



Business Continuity Plan Summary Reference

Member Credit Union Reference Guide

System United Corporate Federal Credit Union

Contingency Considerations

SunCorp has developed and routinely tests a Business Continuity Plan for scenarios that may adversely impact normal operations.

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 Longmont, Colorado. The site has redundant critical systems and current staff is available to move on demand to the recovery facility.

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 a designated operating location by the Disaster Recovery Team or their supervisory contact.

NOTIFICATION PROCEDURES

SunCorp Staff

In the event of a disaster (facilities or systems impacted, weather, or pandemic), 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. An Employee Operating Status Hotline message will be recorded and made available to provide company wide information for staff. Key personnel will make the appropriate changes to individual voice mail messages 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 web site updates, phone, email and/or fax. SunCorp will 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 contact NCUA and 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 our recovery site for SunCorp to continue to provide payment and liquidity services for our members.

All check 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 hosted outside of SunCorp and has a full backup program in place.

In the event of a disaster at Sun Corp's facility, APEX will be unaffected and member support services will be restored as soon as possible.

CorPower Transaction System

Credit Unions use the CorPower System to transact business with SunCorp. Through CorPower, credit unions enter wire transfer requests, Western Union transfers, credit union to credit union transfers, receive incoming wire notifications, order cash, view account information, and interact on a number of other levels. CorPower is hosted outside of SunCorp and has a full backup program in place.

In the event of a disaster at SunCorp's facility, access to CorPower will be unaffected and member support services will be restored as soon as possible.

International SunWires, e-purchase and Security Safekeeping

SunCorp's electronic products program which supports SunWires and Security Safekeeping allows credit unions to send international wires and monitor securities held in SunCorp's Securities Safekeeping program.

SunWires and Security Safekeeping are hosted outside of SunCorp and have a full backup program in place.

In the event of a disaster at SunCorp's facility, access to these products will be unaffected and member support services will be restored as soon as possible.