

## **Business Continuity Guidelines**

VolCorp has a Business Continuity Program that is maintained on a regular basis and has an individual who oversees the program to ensure plans are updated to meet the needs of our members.

As part of our Business Continuity Program (BCP) there is a Business Continuity Committee that meets monthly and a VolCorp Board member serves on the Committee. Minutes from the Business Continuity Committee meetings are included in the monthly Board of Directors packet.

### **Business Recovery Center**

VolCorp has a Business Recovery Center (BRC) equipped with phones, computers, printers, Fed Advantage terminals, servers and office supplies. We have assigned positions to the facility to ensure critical processes are not interrupted. VolCorp can switch our phone systems from our main office to the BRC and critical data is sent in intervals through-out the day to the BRC. The BRC is also located in a secured data center that is monitored 24/7, and both locations have generators that have the capacity to power VolCorp's operations if an outage occurs.

### **Remote Desk Top**

Site Recovery Manager (SRM) was implemented to assist in recovery of our network and systems in case of a contingency. More than 20 employees test the connection to our network remotely on a quarterly basis. Servers that host our critical applications are brought up remotely on a quarterly basis. The SRM automates the recovery process which allows for the critical applications to be available sooner. The remote desk top allows staff to work from home or an alternate location.

### **Relocation Procedures**

Relocation could take a few hours and telephone contact may be interrupted while staff and systems move to our BRC. We will establish communication as quickly as possible. If you are notified that our Business Continuity Plan has been activated, or you are unable to reach VolCorp, please keep records of any transactions processed just prior to this time until normal operations are established at the BRC.

### **Communications**

Communication is a huge part of our BCP and is tested a least annually. Our Marketing department is dedicated to providing on-going information regarding the contingency situation and status of our services to our members. As soon as communication is re-established you may contact VolCorp at our regular numbers:

(615) 232-7900

(800) 470-3444

Questions relating to your accounts, including ACH, Cash, Share Drafts, Wires, etc. will be handled at our BRC.

## **Mail**

The post office will hold our mail or forward to our alternate location based on our instructions.

## **Member Share Drafts**

Includes Access Image Net and Home Banking Images; share drafts files will be sent from the BRC as soon as relocation and uploading to VolCorp Online is complete. Availability may be delayed due to relocation of staff to alternate site. Maintain normal procedures for receiving your share draft files. Our staff will contact you if any changes occur. Access ImageNet will be available through VolCorp Online and home banking images may be delayed no more than a short time after your share draft files are available.

## **Branch Capture/Merchant Capture**

If VolCorp's has relocated operations to the BRC, imaged files could be delayed 2 to 4 hours depending on your Internet Service Provider (ISP). Some smaller ISP's may take longer to refresh which mean the ISP will take longer to recognize the change of the file destination to the BRC. Please keep track of files sent especially around the time of the contingency.

## **Originating ACH Files**

Use normal procedures for sending ACH files and please be sure to verify file totals before sending.

## **ACH Receipt File**

Use normal procedures for moving receipt file and posting to your member's account. If ez-funds is down VolCorp will receive files via Fed Advantage and place files on VolCorp Online for distribution.

## **Cash Vault**

Use normal procedures for cash vault services if VolCorp's internet connection is unavailable or operations have been relocated to the BRC. Orders may still be keyed directly into the ICO website or by calling VolCorp with the cash order.

## **Wire Transfers**

Once our staff relocates to the BRC we will resume normal service for incoming and outgoing wires. Incoming wire notification may be delayed until later in the day. If there is an urgent wire, please call the originator and obtain a time and the FRB reference number and then contact VolCorp.

## **International Wires**

Once systems are available at the BRC you can key international wires as usual or call our member service staff.

## **Investments**

Purchasing Securities, Simpli CD, Certificates, etc. will be handled remotely by our Investment staff. Staff periodically tests these services from home or an alternate location.

*Please feel free to make these guidelines part of your Business Continuity Plan.*