

CREDIT UNION DISASTER KIT

The supervisory authority would like to protect the credit union against disasters such as floods, tornados, hurricanes, and fires. The credit union not only needs a disaster recovery plan, but a disaster kit. The kit is to be placed somewhere away from the office or offices of the credit union. It is to contain not only your disaster recovery plan, but all supporting materials, such as forms, contracts, and names of vendors.

These materials are to be kept in a location that is specifically named on the first page of your disaster kit.

The contents of the disaster kit are to be kept separate from the credit union office. It should be updated at least once every six months with new forms, policies, or procedures, or new addresses, telephone numbers, or names.

The following is a suggested listing of the materials, forms, policies, etc. that are to be placed in the disaster kit. The assumption behind the disaster kit is that the credit union not only has its financials safe, but it also has all the forms necessary to get the credit union going again.

Listing of Disaster Kit Contents:

1. Contingency Plan
2. Board Policies
3. Credit Union Bylaws
4. Personnel Policies and Job Descriptions
5. Forms

A. Loans

1. Co/Maker's/Guarantor's Statement (GSL)
2. "What is a GSL" - brochure

3. "Personal Student Loan Counselor" - brochure
4. Stafford Student Loan (GSL) Application and Promissory Note
5. Listing of Student Loan Processing phone extensions
6. Right to Cure
7. Bid Form - for sale of repos
8. Hold Harmless - to order a repo
9. Notice of Sale - for repos
10. Loan Charge Off Authorization
11. Loan Officer Loan Disapprovals
12. Loan Officer Loan Approvals
13. Corporate Resolution - transfer of securities
14. Resolution of Idemnification - release of Deed of Trust if deed has been lost
15. Subordination Agreement
16. Affidavit
17. Release of Mechanic's Lien
18. General Release
19. Release of Deed of Trust
20. Quit Claim Deed
21. Title/Insurance Control Card
22. Description of Collateral/Date Received

23. Stock Assignment
24. Share Draft Guarantee Card Application
25. Overdraft Projection Credit Limit Approval
26. Request, Release or Substitution of Collateral
27. Notice of First Lien/Request for Title Papers
28. Notice of Closing VISA/Mastercard Account
29. Loan Change Form
30. Notice to Co-Signer
31. Agreement to Sell
32. Certificate of Lien Satisfaction
33. Payroll Distribution Form
34. Transaction Voucher
35. File Maintenance Form
36. Loan Denial Form
37. Application for Title (motor vehicle only)
38. Gift Affidavit
39. Bill of Sale
40. Odometer Disclosure
41. General Loan Application
42. Credit Profile Worksheet

43. Open-End Credit Application
44. Open-End Advance Request - 4 part - used when recording a lien
45. Open-End Advance Request - 2 part - used if no lien is to be filed
46. Notice of Requirement to Provide Property Insurance
47. Note and Disclosure Statement
48. Advance Vouchers for Home Equity Loans -- prior to 11-7-89
49. Process Requests - for home equity loans
50. Credit Union home Equity Loan Plan
51. Home Equity Loan Information Sheet - after 3-14-90
52. Loanliner: Early Disclosures
53. Loanline: Credit Agreement and Truth-in-Lending Disclosure
54. Loanliner: Home Equity Advance Voucher
55. 'When Your Home is on the Line' - brochure
56. Revolving Credit Deed of Trust
57. VISA/Mastercard Application
58. Listing of Loan Computer Codes
59. Listing of Computer Reason Codes
60. Listing of Loan Information Codes
61. Listing of Credit Bureau Report Codes
62. Listing of Loan Supply Vendors

B. New Accounts/Membership

1. Regular Share - application for membership
2. Joint Share Account Agreement
3. Payable on Death Card
4. Sample of Complete Joint and Payable on Death Forms
5. Name Change Card
6. Old/New Name Index Cross Reference Card
7. Plastic Membership ID Card
8. Group Life Insurance Certificate
9. Accidental Death & dismemberment Insurance Certificate
10. Notice of Early Closed Account Fee
11. Savings Deposit Register
12. Credit Union Papers Folders/Inserts
13. Name Change Sheet
14. Certificate of Modification Sheet
15. Transaction Voucher
16. General File Maintenance Sheet
17. Closed Accounts Forms
18. Other Closed Accounts Forms
19. Generic Payroll Deduction Form

20. Payroll Disbursement Form
21. Listing of Credit Union Services
22. Share Draft Order Form
23. Share Draft Account Application
24. Listing of Share Draft Charges
25. Returned Draft Control Card
26. Share Draft Guarantee Card Application
27. Share Draft Guarantee Card Mailer
28. Unsatisfactory Close Our Form
29. Close Draft Account Notification
30. Share Draft Order Log
31. Sample Notice of Returned Share Draft
32. Sample Notice of Overdraft Loan Advance
33. Request for Copy of Share Draft
34. Stop Payment Order Form
35. Share Draft Account Register
36. Share Draft Bookcover
37. Deluxe Share Draft Order Envelope
38. Sample Notice of Certificate Renewal
39. Share Certificate Form

40. Certificate Disclosure Form
41. Hi-Yield Account Application
42. IRA Calculator
43. IRA Deposit Form
44. IRA Control Card
45. IRA Eligibility & Information Form
46. IRA Withdrawal Statement
47. IRA Transfer Request
48. IRA Rollover Certification
49. IRA Designation of Beneficiary
50. IRA Penalties Information
51. IRA Simplifier Form
52. Listing Membership File Maintenance Codes
53. Member Eligibility/Booknumber Codes
54. Field of Membership Listing
55. SEG Application for Membership - sample
56. Travelers' Cheques and Forms - ordering information
57. Listing of vendors for New Accounts

C. Data Processing

1. Mixed Cash Letter Form

2. Pony Express Courier Shipping Form
3. ACH Return Entry Letter and Form
4. Sample Loan Coupons
5. Sample Delinquent Loan Notices
6. Sample Certificate Renewal Form
7. Sample Share Draft Notice Form
8. Sample Certificate Maturity Form
9. Generic Payroll Deduction Form
10. AT&T EFT Net Pay Authorization Form
11. AT&T EFT Allotment Authorization Form
12. Employee Allotment Authorization Form
13. Direct Deposit Sign-Up Form
14. Data Processing Vendor List

D. Accounting

1. Wire Transfer System
2. Insurance Company Request for Supplies
3. Insurance Company Premium Report
4. Insurance Company Claims Self-Addresses Envelope
5. Insurance Company Group Insurance Self-Insured Envelope
6. Insurance Company Notice of Disability

7. Insurance Company Notice of Death
8. Certificate of Deposit/Record of Purchase
9. Certificate Transaction Summary
10. CUNA Mutual Proof of Loss/Forgery
11. CUNA Mutual Plastic Card Affidavit of Forgery
12. CUMIS Insurance First Party Claims/Third Party Claims
13. CUNA Mutual Property Loss Notice
14. Application for Employment
15. W-4 Form
16. Employment Eligibility Verification
17. Returned Check - member's returned deposit
18. Returned Check - member's returned deposit, but no funds in account to back out deposit
19. Remote Funds Advance Voucher
20. Remote Funds Brochure
21. Accounting Vendor Listing

E. Marketing

1. "Looking for Tax Deduction"-home equity loan brochure
2. "Find & Finance Your New Car" - brochure
3. "Look Again at IRAs" - brochure
4. "How to Manage Your Checking Account" - brochure

5. 'Your Insured Funds' - brochure
6. "Direct Deposit" - brochure
7. "Life Is Full of Difficult Hazards" - brochure
8. "First Mortgage Program" - brochure
9. "We're Always Open to Any Suggestions" - brochure
10. "For Your Share Draft Account" - brochure
11. "Consumer Information Catalog" - booklet
12. Sample Share Draft Update
13. Sample Quarterly Update
14. New Member Thank You Card
15. Marketing Vendor Listing
16. Notification
17. Listing of Sponsor Companies and SEGs
18. Procedure Manuals
19. Service Profile Handbook
20. Two-week Supply of Receipts
21. Two-week Supply of Telephone Company and AT&T Payroll Cards
22. Two-week Supply of 1199A Notices
23. Box of Letterhead
24. Box of #10 Envelops

25. Listing of Office Equipment - Fixed Assets and Maintenance Contracts

26. Copy of Insurance Policies

27. Mobile Modular Building Information

28. Public Relations Kit

The credit union should have an up-to-date listing of each of the Board of Directors, their names, addresses, titles, and telephone numbers.

There should be a similar listing for each of the employees of the credit union plus a copy of the 1-9 Form used by the credit union to verify either United States citizenship or legal status of all employees under the Immigration Reform and Control Act of 1986.

There should be a listing of all the attorneys used by the credit union, including their names, addresses, and telephone numbers.

There should be a listing of all CPA or accounting firms used by the credit union, including their names, addresses, and telephone numbers.

There should be a listing of every vendor used by the credit union to purchase materials; again, you need the names, addresses, and telephone numbers.

There should be a listing of each insurance company providing services to the credit union. You should have the names, addresses, and telephone numbers of all claims offices. In the disaster kit, you should have a copy of each of the insurance contracts provided by each of the insurance companies.

There should be a listing of each investment outlet the credit union uses with their names, addresses, and telephone numbers. This should include each corporate credit union used by the credit union, as well as any other investment advisors used by the credit union.

Succession Listings and Organizational Chart

A. Succession:

In the event where key personnel are not able to manage the credit union, the Board of Directors will refer to the following succession listing to determine which employees

are capable of assuming which tasks.

President: In the event the President is unable to perform his/her job, the duties of the President will be assumed by the Vice President.

Vice President: In the event that Vice President is unable to perform his/her job, the President, Accounting Supervisor, or designees will assume these responsibilities.

New Accounts/Membership: In the event the New Accounts Supervisor is unable to perform his/her job, the President, Savings Counselor, Share Draft Processor, or designees will assume these responsibilities.

Loan Supervisor: In the event the Loan Supervisor is unable to perform his/her job, the President, Loan Officer, or designees will assume these responsibilities.

Accounting Supervisor: In the event the Accounting Supervisor is unable to perform his/her job, the President, Vice President, Computer Operator, or designees will assume these responsibilities.

Branch Supervisor: In the event the Branch Supervisor is unable to perform his/her job, the President, Vice President, or designees will assume these responsibilities.

Marketing Director: In the event the Marketing Director is unable to perform his/her job, the President, Vice President, or designees will assume these responsibilities.

It is the responsibility of the President to ensure that credit union Supervisors are trained to be able to assume responsibilities in other departments in the event of an emergency.

In the event most of the credit union Supervisors are unable to perform their duties, the Chairman of the Board will assume the duties and responsibilities of the President and will call the Credit Union League for management assistance.

B. Organizational Chart:

Insert your credit union's organizational chart here.

Remote Site Facility:

The signed original of the Alternate Facility Agreement between Credit Union A and Credit Union A is maintained in the President's fireproof safe.

The contents of this agreement are as follows:

"In the event that main and branch offices of Credit Union A are destroyed, Credit Union B agrees to lease space to Credit Union A. The space will be in the basement Credit Union B's main office or the back room of Credit Union B's branch office."

The space made available to Credit Union A will be determined by the President of Credit Union B, and will present the least interference to the normal member services of Credit Union B.

A telephone will be made available to Credit Union A by Credit Union B until a Separate phone line can be installed. The cost of this telephone will be paid by Credit Union A.

The space will be leased at a monthly rate of \$5.00 per square foot for the actual time the space is used.

This agreement is to be reviewed and renewed annually.

In the event Credit Union B cannot be used as Credit Union A's alternate facility, the President, Vice President, or designee should contact the insurance company. The insurance company has a 'mobile modular building' which contains everything needed to set up a temporary credit union office.