



Business Continuity & Disaster Recovery Plan

Version Control

Date of Revision	Reason for Revision
April 2015	Review – Update from Old Version
August 2017	Review - Update
June 2018	Review - Update
August 23, 2018	Update Risk Assessment after review at Ops Meeting (pg 8-9)
August 28, 2018	Review of Critical Business Functions
December 9, 2018	Updated with IT
June 4, 2019	Review - Update
August 25, 2021	Review – Update
September 27, 2021	Review – Updated Crisis Management Team and review Critical Business Functions
December 2, 2021	Review – updates names/phone numbers under Recovery Procedures
Feb 8, 2022	Review – Removed Theresa M / added VOL Constellation (Edge) / Updated Alert Notification Procedures Leads (Kara -Fran-Rheisa)
Mar 3, 2022	Review – Strike outs and Updates in red
March 14, 2022	Final review

VantageOne Credit Union will shred any previous versions of this document due to privacy and confidential issues as well as continually review and update this Plan every 6-12 months to ensure data is current.

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Executive Summary

Objective/Purpose of the Preparedness Plan

The objective of the Preparedness Plan of VantageOne Credit Union is to prepare personnel to successfully manage potential interruptions or disaster situations while also considering their personal safety during the recovery efforts.

VantageOne Credit Union defines a Disaster as a sudden, unplanned event causing unacceptable damage or loss as defined or determined by a risk assessment;

1. Any event that creates an inability on an organization's part to provide critical business functions for some predetermined period of time.
2. In the business environment, any event that creates an inability on an organization's part to provide critical business functions for some predetermined period of time.
3. The period when company management decides to divert from normal production responses and exercises its plan. Typically signifies the beginning of a move from a primary to an alternate location.

This plan will identify the necessary personnel and resources required for both disaster preparation and response. Furthermore, it will ensure that the proper steps will be carried out to permit the timely restoration of services and business functions. The plan should minimize decision-making during a disaster or interruption by listing all actions required to restore the ability to complete business processes.

The objective of the Preparedness Plan is to reduce the risk to the communications and data networks to an acceptable level by ensuring the restoration of critical business functions within the determined Recovery Time Objectives (RTOs). This plan will also minimize the risk of delay in setting up the recovery site through prior preparation and planning.

This plan aims to ensure the continuation of services to customers as well as the protection of shareholder interests and the following of any regulatory requirements.

Location of the Preparedness Plan

The most current revisions of this plan are to reside in the following locations at all times:

1. Online myAgility Account
2. Credit & Risk > Y Drive > Disaster Plan > Agility Business Continuity& Disaster Recovery Plan
3. Multiple Copies in the physical building (Kara/Rheisa/Franny)
4. Downloaded on the Intranet under the Manager site
5. Copy off-site in Armstrong Branch Treasury Vault

Definition of Crisis Management Team (CMT)

VantageOne Credit Union Crisis Management Team will consist of key executives as well as key role players (i.e. media representative, legal counsel, facilities manager, business continuity coordinator, etc.) and the appropriate business owners of critical organizational functions who are responsible for recovery operations during a crisis. CMT roles have been bolded below. As a team they will:

- Decide whether or not the organization should declare an alert or a disaster.
- Provide direction and support to all employees and recovery support staff members.
- Monitor and coordinate the necessary recovery activities.
- Liaison with civil authorities, major customers, public relations, etc.

Definition Team/Roles Here

Name	Title/Dept.	Primary Phone	Alternate Phone	E-mail
Glenn Bensichek	CEO	250 307 8681	250 545 1061	gbenischek@vantageone.net
Rheisa Campbell	CFO	250 558 8417	250 546 3294	rcampbell@vantageone.net
Kara Leahy	CCROO	250 550-4158	250 545 8306	kleahy@vantageone.net
Beki Held	V.P. Human Resources	250 306 8426	250 545 8426	bheld@vantageone.net
Kirsten Regel	V.P. Marketing	250 469 2587	250 469 2587	kregel@vantageone.net
Fran Coleridge	Mngr, Compliance & Risk	250 306 6040	250 546 2969	fcoleridge@vantageone.net
Michael Bellamy	Information & Technology Manager	250 938 1338	250 938 1338	mbellamy@vantageone.net
Denise Santos	Controller & Facilities	250 307 1298	250 307 1298	dsantos@vantageone.net
Dianne Grebinski	V.P. Commercial Banking	250 307 1400	250 5460232	degrebinski@vantageone.net
Terry Robertson	V.P. Wealth Management	250 826 1065	778 940 8811	trobertson@vantageone.net
Theresa Simpson	Process Development Manager	250 804 1194		tsimpson@vantageone.net

Name	Title/Dept.	Primary Phone	Alternate Phone	E-mail
Crystal Workman	Branch Manager – Armstrong	250 241 7756	306 461 8070	cworkman@vantageone.net
Adelia O-Toole	Branch Manager – Peachland	250 718 2742	250 718 2742	aotoole@vantageone.net
Miles Ramsden	Solution Centre Manager	250 550 9458	250 550 9458	mramsden@vantageone.net
Cheryl Turcotte	Board Chair	250 309 6843		cturcotte@vantageone.net cheryl_turcotte@hotmail.com
Jordan Bowness	Director – IT Chair	250 938 3734		jbowness@vantageone.net jordan@bowness.ca
Nixon Wenger Chris Alveberg	Corporate Solicitor	250 542 5353		chris.alveberg@nixonwenger.com
F12 – Key Contacts				
David Bates	IT Manager	250 309 0106	250 545 1866	dbates@f12.net
Todd Hanna	Executive VP	250 309 0104	250 545 1866	thanna@f12.net

Assumptions

This plan is predicated on the validity of the assumptions listed below:

The plan is written to cover a worst-case disaster situation. However the plan may also be activated in less than worst-case scenarios, with any potential interruption to business or imminent threat.

Things to keep in mind:

- Managers will keep all personnel affected by this plan aware of its current procedures and practices
- All personnel affected by this plan are responsible for understanding their role(s) under a disaster situation
- This plan will be continually maintained
- The recovery process documented in the plan should be tested annually
- All personnel must react quickly and effectively during the recovery process

Audience

Management Team
Customers, upon request and following executed non-disclosure agreement (NDA)
Vendors, upon request and following executed NDA
Board of Directors
Regulatory Positions/Auditors

Distribution

The plan is to be distributed within the management team, and redistributed upon Maintenance schedule, and with any changes.

Maintenance

The plan must be continually updated to reflect changes to resources (systems and personnel) as well as the business environment. The plan must be retested and personnel retrained on any changes. VantageOne Credit Union will record any and all changes in the version control page. Refer to the Preparedness Plan Maintenance and Testing section for best practices regarding maintenance.

Risk Assessment

To plan for recovery, you must understand what risks threaten your organization and employees. By identifying risks, you can implement appropriate controls to prevent, deter or mitigate the risk.

This assessment checklist will guide VantageOne Credit Union through identifying and rating these risks. You can then focus mitigation efforts on risks with higher *importance*, which is calculated by multiplying the *probability* (increasing 1 to 5) and *impact* (increasing 1 to 5) numbers. Use the blank rows to write in any other threats particular to your organization. VantageOne Credit Union to consider risks to its supply chain in a separate checklist found in the appendix, so focus here on threats directly to your business and employees.

Risk	Severity ▼			Controls
Power outage: (consider whether your grid is a priority for utilities to restore quickly)	Probability	5	15	North Branch is our technology backup; Multiple Branches to support members. BC Credit Union ATM's are accessible for our members.
	Impact	3		
Critical equipment failure: (i.e. email server, key file server, etc.)	Probability	5	15	Loss of Banking System, will need to work closely with CGI. Review contract with CGI and F12.
	Impact	3		
Pandemic	Probability	5	15	Plan in place for Pandemic
	Impact	3		
Strike	Probability	5	15	Plan in place for Strike Action. See HR Process
	Impact	3		
Phone/Internet outage: (i.e. cut cable, phone company power loss, phone server down, etc.)	Probability	4	12	Contract with F12 to assist.
	Impact	3		
Cyberattack	Probability	4	12	Cyber threat and Ransomware Processes in place. F12 Contract in place IT and tested.
	Impact	3		

Fire: (i.e. wildfires, nearby building fires, chemical fires, etc.)	Probability	4	12	Multiple Branches to support members. BC Credit Union ATM's are accessible for our members.
	Impact	3		
Robbery	Probability	4	8	Individual Branch Plans in place and reviewed
	Impact	2		
Lost access to building: (i.e. due to pest infestation quarantine, crime scene, etc.)	Probability	2	8	Two other branches within 20 km
	Impact	4		
Flood: (i.e. regional flooding from coast or rivers, pipe bursts/leaks, etc.)	Probability	4	8	Multiple Branches to support members. BC Credit Union ATM's are accessible for our members.
	Impact	2		
Natural Disasters (i.e. Tornado and other high winds, Hurricane/seasonal storm, Earthquake: (consider supply chain effects, not just your own building)	Probability	2	6	Multiple Branches to support members. BC Credit Union ATM's are accessible for our members.
	Impact	3		
Employee absenteeism: (consider those with unique skills or special needs for family)	Probability	2	4	Cross Training for key roles. See HR Succession Plan.
	Impact	2		
Explosion/Spill/Gas Leak: (Keep in mind there is a heightened risk if near highway, railroad, airport, chemical plant)	Probability	2	4	Multiple Branches to support members. BC Credit Union ATM's are accessible for our members.
	Impact	2		
Terrorism (i.e. Bomb Threat/War)	Probability	1	2	Checklist and review in place; Solution Centre
	Impact	2		

Critical Business Functions Overview

Identifying critical business functions is essential in resuming operations following a disaster.

This template will walk you through the very important steps of identifying the most critical functions in your business. You may consider your critical functions as those activities that are vital to your organization's survival and to the resumption of business operations. Typically, your critical functions are the business functions that are (1) most sensitive to downtime, (2) fulfill legal or financial obligations to maintain cash flow, (3) play a key role in maintaining your business' market share and reputation, and/or (4) safeguard an irreplaceable asset. Keep in mind, the process of identifying your critical business functions will work in close conjunction with your risk assessment analysis.

Steps:

1. Identify the critical business functions of your business and the resources to support them.
2. Classify these critical business functions into the following categories: high (most severe), medium, and low (least severe). Please reference the proceeding graphs for an illustrated example.
3. Complete the Critical Business Functions Chart with each critical business function.
4. Attach the Critical Business Functions Chart in myAgility.

Considerations when Determining Criticality of a Function:

1. The business objective/goal this business function supports.
2. How often this business function occurs.
3. How many business units (departments) perform this business function.
4. Whether or not the successful completion of this function depends on any other business functions.
5. Whether or not other business functions are dependent on this function for their successful completion.
6. If there is a potential for significant revenue loss to the organization if this business function is not performed.
7. If there is a potential for fines, litigation, or other punishment for noncompliance due to a required regulatory requirement.
8. If noncompliance is tied to a specific downtime for this function.
9. Whether or not this function directly impacts your business image or market share of your organization.
10. The priority ranking you would give this function within the entire organization's functions.

Critical Business Functions

VantageOne Credit Union has identified all the resources and personnel required to restore or reproduce this function *during a recovery*.

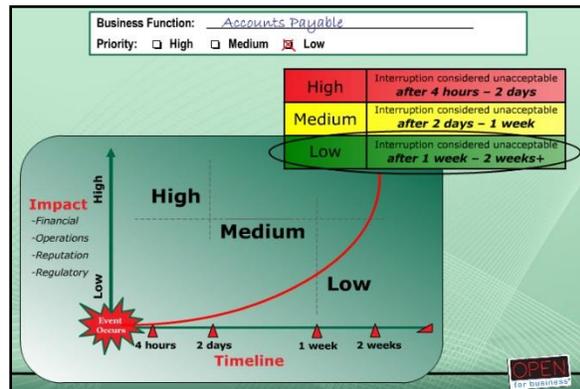
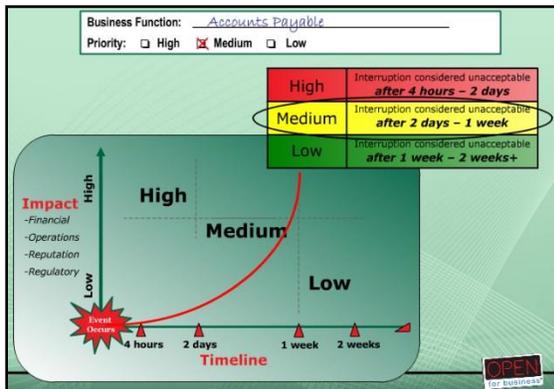
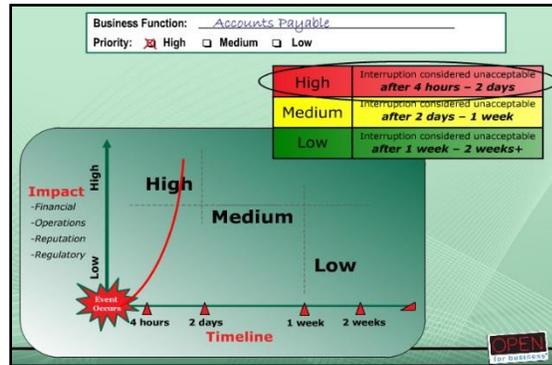
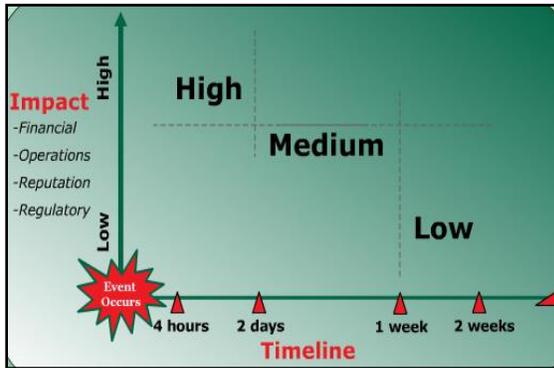
Business Function	Criticality Score	Max Downtime (RTO)	Employee/Team	Required Resources	Impacted Functions	Brief Process to Complete Function
Teller Services – Banking System	High	1 Day	CFO IT Mngr F12	CGI	Banking Transaction	Use Past Reports to verify account balances
Online Banking	High	1 Day	CFO IT Mngr F12	Central 1	Basic Banking Transaction	Contact Central 1 to investigate
Intranet (ECM/CRM/Forms/Sweet Process)	High	1 Day	CFO IT Mngr F12	F12	ECM CRM Forms Processes	Contact F12 to investigate
ATMs	High	1 Day	CFO IT Mngr Compliance & Risk Mngr	CGI / Everlink / NCR or Diebold	Basic Banking Transaction	Contact CGI first to start the investigation
Phone Lines	High	1 Day	CFO IT Mngr F12	F12	Communication	Contact F12 to investigate
LOS – New Loans	Medium	1 Day	CFO IT Mngr F12	CGI / F12	New Loans	Contact CGI first to investigate
Microsoft 365	High	1 Day	CFO IT Mngr F12	F12	Communication	Contact F12 to investigate
Casitron/Constellation(Edge)	High	1 Day	CFO F12	F12	Leasing Software	Contact F12 to investigate
Worldsource	High	1 Day	CFO F12	F12	Wealth Management Software	Contact F12 to investigate

Critical Business Functions Individual Forms can be found in Agility Recovery Site and in Audit Drive → Critical Business Functions

Critical Business Function Classification

The goal of these graphs is to help you identify when it is absolutely necessary to restore each of your critical business functions. Once you have determined the maximum downtime for each function, you will be able to prioritize your list in order of most to least critical.

Consider the horizontal axis a downtime timeline and the vertical axis an impact scale. Each critical business function is going to rise over time (becoming a greater impact to your business). You can determine the impact category (high, medium, or low) of each business function by identifying which impact category the function is located in when it reaches its peak impact on your business.



Recovery Procedures

VantageOne Credit Union has contracted with Agility Recovery to help us recover in the event of an interruption. We have access to power, space, technology, and connectivity as well as expert advice and coaching for any type of interruption. The following section will outline the service offerings available with Agility as well as step by step recovery procedures to follow after an interruption.

VantageOne Credit Union will follow the Disaster Declare Procedure outlined below to formally notify Agility of a disaster.

CALL AGILITY – 877-364-9393

You may either dial “1” to contact an Agility response team member or call an alternative hotline number (888-242-3740 or 866-894-3336).

SPECIFY

(Alert or Declaration)

- **Alert** – notifies Agility of a potential interruption (i.e. a server failure or severe storm is predicted). By engaging Agility in advance, both parties may strategize and prepare for the coming event. The alert stage is not a required part of declaring a disaster but allows for the possibility of gaining valuable advice, guidance, costs and timeframes from Agility in preparation for recovery.

- **Declaration** – Initiates the recovery process for any or all of the recovery elements for alternative power, workspace, technology, and connectivity. VantageOne Credit Union will be provided with a detailed cost estimate and recovery timeline for approval, prior to recovery mobilization.

AUTHORIZE

Agility will provide guidance, suggested strategies, present costs and timelines to better inform VantageOne Credit Union of all of our potential recovery options. No costs will be incurred until VantageOne Credit Union has approved all estimated costs associated with recovery. This approval will be made by voice verification by an authorized employee of VantageOne Credit Union on a recorded line by Agility at time of declaration. Members of VantageOne Credit Union that are authorized to Declare with Agility are below:

CONTACT ORDER	NAME	PHONE #	2ND PHONE #	EMAIL
Primary Contact	Kara Leahy	250 550 4158	250 545 8306	k Leahy@vantageone.net
Alternate 1	Glenn Benischek	250 307 8681	250 545 1061	gbenischek@vantageone.net
Alternate 2	Rheisa Campbell	250 558 8417	250 546 3294	rcampbell@vantageone.net
Alternate 3	Fran Coleridge	250 306 6040	250 546 2969	fcoleridge@vantageone.net
Alternate 4	Cheryl Turcotte	250 309-6843	250 542 2656	cturcotte@vantageone.net cheryl_turcotte@hotmail.com

Power Recovery Overview

We have entered into a contract with Agility Recovery/ Ready-Financial, which would supply us with a Financial-Ready Building with drive-thru powered by a generator provided by Agility.

We have an option to order just a generator if one is needed for power to our Main building or any branch. At this time with the ability to restore data through F12 Rescue and the ability for staff to work from home, we feel the need to bring up Main Branch is extremely low. However, we want to leave this option available for future consideration.

Agility Recovery provides VantageOne Credit Union with the ability to recover from a power loss to our building with the use of a portable generator or a power distribution unit as well as the required cabling. Generators are available in a variety of sizes and are located in multiple staging yards within our region.

Power Requirements

Generator Size	100 kW	(kW or kVA)
Voltage	TBD	(120/208v, 240v or 480v)
Amperage	TBD	(amps)
Phase	TBD	(single or three)
Cable Length	TBD	(ft.)
Power Source	TBD	(Delta or Wye)

Placement

For Main Branch-The generator is to be placed on the South Entrance Parking Lot in the corner junction as there is a conduit that can access to the boiler room / server room. There is ample room to secure and refuel the unit.

Best connection Option: Power Distribution Unit & Generator – bypasses the electrical panel and provides power directly to the source of outage (server or telephone room, workstations)

Connection Options – if this option was required we would get in touch with an electrician and determine next steps:

- **Transfer Switch** – allowing easy transfer from utility power to generator based power through an installed switch on the building.
- **Power Distribution Unit & Generator** – bypasses the electrical panel and provides power directly to the source of outage (server or telephone room, workstations).
- **Hardwiring** – requires a certified electrician to tie the generator directly into the electrical system. Also requires uninstal by electrician after utility power is restored.

Credit Union Responsibility – when option has been determined:

- Security (suggested measures)
 - Block the front of the generator by putting an obstacle such as a vehicle in front to prevent removal of the unit.
 - Install wheel locks on the generator trailer.
 - Run a chain through the tires of the generator trailer and lock them.
 - Remove the bolt and nut securing the hitch of the trailer mounted generator to prevent removal.

Things to keep in mind with power recovery are:

- Generator costs include a flat weekly rental plus transportation, fuel and electrician fees (if applicable).
- Once the generator is ordered from Agility, VantageOne Credit Union is responsible for a minimum of the first week rental and transport even if power is restored in transit.
- Agility can provide assistance with both sourcing fuel as well as an electrician for our recovery.
- VantageOne Credit Union is responsible for the equipment while in our possession including the security of the unit.
- Agility can set up a refueling schedule for the recovery.
- If using our own fuel vendor, we will check fuel gages frequently to ensure sufficient fuel levels at all times.
- Refuel generator upon completion and stand down of recovery. Fuel charges will apply for generators returned empty.
- Disconnect the unit and assemble all components for pick up, the driver is only responsible for loading the components and transportation. If using an Agility electrician, Agility will arrange for disconnect.

Power Recovery Process

Our building or a portion of the office space has lost power. Put Recovery Plan in action:

1. Lock the doors.
2. Place signage on the doors and have an employee available to explain problem to members as to why we are closed. (signage is kept in Emergency Binder)
3. Call Power Company and request timeframe for power to be restored and the cause of power loss (Ensure phone number and account number is programmed into CMT's cell phones for quick retrieval). BC Hydro 1- 888- 769- 3766
4. Lock all cash in personal compartments
5. If power outage is going to be longer than 5 minutes, try to complete your member's transaction and ask your member to exit the building for security reasons. Rebook the appointment if necessary.
6. Contact other Branches by cell phone to their Land Lines as the power outage takes down the banking system:
Armstrong 250 546 1879
Arrow 250 269 7220
North 250 541 4605
Peachland 250 767 2235
7. If Power is projected to be shorter than 2 hours, wait out the outage. Send employees home to work remotely if this is an option.
8. **After 8 hours: Contact Agility at 877-364-9393 and place on Alert.**
Place message on our Website notifying customers of the temporary interruption
Senior Managers will contact all sources to decide how to move forward

Example steps may include:

- Send members to a nearby branch or alternate office
- Roll over phones to another office or to employee's cell phones
- Utilize Agility's redirection to voicemail option
- Wait out the outage
- Send employees home to work remotely
- Request a generator from Agility
- Notify employees via Agility's Alert Notification System
- Place message on our Website notifying members of the temporary interruption and give direction on how they can contact us

Space Recovery Overview

Agility Recovery provides VantageOne Credit Union with the ability to recover when access to our building/office is not permitted by providing mobile, retail, move in ready, and commercial office space in a variety of locations and sizes. Agility will provide all the necessary technology, desks, chairs, generator and satellite access we need to get back-up-and-running at the recovery site.

Space Requirements

Office Space

Proximity to Office	1 (km)
Minimum Space Requirements	18 seats – 2 building unit
Preferred Recovery Option	ReadyFinancial

Mobile Office

Primary Recovery Site	MAIN BRANCH PARKING LOT 3108 33 Avenue Vernon BC V1T 2N7
Alternate Recovery Site (Non-cash services/Admin)	NORTH BRANCH 5300 26 Street Vernon BC V1T 8G3

Space Options

- **Ready Financial Retail & Back Office**- a purpose-built, self-contained temporary branch along with a turnkey setup to quickly re-establish customer's retail presence in the community in the event of a disruption. The maximum number of seats is 18 for a retail configuration or 40 for a back-office configuration. Refer to contract.

Options:

- *Drive-up window
- *Night Deposit
- *Wheelchair Accessible Ramp

Credit Union Responsibility

- Mobile Site Security (suggested measures)
 - Use monitoring capabilities of existing security provider.
 - Agility can provide door and window bars on the mobile unit.
 - Arrange for physical security (i.e. security guard, police officer).
 - Construct temporary fencing.
 - Arrange for exterior lighting.
- Mobile Space Requirements and Site Suitability
 - Approximately 8 parking spaces for single-wide mobile office.
 - Approximately 30 parking spaces (15 spaces by 2 rows) for double-wide mobile office.
 - 14 feet of clearance at the access to the recovery site.
 - Recovery site is accessible 24 hours a day, 7 days a week.
 - Gravel, concrete/ asphalt is the preferred surface material.

- Recovery site should be flat and mostly free of site obstructions (fire hydrants, trees, buildings, parking curbs, etc.).
- Retail Office Utilities Setup
 - Agility will provide contact information for the landlord who VantageOne Credit Union will work with to coordinate utilities such as power, water/sewer, security, etc (depending on locations, as two locations are owned by VOCU).

Things to keep in mind with space recovery are:

- Employee transportation and parking at the recovery site (carpooling).
- Employee and vendor communication about recovery location and/or status of recovery site.
- Communication with your clients about recovery location and/or status of recovery site (signage, company Web Site, emails, etc.).
- Mail and delivery services continuity.
- Restroom options (stand-alone portable solution(s), mobile office restroom, or local building).

Space Recovery Process

We have lost access to all or a portion of our office space. Put Recovery Plan in action:

1. For Main Building locations - leave the office and assemble at North Parking Lot behind Chevron, our emergency meeting place, to account for all employees.
2. Complete damage assessment of the building to determine location of recovery (in our existing building or with Agility) as well as potential length of recovery.
3. **Contact Agility at 877-364-9393 and place on Alert.**
9. Follow procedures and steps listed below:
 - Determine type of space needed (mobile, move-in ready, retail) with Agility
 - Evaluate Agility's options for space and finalize a recovery space solution
 - Notify Employees of new space address and location

VantageOne Credit Union will follow the Space Recovery Plan below to move into recovery work space:

Main Branch Parking Lot & North Branch would be used for our back up location. Some employees would be able to work out of these offices as both locations are within 5 km of the main branch. Employees can also work from home.

- Provide direction to staff as to working arrangements at different branches/home if required
- Host communications with members from company Website, social media, etc
- Contact vendors and update them with new address and modified work-flow process while in recovery
- Order office supplies
- Set Up the ReadyFinancial in the parking lot adjacent to Main Branch if other branches are not workable.

Technology Recovery Overview

Agility Recovery provides VantageOne Credit Union the following technology equipment with our back up location to recover from a potential technology failure. Some employees would be able to work out of these offices as both locations are within 5 miles of the main branch. Employees are also able to work from home.

We would be working very closely with F12 our IT specialists and activating the “F12 Rescue” program that is included in their contract.

- Provide direction to staff as to working arrangements at different branches/home if required
- Host communications with members from company Website, social media, etc
- Contact vendors and update them with new address and modified work-flow process while in recovery
- Order office supplies
- Set Up the Ready Financial in the parking lot adjacent if other branches are not workable.

Below are the technology requirements for recovery.

Description	ReadySuite Financial
Intel Based PC's- 8GB RAM/160GB HDD	(Qty- 40 Max)
Intel Based Server- Intel 64 bit/2.33 GHZ 4 Core/16GB RAM/500 GB HDD.RAID/DVD-ROM/2 Ethernet Ports	(Qty- 3 Max)
Satellite Bandwidth	(10Mbps – Qty- 1 Max)
Multi-Function Print/Copy/Scan/Fax	(Qty- 1 Max)

Technology Available

- **Desktops**-Intel based Dual Core Equivalent /8GB RAM/160GB HDD
- **Servers**- Intel 64 bit/2.33 GHZ 4 Core/16 GB RAM/500 GB HDD/RAID/DVD-ROM/2 Ethernet Ports
- **Satellite Bandwidth** – Up to 10 Mbps. Bandwidth on demand (BOD) fees will apply at time of use
- **Printer** – Laser Printer or multifunction printer

*Agility will provide equivalent or better technology as listed above

* Specific schedules or hardware addendums will supersede the equipment identified in the chart above.

*Agility PCs are pre-loaded with a Windows Operating System; however no additional software/applications or data is installed.

*Agility servers are not pre-loaded with an Operating System nor software/applications or data.

Credit Union Responsibility

- Restoring software/applications and/or data(options)
 - Contact third-party IT vendor-**Documented in SP and Agility as Contacting F12 (nothing else is done by us in house besides this first step)**
 - Restore with server imaging – **F12**

- Restore with virtual machines – **F12**
- Restore by connecting to an off-site data environment (i.e. datacenter)- **F12 – they have the SSD drives in place for replication**

Things to keep in mind with technology recovery are:

- Backup software/applications and data on a regular basis (hourly/daily).- **F12, back ups performed daily**
- Store backups of software/applications and data offsite (i.e. another office, storage facility, bank vault).- **F12, Daily**
- Write a procedure for restoring software/applications and data.- **F12 Rescue contract**
- **Practice executing your procedure for restoring software/applications and data on Agility's equipment - F12**
- Involve your IT vendor with writing a procedure for restoring software/applications and data as well as the testing of that procedure.- **F12 has this completed**
- Confirm the service level agreement with your IT vendor ensures they will be available to perform/assist your technology recovery whenever it is needed.- **F12 Contract includes Service level Agreement**
- Know all steps and/or elements involved with restoring software/applications and data (i.e. passwords, power cords, license keys, decrypting encrypted backups, etc.).- **F12**
- Have clearly defined roles and responsibilities around restoring software/applications and/or data for your IT vendor(s)- **F12 Rescue documentation as this is a complete backup/restore we do not pick and choose.**

Technology Recovery Process

We have a potential or actual technology failure. Put Recovery Plan in action:

1. **Contact Agility at 877-364-9393 and place on Alert.**
2. Contact our technology vendor: **F12.net 250 545-1866**
Todd Hanna 250-309-0104
David Bates 250-309-0106
and understand their time frame for replacing the piece of equipment.
 - a. If downtime is unacceptable, call Agility and request the recovery technology during this interim period
3. Complete or request a full backup of the equipment's software/applications and/or data with F12
4. Confirm the technology team or third party technology vendor will be available to restore our software/applications and data on the Agility equipment.
5. Confirm recent backups are ready to be loaded onto the Agility equipment.

VantageOne Credit Union will follow the IT Recovery Plan below to restore systems.

Depending on the downtime or severity of disaster at Main Branch, we can choose to either:

- restore data/programs over to North Branch, or
- invoke F12 Rescue.

If we should need all of the files, due to the disaster (eg. Power outage for over a day) - F12 Rescue would be used.

Refer to the document: Recovery – connecting to NorthRDS should Main be down which can be found in the Credit & Risk > Y Drive or in the Agility Recovery Site.

If we are unable to use the North Branch as a recovery site due to the disaster, we would then use the Agility Recovery Mobile Site with F12 Rescue assistance to be able to open a site to service our members:

- Agility Recovery would supply the mobile unit and computers
- F12 Rescue is in place to access our data.

Connectivity Recovery Overview

Agility Recovery provides VantageOne Credit Union with the ability to recover from a telephone and/or Internet outage by providing us access to a remote voicemail and/or satellite connectivity for Internet and telephones.

Connectivity Requirements

Are you going to need to connect to your data over the Internet if you lost your current connection?	Yes
If you answered Yes above: Do you use Citrix or a VPN from a desktop to access your data?	Yes Our desktop VPN application will work fine over Agility's public Internet connection. We access our data through a VPN/Remote Desktop Gateway.
Do you use standard inbound/outbound calling?	Yes Agility will not be able to support our phone system. We are moving to the cloud which should support us through all disasters if we have Internet. We are cloud based VOIP (3CX).
Do you use ACD (Automatic Call Distribution) for various departments?	We will not be using Agility for phone back up as we currently have a 3CX cloud hosted internal system.

Connectivity Options:

- **Satellite Internet** – Provided
- **Satellite Bandwidth**- 10 Mbps
- **Public IP Address** –1 (Additional IP addresses can be provided based on requirements)
- **VPN Connectivity** – Available upon request (estimated \$1500-\$2,000 onetime engineering cost)
- **4G Wireless** – Agility provides quick-ship options for wireless 4G integrated routers for fast internet restoral.
- **Voice Services**- Voice over IP (VOIP), Voicemail, Call hold, Call transfer, 3-way calling, Auto attendant, 5 DID numbers (Additional customized voice solutions available upon request)
- **Phone Redirection** – Customized voicemail system which can be put in place very quickly and be managed by either calling into the voicemail or receiving an email with the voice message attached.

*Specific schedules or bandwidth addendums will supersede the equipment identified in the chart above.

Credit Union Responsibility

- Phone Redirection
 - VantageOne Credit Union will work with their telecom provider to establish a call redirection plan (See Phone Recovery Template).
- Internet Security (options)
 - Site-to-Site VPN (Virtual Private Network) – An Agility engineered solution prior to a recovery and/or test which is very efficient in high-latency environment such as a satellite network.
 - End-to-End VPN (Virtual Private Network) –VPN tunnel, which is hosted and managed by VantageOne Credit Union at their recovery site.
 - Software VPN (Virtual Private Network) – PC software/applications to host individual connections to a hosted network (i.e. Citrix).
 - MPLS – connect into VantageOne Credit Union’s secure MPLS network via a VPN.
 - Firewall – Controls access into the local network after being installed at the recovery site.

Things to keep in mind:

- Faxing takes a considerable amount of bandwidth. VantageOne uses RingCentral which is a Fax email.
- Employee training for a recovery environment. Keep in mind, a recovery environment is typically a consolidated work place and you will need to plan for new aspects such as noise level and personal spacing.
- Agility provides a default phone hand-set, however you may consider bringing headsets to use during recovery.
- Agility will provide a phone guide for the phone hand-sets to assist with employee training on new equipment.
- The amount of bandwidth for phone calls and Internet usage is limited compared to your normal amount so prioritize work tasks ensuring the most critical business operations will have the most resources allocated for use.
- A local network connection can be used between mobile unit and demarcation point (assuming network is operational) via fiber or wireless bridge.

Phone Recovery Process

Phones go down. Put Recovery Plan in action.

1. Contact the Telephone Company and understand cause/source of outage as well as timeframe for restoration. **Telus at 250-310-3100.**
2. If telephone outage is projected to be shorter than 2 hours, wait out the outage.
3. After 4 hours: Contact Agility at 877-364-9393 and place on Alert.
 - Place message on our website notifying customers of the temporary interruption
 - Senior Managers will contact all sources to decide how to move forward

Example steps include:

- Wait out the outage
- Place message on our website notifying members and vendors of the temporary interruptions and give direction on how they can contact us
- Roll over phones to another office or to employee cell phones
- Send members to a nearby branch or alternate office
- Utilize Agility's redirection to voicemail option
- Send employees home to work remotely

Phone Recovery Template

Communication is crucial to your business and has a great impact on the public perception of your organization.

This template is focused on your telecommunications and will help you define and document your phone redirection strategy. Agility recommends that you contact your phone vendor(s) now, during the planning process, in order to discuss their available methods of emergency redirection.

Please find 'Agility Voice Services' under the Tools and Resources tab of myAgility for further information on how Agility helps your organization recover your phone service.

The following chart will help you document what numbers you will need rerouted at time of interruption and the procedure for each

Phone Number	Type	Related Function	Telephone Provider	Contact Information	Destination Instructions / Special Instructions
250 545 9251	Dedicated Main Number	All Public Inbound and Sales	3CX	F12 250 545 1866	Contact Telus Redirect to Personal Cell or functional Branch number
1 888 339 8328	Toll Free	All Public Inbound and Sales	3CX	F12 250 545 1866	Contact Telus Redirect to Personal Cell or functional Branch number
250 545 1957	Retail Support Fax Line	Retail Support public fax line	RingCentral		Fax goes to shared inbox via email
250 260 4522	Commercial Fax Line	Commercial public fax line	RingCentral		Fax goes to shared inbox via email
250 260 4527	VOL Direct Line	All Public Inbound and Sales	3CX	F12 250 545 1866	Contact Telus Redirect to Personal Cell or functional Branch number
250 260 4525	VOL Fax Line	Lease public fax line	RingCentral		Fax goes to shared inbox via email
250 260 4513	VOF Direct Line	All Public Inbound and Sales	3CX	F12 250 545 1866	Contact Telus Redirect to Personal Cell or functional Branch number
250 260 4519	VOF Fax Line	Wealth public fax line	RingCentral		Fax goes to shared inbox via email

Evacuation Plan

VantageOne Credit Union's maintenance personnel creates a Fire Escape Plan that is updated annually. It includes:

1. Emergency Contacts
2. Emergency Evacuation – Bank Personnel
3. Emergency Evacuation – General Occupants
4. Challenged Persons Information Sheet
5. How to work Fire Extinguishers
6. Evacuation Floor Plans
7. Objectives of the Fire Safety Plan
8. Evacuation plan and building layout is posted in a highly visible location (located by 2nd floor entrance). Floor plans to include the locations of the following: exits, primary evacuation routes, secondary evacuation routes, areas of refuge, manual fire alarm boxes, portable fire extinguishers and fire alarm control.
9. Managers are to act as an evacuation point person to contact emergency officials and conduct a personnel head-count. Maintenance Manager updates the evacuation plan and communicates the plan to the Security Officer.
10. Assembly point is determined for each branch in the event of an evacuation: Main – Parking lot behind Chevron
11. Practice the evacuation plan regularly.

Communication Plan

VantageOne Credit Union has developed a Crisis Communication Team (CCT) and the following communication strategy to ensure all critical entities of the organization are kept up-to-date and aware of the circumstances surrounding any business interruption..

VantageOne Credit Union's primary communication decision maker/coordinator:

Glenn Benischek – CEO

The following individuals have been appointed back-up decision maker(s) and will complete the make-up of the CCT:

Cheryl Turcotte – Board Chair

The CCT is responsible for establishing and maintaining communication among the following entities of VantageOne Credit Union:

- Employees
- Shareholders/Members/Clients
- Regulatory Agencies: BCFSA
- Media
- Other: CHUBB/Alpha Omega Security/CGI/Stab Central (Insurance)/Central1/internal Audit

The CCT will determine and document when to activate an emergency communication plan, using the following criteria:

- Duration of outage/interruption
- Severity of interruption
- Percentage/Number of employees, departments impacted
- Prolonged loss of contact with members or vendors
- Other:

VantageOne Credit Union has developed the following communication tools for reaching employees, customers, and/or critical suppliers:

- Phone/email tree
- Agility Alert Notification System
- Phone/Voice mail emergency messaging system
- Multiple forms of communication: text messaging, email, voicemail

VantageOne Credit Union will continue to educate managers about the communications plan by:

- Documenting the crisis communication plan in hardcopy and electronic formats (including myAgility)
- Training current and new managers
- Testing these communication plans regularly.

Communications Overview

Agility Recovery provides VantageOne Credit Union with the ability to communicate with our employees and key contacts (such as vendors, suppliers, distributors, clients, etc.) over an online Alert Notification System. The Alert Notification System is a free communications tool that is part of our myAgility account.

Things to keep in mind with communications during recovery are:

- The Agility Alert Notification System requires that you have all of your contacts loaded into myAgility prior to using the communication tool.
- Determine communication strategies with your Crisis Management Team (CMT). Assign alternates for team leaders in the event they cannot be reached during a disaster.
- Have alternate communication plans (i.e. phone tree, Website, Facebook, etc.) with the understanding that Internet access or cell networks, etc. may be unavailable during a disaster.
- Ensure your audience has a way to communicate back with the Crisis Management Team.
- Be aware of the best communication method (Website, phone call, etc.) to reach your intended audience and make sure your communication strategies are appropriate for reaching them.
- Teach, train, and continue to reinforce your communication strategies with your employees and key contacts.
- Conduct tests of your communications strategies to ensure your intended audience is receiving the message(s).

Alert Notification Procedures

Telephone service is not operational. Put Communication Plan in action for Alerting Employees, Vendors and Clients:

1. VantageOne Credit Union's Crisis Management Team (CMT) Leaders can sign into your myAgility account. (Access your account by clicking the "myAgility Login" at www.agilityrecovery.com).
 - Kara Leahy
 - Fran Coleridge
 - Rheisa Campbell

VantageOne Credit Union myAgility Login information is:

Username: email address

Personal Password

2. Click the Alert Notification link in the Communications Section of your Recovery Roadmap tab (myAgility home screen).
3. Complete the fields for name, email, subject and message.
4. Select the recipients individually or by employee department and/or vendor type.
5. Select if you would like to send either an email or text message or both to the recipients.
6. Create and send the alert message.

Employees Contact List – See myAgility

Key Vendor Contact List – See myAgility

Vendors Contact List – See myAgility

Preparedness Plan Maintenance, Training, and Testing

VantageOne Credit Union recognizes that a Preparedness Plan is never truly finished, and there are three facets to the ongoing Planning Program.

- 1) The consistent upkeep and maintenance of this plan will ensure its accuracy and validity at time of disaster.
- 2) Regular training of new and current employees makes the written plan translate into a successful physical recovery.
- 3) Exercising and testing the various Plan elements will allow us to make corrections and improvements to the Plan as well as practicing its implementation in a controlled environment.

Maintenance of Plan

The VantageOne Credit Union Plan will be kept up-to-date and accurate both proactively and reactively. Firstly, any relevant Human Resources, Technology, and Workflow changes in our production environment will be reflected in immediate and appropriate updates to our recovery Plan. The identification of these changes is the responsibility of Chief Credit Risk and Operations Officer and Risk and Compliance Manager making the change, and the update to the recovery Plan is to be made by the Disaster Recovery Planning Team. Any update must then be logged in the Version Control section, and a new version assigned.

Annually the VantageOne Credit Union Crisis Management Team will meet for a Plan read-through. The goal of this meeting is to identify corrections or changes to the wording and content of the Plan required by employee or other resource changes since the last read-through. For example, the addition of a critical server or the replacement of a key recovery team member must be reflected in an update to the recovery Plan. Again, any update must then be logged in the Version Control section, and a new version assigned.

Training Managers

VantageOne Credit Union recognizes that our written Plan is only as good as the people implementing it. With that in mind, we have established a training schedule to orient new managers and remind existing managers regarding their part in a disaster recovery. Training will take place on an annual basis (not to exceed 12 months between sessions).

Mandatory participants include all full-time managers who have not attended a previous training session and all managers who are listed as having one or more responsibilities at time of recovery. Training will be scheduled and moderated by the Disaster Recovery Planning Team and will consist of an overview of the company recovery planning program and expectations of employees if a disaster is declared. This includes setting expectations of communication during a recovery so employees know how they will be reached and how to reach the management team.

Testing/Exercising of Plan

Agility offers a complete and robust testing program that we will utilize for regular exercises of the VantageOne Credit Union recovery Plan. This experience begins with a call or email to Agility Member Services (866-364-9696 memberservices@agilityrecovery.com). An Agility Test Coordinator is assigned and will arrange conference calls to discuss and handle all logistics including test objectives, equipment transportation, configuration requirements, and meal, hotel and transportation recommendations as needed. All of this information will be documented in an Agility-provided Testing Roadmap. In addition, an Agility Technical Specialist and Network/Phone Specialist will be on hand to guide all technical planning ahead of the exercise and troubleshoot any technical issues during the exercise. Upon conclusion of each test, VantageOne Credit Union will review (internally and with the Agility test team) all test notes to understand lessons learned and then make appropriate updates to the Plan itself.

Suggestions for Tests/Drills

- **Evacuation-** The first priority of this recovery Plan is safeguarding the well-being of VantageOne Credit Union's employees. An emergency evacuation drill practices the safe and orderly evacuation of our building by all employees to a secure area away from the threat.
 - This evacuation drill will be built around a relevant scenario (office fire, tornado, local chemical spill, bomb or terrorist threat, etc.) but the goals and the steps followed are the same, regardless.
 - This drill can be performed as a planned, partially planned (only team leaders are forewarned), or surprise event to test the speed and accuracy with which employees react to the perceived threat.
 - If the drill involves a simulated threat, such as a fire alarm being activated, local authorities (police and fire) should be forewarned to avoid any confusion with false alarms from the activated system or employees.
 - Drills will be coordinated with other building occupants to simulate the traffic flows in a true evacuation.
 - Each department or team leader is responsible for his or her employees. This includes being aware of who is or is not present in the office at the time of the drill.
 - Each department or team leader is responsible for notifying the Disaster Recovery Planning Team of any employee who temporarily or permanently needs special arrangements, such as a handicap-accessible exit.
 - The Disaster Recovery Planning Team is to time the evacuation and compare the result to the pre-determined goal time. The drill may be repeated more frequently if satisfactory results are not being achieved each time.
- **Tabletop-** A tabletop exercise is focused on applying VantageOne Credit Union's Plan to a specific scenario and talking through each step. This is an effective way to identify any gaps in our Plan and to verify that key managers understand their roles and responsibilities in a recovery. This is a low-cost or no-cost way to test but is not a "functional test" as it does not require planned actions to be performed (like restoring a server or calling all employees). We have determined that a tabletop test can be performed every 1-3 years in addition to hands-on testing with Agility.

- **Emergency Communications-** Depending on the disaster situation there may be outages with standard means of communication such as work email and/or phones. Also, employees may disperse from the immediate area, making it difficult to contact employees to assist in the recovery and return to work in the recovery environment. A test of VantageOne Credit Union's emergency communications plan using Agility's Alert Notification System on [myAgility](#) will accomplish a number of important elements: validate accuracy of employees' personal email and/or cell phone information, practice logistics of the Alert Notification tool, store sample alert messages for quick use in a disaster, perfect wording of alert messages, remind employees of how they will receive critical communications.
- **Power-** VantageOne Credit Union has failover to North Vernon Branch due to a potential power outage. Should power be out for an extended length of time, decisions will be made to work with Agility to order the mobile unit which comes with its own generator.
 - For future consideration is Main Branch set-up with power transfer switch. With our current failover to North Vernon Branch, we do not feel this is a requirement at this time, as we have arranged for the Ready-Financial, however annually we need to consider this option.
- **Connectivity-** By testing VantageOne Credit Union's voice/data communications over Agility's satellite link we can confirm connectivity with our key clients, key vendors, data center or core processor even if our normal lines are down. Agility can provide us with pre-engineered/custom solutions for our data connections and phone systems and test these either from our location (using a satellite dish shipped to us by Agility) or at one of their Test Facilities (both of which have permanent satellite installations). By configuring and testing these in advance we can save ourselves valuable time during a real disaster recovery situation and have our communications with the outside world back up and running more quickly. After an initial connectivity test we should review our processes and communications needs on an ongoing basis, and re-run test exercises as needed.
- **Technology-** F12 Rescue will provide VantageOne Credit Union with required IT infrastructure equipment with which to rebuild our key systems. In order to make a recovery as smooth as possible we should carry out practice runs for server restores. Agility will provide PC/workstations and F12 will rebuild Agility's equipment. After initial testing we should conduct further exercises on an annual basis or more frequently as our equipment requirements or recovery processes change (including back-up solution, equipment upgrades, virtualization implementation, etc.).
- **Space-** VantageOne Credit Union has the option to conduct a comprehensive recovery exercise with all Agility-provided elements, combining power, connectivity, technology and space in a single simulated recovery event. The recovery space can either be the standard mobile recovery unit through Agility, or our other branch locations. At this time, we will not be testing the actual arrival of a mobile unit, however we have tested deploying ¼ of our employees to work from home with office equipment and technology.
- **Supply Chain-** VantageOne Credit Union recognizes that the effectiveness of our recovery may hinge upon functions outside of our direct control. As our testing program matures we hope to include key vendors and clients in our exercises to increase the realism and learn how we will communicate and work together for mutual recovery of our supply chain network. We have determined that the most effective way to begin this aspect of our testing program is by practicing our communication with Agility, as our business continuity vendor will be the first and most directly important vendor we work with in a disaster recovery. To be considered is - part of our annual testing we will schedule a 'Mock Declare' with Agility by notifying our contact at memberservices@agilityrecovery.com of the day (time need not be determined) that we plan to call. On the specified day we will follow the steps to initiate a recovery with the goal of practicing and understanding how we will work with an Agility contact in a true

disaster. **The caller must identify during the initial call that this is a mock declare.** Otherwise, costs could be incurred recovery resources being deployed due to a misinterpretation of this exercise.

Training and Testing Log

The log will track all training and testing activities completed. This will allow VantageOne Credit Union to track compliance with the expected frequency of each activity outlined in the preceding sections.

Type	Description	Date Day/Month/Year
Testing	We have two parallel live connections to our banking host and two geographical locations (Main & North) used daily for RFS Banking/Files & Print Connection. By our employees using both of these systems daily, we are assured that both systems are working and available if needed.	Daily
Testing	Telus Wireless Resiliency Test	2019
Testing	Fire Alarm due to Construction - Evacuation	10/2021
Testing	Failover to North Branch	21/08/2021
Testing	CGI Banking Test & Failover	27/10/2021
Testing	CGI Data Center / Back Up Test	28/10/2021
Testing	F12 Rescue – complete back up & restoration of servers 4.5 hours	15/02/2022
Testing	Mock declaration of a “Cyber Attack” exercise with Agility	15/02/2022
Training	Table- top Exercise with Agility Recovery “Cyber Attack”	15/02/2022
Testing	Multiple employees were moved to work from home	15/02/2022
Testing	F12 Rescue Server Test	15/03/2022
Testing	Agility Text Alert Notification	17/03/2022
Training	Cybersecurity phishing email performed by F12 for employees/managers	21/03/2022 – still in progress

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Inventory

Unique Supplies

Given that we have multiple branch locations and most forms can be found on Central 1 Credit Union site or our Internal Intranet we do not feel we need an additional listing is required.

Software Inventory List

F12 has software or software listing (Technology Canvas) that will be critical to maintain business operations and has recorded information related to the required software below:

Manufacturer/Supplier Name	Qty	Product Code or Description	Hardware Configuration	Licensing / Keys *
F12 Holds our software keys				Software Keys
F12/CFO created the Technology Canvas to track software systems used		Uploaded in Agility Recovery		Microsoft licensing website – see CFO/IT Manager or F12

F12 to load all applications beyond basic operating systems on Agility-provided PCs and the operating system and all other necessary applications on Agility-provided servers.

Fixed Assets Inventory

Fixed Assets Listings can be found on Accounting G Drive > Denise > Fixed Assets > Feb 2022

Post Recovery Review

The Post Recovery Review will help VantageOne Credit Union determine the effectiveness and improve the recovery process. VantageOne Credit Union will plan on conducting a review both after a test and an actual recovery. In conducting a review, we will gather data and perform an overall analysis of our crisis response efforts and plan to address the following participants and/or aspects of the recovery process:

- Management team
- Support teams
- IT staff
- Personnel
- Vendors and suppliers
- Customers and/or clients
- External contacts & support
- Recovery location
- Communication (internal/external)
- Logistics and coordination
- Response time and flow
- Documentation
- Document and data storage
- Data recovery

After finalizing the post recovery review, we will complete the following steps:

Step 1.	Review evaluation and determine required changes to plan.
Step 2.	Implement changes and test.
Step 3.	Review and update your Recovery Profile and plan on myAgility.

Disaster Recovery Kit Checklist

VantageOne Credit Union’s recovery kit checklist will provide a breakdown of the items necessary to initiate recovery procedures in the wake of an interruption. One of the primary functions of our recovery kit is to protect the important records and emergency items of our business in order to ensure a smooth reconstruction of vital information and operations following any disaster.

Description	Location	Task Assigned To
Insurance Policies	Saved in Accounting G Drive > Insurance	Fran/Rheisa/Denise
Fixed Asset Inventory	Saved in Accounting G Drive>Denise>Fixed Assets	Rheisa/Denise
Contracts	Saved in Accounting G Drive > Finance	Rheisa/Denise
Employee Information	Saved in Agility & Avanti	Fran/Beki
Software installation disks	F12	
Software licensing keys	F12 Holds Keys	
Hardware serial numbers	F12	
Stamps	Alternate Branch	
Writing utensils & notepads	Alternate Branch	
Stapler & staples	Alternate Branch	
Tape	Alternate Branch	
Printer paper	Alternate Branch	
Calculators	Alternate Branch	
Letterhead	Alternate Branch	

Top 3 Vendor Assessment Forms:

Key Vender Listing has been determined and listing can be found: Credit & Risk “Y” Drive > Disaster Plan or on the Agility Recovery Site

1. Central 1 Credit Union

The main objective of a vendor assessment is to determine your vendors’ ability to continue service despite any sort of interruption in normal operations. This could include their ability to respond during an interruption to your organization or within their own organization.

It is important to complete this assessment for each of your critical vendors so you can understand the level of risk that each poses and plan for alternatives in the event of a recovery. Once completed, store this document in the “Supply Chain” section on your myAgility account. You can attach the document directly to the record of information related to each vendor for which you complete a vendor assessment.

Step 1: Determine who is a Critical Vendor

A “Yes” to any of the statements below would classify this vendor as critical. There may also be vendors who don’t meet one of the criteria below, but could still be a critical vendor. If this is the case, put the reasons under “Special Circumstances.”

Vendor Name:	Central 1 Credit Union	
Vendor Business Description:	Forms/Operations/Guidelines/Insurance	
Contact Name:	Stephen Rivers/Technology or Help Line	
Contact Phone:	S. Rivers direct line: 604 418 7963 or Help Line 1 888 889 7878	
Contact Email:	SRivers@central1.com	
Address:	1441 Creekside Dr	
City: Vancouver	State: BC	Zip: V6J 4S7

Question	Y/N	Notes
Has access to critical company data	Y	Cheque Clearing
Performs one or more critical business functions	Y	Cheque Clearing/Forms/Guidelines/Insurance/Governance
Has access to sensitive/confidential customer data	Y	Registered Products
Has direct impact on revenue or expenses	Y	Cheque Clearing
Directly impacts your ability to perform one or more critical business functions	Y	

This vendor is the only one who can provide this product/service	Y	

Critical Vendor? YES

Central 1 Credit Union is one of the top critical vendors for VantageOne Credit Union. We rely heavily on their support.

Central 1 Credit Union has a Risk & Compliance Management Overview that states that appropriate risk management strategies and internal controls are in place and working effectively. Central 1 has implemented a comprehensive set of policies, procedures and frameworks that are basic to its operating infrastructure. These programs and systems are monitored, reviewed, and independently evaluated (internally & externally) to provide assurance over their governance and the effectiveness of their operation.

Central 1 Credit Union’s characteristics: The following characteristics for the vendor should help determine the level of risk each critical vendor carries to your organization.

- Has customer support that is highly available (i.e. 24 hour support)
- Insurance coverage is adequate
- Business continuity plan in place and updated at least annually
- Information security policy meets our organizational standards
- Free of negative publicity
- Will remain financially viable for the foreseeable future
- Is ISO/IEC 27001 certified
- Has a clearly defined service level agreement with our organization
- Provides a guarantee for availability
- Contractual terms are consistently met or exceeded
- A non-disclosure agreement is in place between parties

As we have been in business with Central 1 Credit Union for over 75 years, we are confident that their Risk & Compliance programs are up to date and will be able to assist us in case of any emergency or disaster. Over the last few years we have witnessed disasters at other BC Credit Unions and Central 1 Credit Union would have assisted each one.

Assessment Summary – detail your plans to build a strategy with this vendor to mitigate risks during a recovery:

- Step 1 – Contact Central 1 Credit Union immediately
- Step 2 – Assess the emergency
- Step 3 - Control the situation as much as possible (F12 for technology)
- Step 4 - Meet with the Disaster Recovery Team to start action plan
- Step 5 – Work with Central 1 to mitigate the disaster and start recovery

2.CGI

The main objective of a vendor assessment is to determine your vendors' ability to continue service despite any sort of interruption in normal operations. This could include their ability to respond during an interruption to your organization or within their own organization.

It is important to complete this assessment for each of your critical vendors so you can understand the level of risk that each poses and plan for alternatives in the event of a recovery. Once completed, store this document in the "Supply Chain" section on your myAgility account. You can attach the document directly to the record of information related to each vendor for which you complete a vendor assessment.

Step 1: Determine who is a Critical Vendor

A "Yes" to any of the statements below would classify this vendor as critical. There may also be vendors who don't meet one of the criteria below, but could still be a critical vendor. If this is the case, put the reasons under "Special Circumstances."

Vendor Name:	CGI	
Vendor Business Description:	Banking System	
Contact Name:	Victoria Craig	
Contact Phone:	V Craig 1 416 434 8803 or Help Desk 1 800 565 5967	
Contact Email:	Victoria.I.craig@cgi.com or servicedesk.scu.atl@cgi.com	
Address:	7071 Bayers Rd Suite 1007	
City: Halifax	State: NS	Zip: B3L 2C2

Question	Y/N	Notes
Has access to critical company data	Y	Banking System/Loan Origination System
Performs one or more critical business functions	Y	
Has access to sensitive/confidential customer data	Y	
Has direct impact on revenue or expenses	Y	
Directly impacts your ability to perform one or more critical business functions	Y	
This vendor is the only one who can provide this product/service	Y	

Critical Vendor? YES

CGI is one of the top critical vendors for VantageOne Credit Union. Our banking system which contains our member's personal & financial information is stored within the CGI banking system. CGI states that they maintain a recovery site and recovery plan to ensure that they are able to recover our system within 48 hours depending on the complexity of the system.

CGI's characteristics: The following characteristics for the vendor should help determine the level of risk each critical vendor carries to your organization.

- Has customer support that is highly available (i.e. 24 hour support)
- Business continuity plan in place and updated at least annually
- Information security policy meets our organizational standards
- Free of negative publicity
- ISO 9001: 2015 certification of the Management Foundation
- Will remain financially viable for the foreseeable future
- Has a clearly defined service level agreement with our organization
- Provides a guarantee for availability
- Contractual terms are consistently met or exceeded
- A non-disclosure agreement is in place between parties

As we have been in business with CGI 20 years, we are confident that their Risk & Compliance programs are up to date and will be able to assist us in case of any emergency or disaster. In the past, we have had short outages but CGI has had great communications and were always able to restore the software.

Assessment Summary – detail your plans to build a strategy with this vendor to mitigate risks during a recovery:

- Step 1 – Contact CGI immediately
- Step 2 – Assess the emergency
- Step 3 - Control the situation as much as possible (F12 for technology)
- Step 4 - Meet with the Disaster Recovery Team to start action plan
- Step 5 – Work with CGI to mitigate the disaster and start recovery

3.F12.net

The main objective of a vendor assessment is to determine your vendors' ability to continue service despite any sort of interruption in normal operations. This could include their ability to respond during an interruption to your organization or within their own organization.

It is important to complete this assessment for each of your critical vendors so you can understand the level of risk that each poses and plan for alternatives in the event of a recovery. Once completed, store this document in the "Supply Chain" section on your myAgility account. You can attach the document directly to the record of information related to each vendor for which you complete a vendor assessment.

Step 1: Determine who is a Critical Vendor

A "Yes" to any of the statements below would classify this vendor as critical. There may also be vendors who don't meet one of the criteria below, but could still be a critical vendor. If this is the case, put the reasons under "Special Circumstances."

Vendor Name:	F12.net	
Vendor Business Description:	Technology Provider	
Contact Name:	David Bates or Help Desk	
Contact Phone:	David Bates 250 309 0106 or Help Desk 250 545 1866	
Contact Email:	dbates@f12.net	
Address:	101 1325 Polson Dr	
City: Vernon	State: BC	Zip: V1T 8H2

Question	Y/N	Notes
Has access to critical company data	Y	IT Provider
Performs one or more critical business functions	Y	
Has access to sensitive/confidential customer data	Y	
Has direct impact on revenue or expenses	Y	
Directly impacts your ability to perform one or more critical business functions	Y	
This vendor is the only one who can provide this product/service	Y	

Critical Vendor? YES

F12.net is one of the top critical vendors for VantageOne Credit Union. F12 helps us daily to ensure that all our software systems are running properly, and we have data protection in place.

F12 Rescue is the Disaster Recovery solution that is included in their contract. F12 works with us to develop & test a custom Disaster Recovery Runbook that includes:

- **Defined Recovery Point**
- **Guaranteed Recovery Time Objectives**
- **Standby F12 data center performance**
- **Smooth failover and failback plan**

F12.net's characteristics: The following characteristics for the vendor should help determine the level of risk each critical vendor carries to your organization.

- Has customer support that is highly available (i.e. 24 hour support)
- Business continuity plan in place and updated at least annually
- Information security policy meets our organizational standards
- Free of negative publicity
- SOC 2 Type 2 certified which is the highest rating for an IT company
- Will remain financially viable for the foreseeable future
- Has a clearly defined service level agreement with our organization
- Provides a guarantee for availability
- Contractual terms are consistently met or exceeded
- A non-disclosure agreement is in place between parties

As we have been in business with F12.net (previous Protocol Technologies) 20 years, we are confident that their Risk & Compliance programs are up to date and will be able to assist us in case of any emergency or disaster. In the past, we have had short outages but F12 has always been able to restore the software/data.

Assessment Summary – detail your plans to build a strategy with this vendor to mitigate risks during a recovery:

- Step 1 – Contact F12 immediately
- Step 2 – Assess the emergency
- Step 3 - Control the situation as much as possible (F12 for technology)
- Step 4 - Meet with the Disaster Recovery Team to start action plan
- Step 5 – Work with F12 to mitigate the disaster and start recovery

Media Communication Guidelines

Identify Crisis Communication Team

The Crisis Communication Team CCT (CCT) will be responsible for communicating VantageOne Credit Union's position to key contacts and the media. The CCT may include: CEO, public relations manager, vice presidents or senior managers from key departments, company lawyer(s).

Designate a spokesperson

VantageOne Credit Union has identified a single point of contact for the organization. They will be the face of the organization throughout the crisis and offer statements from the organization and answer questions directed from key contacts and media. VantageOne Credit Union has also identified a backup should the primary spokesperson be unavailable for any reason.

Spokesperson: Glenn Benischek

Alternate Spokesperson: Cheryl Turcotte

When being interviewed or giving a speech:

- Speak confidently and clearly
- Answer only the questions asked and be as concise as possible
- Maintain control of the interview
- Stay on message
- Set a time limit in advance
- Ensure you're prepared with details
- Remain professional
- Avoid jargon or industry expressions
- Don't answer inappropriate questions, but instead say it is "not an appropriate topic for you to address at this time," or "it's proprietary"
- Do not speak "off the record"
- Be prepared for interruptions with questions

Prepared Statements

By being very pro-active with communication in a crisis, VantageOne Credit Union will have the greatest influence on how the media and public view the situation. VantageOne Credit Union will develop templates with prepared statements which will be helpful for providing the timeliest response in the midst of a crisis. They will also help to ensure that key publics receive the organization's perspective of the crisis.

News Release Template

News Release Template can be found in Credit & Risk “Y” Drive > Disaster Plan and has been uploaded to the Agility Recovery site.

Sample Voicemail Template

Approved Voice Message (for redirection strategy):

Thank you for calling VantageOne Credit Union. Our office is currently closed due to a (explain situation). Updates will be issued throughout the day via (method of communication: radio, website, etc.). If you are an employee of VantageOne Credit Union, please be advised that you will receive communication about future company operations and functions as they become available. If you are a member of the media, please contact our Communication Coordinator at ... If you are a concerned family member or friend of VantageOne Credit Union, please contact xxx at xxx. For all other urgent messages, please contact our Administrative Coordinator at xxx, or leave a voice mail.

Glossary of Terms

Term	Definition
Alert	Notification to appropriate parties (including vendors, customers, business partners, etc.) of the possibility of a disaster.
Business Continuity	The ability of an organization to continue critical business functions despite an interruption to normal services.
Business Critical Application	An application which is essential to the organization's ability to perform necessary business functions
Business Interruption	Any event, whether anticipated or unanticipated which disrupts the normal course of business operations.
Business Recovery	The steps taken by an organization to recover its ability to carry on normal business operations.
Contingency Procedures	Procedures that enable an organization to perform critical business functions between time of a disaster and full recovery.
Critical Business Functions	Business processes which are critical to its mission, operations or financial well-being.
Damage Assessment	Assessment of damage to a building or site following a disaster.
Data Backup	To copy files to a second medium (disk or tape) as a precaution in case the first medium fails.
Data Loss	Any data/transactions that occurred between the most recent data backup and the event or time of interruption.
Data Restoration	The restoration of production data from backups of the data files.
Disaster	Any event that creates an inability of an organization to provide critical functions/services.
Disaster Alert	A notice to staff, external services or commercial vendors that an event has occurred that may result in an interruption to normal business functions.
Disaster Declaration	Notification of all appropriate parties that a disaster has occurred or an outage is predicted and that appropriate actions should be taken.
Disaster Recovery	The steps taken to recover an organization's critical business functions following an interruption.
Disaster Recovery Kit	An assortment of equipment (software, tools, manuals, forms, etc.) stored offsite and retrieved for the purposes of testing or in the event of a disaster.
Downtime	The time during which a function or a resource is unavailable.

Emergency Response	The processes employed by an organization to immediately respond to an event that threatens the safety and security of employees, the public, the building or other resources.
Event	A situation requiring prompt action which may disrupt the normal course of business.
Manual Contingency Procedures	Procedures that enable an organization or business unit to perform critical business functions between the time of a disaster and the full recovery of supporting applications, resources and operations.
Offsite Backup	Copies of system, application, and program and/or production data sent to an alternative safe location.
Outage	Interruption in the functioning of a system, network, other resource.
Restoration Procedures	Updating systems with the data that was present between the last available backup (preceding the event), data that was created during the recovery period.
Recovery	Returning an organization's operational & business processes to operational stability.
Recovery Location	A location, other than the normal facility, which can be used to conduct business.
Recovery Point Objective (RPO)	The point in time at which data must be restored in order to resume processing transactions.
Recovery Teams	Individuals assigned specific disaster recovery tasks, including identifying required resources, participation in recovery tests, and completion of recovery procedures in the event of a disaster.
Recovery Time Objective (RTO)	Represents the maximum time a business function can be interrupted before having an unacceptable impact on the organization.
Restoration	Restoration involves returning a component or resource to a pre-determined state.
Risk Management	The use of management policies, procedures and practices to monitor, assess and mitigate potential for loss.
Single Point of Failure	A critical function, support service, or other key resource which cannot be effectively redirected or recovered elsewhere.
Technical Recovery Script	A list of systematic recovery procedures that is followed in the event of an outage to restore the organizations technical resources.
Technical Scripting	The process of documenting the step-by-step procedures to restore Information Technology resources.
Threat	An event that can cause a risk to become a loss (i.e. tornado, flood, power failure).
Vital Records	Any piece of information that is required to perform a critical business function.