

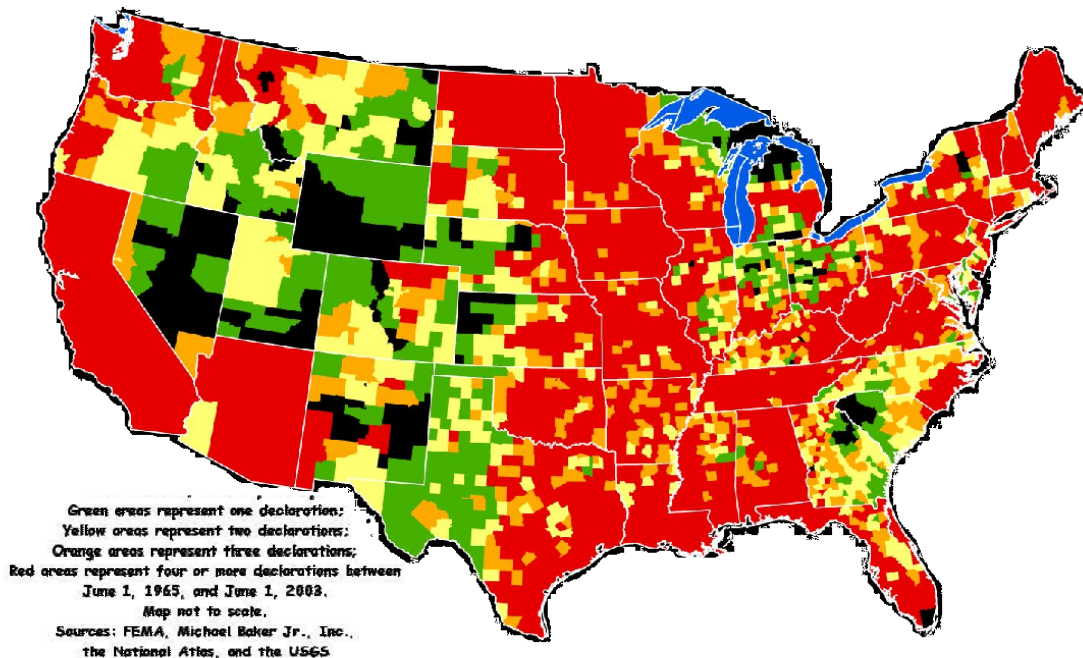
CREDIT UNION FLOOD PREPAREDNESS CHECKLIST

Floods are one of the most common and widespread of all disasters, and continue to grow in frequency and severity. Businesses of all types, including Credit Unions, are more likely to flood than burn down, so it is vital to prepare now.

The following checklist will help keep your operations afloat even if the worst happens. Most Credit Unions can save between 20% and 90% on the cost of physical assets and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect not only your business, but also the most critical element of your business – your people.

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| ✓ | Before the Flood Threat Arrives |
| | Review Emergency Plan with team, and key employees |
| | Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property, Locate gas main and electrical shut-offs, Anchor all fuel tanks |
| | Postpone any receipt of goods - deliveries, couriers, etc. Especially sensitive documents related to Member Accounts |
| | Contact insurance agent, discuss policy, etc. |
| | Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc. |
| | Prepare any necessary directional or notice signage to indicate temporary closure or relocation of branches |
| | Prior to event, create an "Emergency" voicemail greeting and be prepared to transfer calls to that greeting |
| | Analyze, Understand and Prepare all necessary means of communicating to your members & critical partners, assuming that some traditional forms of communication may not be available. Ensure your ability to provide timely updates to critical partners and members before, during and after the event. |
| | Update disaster recovery kits and begin crisis back-up procedures |
| | Maintain accurate inventory of assets on site |
| | Use plugs to prevent floodwater from backing up into internal building drains, install flood vents/or flood proof barriers where needed |
| | Stay tuned to local media & community messaging |
| | Contact Agility to place them on Alert - this will enable you to exchange contact information, alternate information, and set up continuous communication times to discuss status |
| ✓ | When the Flood Threat is Imminent |
| | Life Safety is Paramount |
| | Begin next phase of your business continuity plan |
| | Send any non-critical staff home |
| | Raise elevators to the 2 nd floor and turn off |
| | Stay tuned to local media - evacuate when required, safely |
| | Take cell phones and chargers & emergency kits with you |
| | Turn off all utilities that are not critical to building safety & emergency operation |
| | If possible, post updates to your website as to branch & office status, as well as other online portals where members & critical partners go to receive information about your Credit Union (Social Networking sites, etc.) |
| | Take all critical hardware with you, unplug electrical items, etc. |
| | Consider your business phones and redirection to cell phones, an answering service, Google Voice, or Agility lines |
| ✓ | After the Flood Occurs |
| | Listen for news reports to learn whether the community's water supply is safe to drink |
| | Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines |
| | Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car |

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| | Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. |
| | Implement DR plan, and monitor Local Authorities |
| | Contact employees via determined method of communication and discuss next steps |
| | Contact your insurance agent |
| ✓ | Your People |
| | Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat |
| | Have all employee, vendor, and member contact information on hand |
| | Use the Alert Notification System on MyAgility to keep all posted on status and next steps |
| | During evacuation have a central point of contact for all employees, and ensure you know where your people are located |
| | Following the flood, notify all critical people of next steps, based on damage |



Helping to Mitigate your Risk for Flood Interruption:

Do You Know the Terms?

- **Flood Watch** - Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.
- **Flood Warning** - Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.
- **Flash Flood Watch** - Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.
- **Flash Flood Warning** - A flash flood is occurring; seek higher ground on foot immediately.

Driving Flood Facts

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-ups.

Agility is your trusted advisor through any interruption and your partner in preparedness. When faced with an interruption please contact Agility to quickly recover by dialing 877.364.9393.