selects their respective state, the System will prompt him/her to spell the name of their credit union. For example, “Using the keys on your keypad, please spell the first five letters of your credit union’s name”. Once the spelling of the name has been entered, the System will play back the closest match to that name. If the credit union’s name cannot be identified, the System will list all possible matches in alphabetical order until the caller reaches the correct information mailbox. If the member experiences difficulty identifying the credit union, a general voice mailbox, which will be managed by CUNA, will allow members to leave messages if immediate attention is required. If the caller is successful in identifying the credit union, he/she will hear the credit union’s pre-recorded message with information on how to contact their credit union during the crisis event or information stating that their credit union is not in a crisis situation.

Q. If a member leaves a message in the general voice mailbox, what is CUNA’s plan and would the Leagues get involved with the follow up?

A. CUNA has an internal team of staff assigned to support a disaster relief effort. CUNA will be responsible for monitoring the general voice mailbox and will forward any information to the credit union and/or League for appropriate follow up.

Q. How long will the CU LOCATE number be active during a disaster?

A. The Credit Union National Emergency Information System will remain active during the time of disaster until the League notifies CUNA that it is no longer needed.

Other System Features

Q. Will the System support credit unions with branches in multiple states?

A. Yes. If a credit union has a branch location that was affected by a disaster, VoiceGard has the ability to “turn on” that credit union’s active greeting.

Q. Does the Credit Union National Emergency Information System support bi-lingual capabilities?

- A. The System does not currently have bi-lingual capabilities. However, we are evaluating the possibility of making this feature available in the future.**
- Q. VoiceGard is based in Cherry Hill, NJ. Do they have a redundant system in a different geographic location?*
- A. VoiceGard’s Recovery Center is housed in a Carrier co-location facility in Philadelphia, PA. This facility is completely redundant and secure. VoiceGard is currently involved in procuring additional recovery facilities in the Midwest and Southwest.**
- Q. Is there any advantage to the credit union if we utilize VoiceGard’s other services?*
- A. Yes. If a credit union is using any of VoiceGard’s telecommunications continuity & recovery services, VoiceGard has the ability to redirect the credit union’s CU LOCATE voice mailbox to a location as defined in their telecommunications continuity plan. Each credit union that signs up with VoiceGard will automatically receive its own emergency 800 number, which can be redirected to another location and will contain two voice mailboxes—one for the credit unions to broadcast messages to their members and one for the credit union’s staff to leave a message about their personal whereabouts.**
- Q. Will CUNA provide more information on its web site about the Credit Union National Emergency Information System?*
- A. Yes. Information about the Credit Union National Emergency Information System can be found on CUNA’s web site at http://www.cuna.org/initiatives/disaster_prepare/index.html or by clicking on “Disaster Preparedness Tools” found in the list of CUNA Initiatives on the home page of the web site. In addition, CUNA will have additional information posted about any particular disaster for credit unions and the members on its R.E.S.C.U. (Relief Effort and Support for Credit Unions) web site at <http://www.cuna.org/initiatives/rescu/>.**