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BIA02 – Business Impact Analysis

BIA Worksheet (Executive)

In accordance with federal regulations, the institution is conducting a Business Impact Analysis (BIA). As the foundation of any disaster recovery/business continuity strategy, the BIA aims to assess the criticality of the functions, operations, products, and services of each department, including the internal and external resources required to support them. It is also designed to identify all mission critical locations, personnel, vendors, equipment, software, communications, servers, forms/supplies, and reports/documents/files in order to ascertain the potential impact on the institution (financial or otherwise) should any disruption of operations occur. Impact should be thought of in terms of loss of revenue, reduced demand, loss of staff, decreased productivity, financial penalties, loss of opportunities, etc. Additional goals include:

- Identifying the resources and personnel most critical in supporting business processes
- Understanding the possible financial and intangible impacts of an extended disruption of operations
- Defining a recovery window upon which to design priority sequences for systems restoration
- Creating strategies to minimize/mitigate identified risks
- Providing overall direction in defining recovery resource requirements and development of practical business continuity plan

In order to meet the objectives of the BIA, selected personnel have been asked to complete the following questionnaire. As instructed on the following pages, please provide the requested information and refer to mission critical materials/documentation/services that you believe may be a vital to your department's disaster recovery needs (e.g. schematic/configuration diagrams, manual/emergency operating procedures).

Check the following statement and return completed surveys to the BCP Manager within two (2) weeks of receipt. Direct all questions/comments to contact listed in table at the top of this page.

"I have read the above statement and exercised due diligence in completing this BIA & providing the requested materials."			<i>Initial & Date</i>		
<i>Department Name</i>	Marketing	<i>Full Address</i>	123 Main Street, Springfield, CT	<i>Floor</i>	1
<i>Completed By (Name/Title)</i>	Keith Colley, President & CEO		<i>Date of Completion</i>	May 31, 2004	
<i>Signature</i>					
<i>Additional Resources Consulted</i>	Stacey Swan, VP Sales & Marketing Mark Marshall, SVP & CFO (Interim VP Lending) Joseph Jacobs, CIO Kelly L'Heureux, BCP Consultant (MM&T, INCorporated)				
<i>Recovery Team Name</i>	BCP MANAGEMENT TEAM				
<i>Hotsite Locations (Name/Address)</i>	BCP Management - Town Branch or Alternate Location (To Be Determined) Marketing Home or available hot site locations (if configured laptops are available/acquired in timely manner) Accounting State Branch Office (Town Branch (night shift) or CFO can work from home w/ PC Anywhere) IT Available to all hot site locations to configure systems, re-establish connectivity, support users				

1. Functions, Products & Services

Define and describe all mission critical functions, products, and services for which your department is involved and/or responsible.

Table 1

List the functions, products, and services related to your department.	Describe department's role in processing/operations of the function/product/service.	Criticality/Priority	Estimate allowable downtime before loss/disruption of function/product/service creates negative:	
		(T) Top (H) High (M) Medium (L) Low	Operational Impact	Customer Impact
IT/Information Systems Ops.	See "BIA02-Worksheet(InformationSystems)" for detailed analysis IS resources will be considered part of the BCP Management Team	T	Immediate	Immediate
Human Resources	Maintain employee information, applicable employee services	T	12 hrs.	n/a
Payroll	Time keeping, benefits administration, payment distribution	T	48 hrs.	n/a
Insurance	Bonds, workers comp, property casualty	H	1 wk.	n/a
Corporate Communications	Providing event/status information to media	T	24 hrs.	n/a
Succession Planning	Identifying potential candidates	L	n/a	n/a
Budget/Financials	Develop and monitor budget, financial status	M	48 hrs.	n/a
Board of Director Relations	Emergency notification, prepare monthly reporting packages	H	24 hrs.	n/a
Supervisory Committee	Prepare quarterly meetings, minutes, follow-up	H	1 mo.	n/a
BCP Planning	Plan maintenance, emergency support (as necessary)	T	As required	n/a
Cash Management	Management of cash position at corporate CUs	T	1 day	n/a
Wire Transfer	Corporate & member transfer	T	1 day	1 day
General Ledger	Daily balance processing	H	1 day	n/a
Investments	Bank investment management/accounting (need to be made by 2:00 PM)	M	1 week	n/a
Accounts Payable	Daily vendor/provider payment processing	M	1 week	n/a
Call Reporting	Quarterly NCUA report	L	30 days	n/a
Bank Reconciliation	Daily balancing of corporate accounts	T	1 day	n/a
Official Checks	Daily reconciliation of official checks	H	1 day	n/a
Internal Reporting	Prepare financial reports for Mgmt, BOD (need to be made by 2:00 PM)	L	15 days	n/a
Member Communications (Marketing Support)	Communications with members (need to alert and provided status updates to members). This includes member database management, ability to pull list of members and determine best method(s) of communication.	T	24 hrs.	24 hrs.
Sales & Marketing	Design, print, and distribution of marketing materials, including cross sales management (monitor cross selling actions of staff to increase product penetration)	L	n/a	n/a

2. General Department Impact Assessment

Provide the requested information for your department and ascertain the impact that a loss/interruption of mission critical functions (listed in "Section 1") may have on the ability to satisfy customer demand as well as internal (board) and external (regulatory compliance) requirements.

Table 2

Question	Y/N	Answer/Description
Does your dept. have established evacuation procedures? (Indicate what and where procedures exist or explain evacuation process)	-	Evacuation instructions are conspicuously posted throughout the building.
Does your dept. have written operating procedures for processing/functions under normal conditions? (Indicate what and where procedures exist or explain why do not exist)	N	Accounting and other departmental procedures are kept on the S:// Drive.
If applicable, does your dept. have written emergency/ manual operating procedures for processing and operating under emergency conditions? (Explain/attach copies or complete WS1-Manual Operations).	Y	WS1-Manual Operations
Does the dept. or institution have provisions and/or arrangements for emotional support and family care needs in the event of an emergency (Explain/refer to existing documentation)	N	Will contract services on an as-needed basis.
Use WS2-Financial Analysis to estimate the financial impact on the dept/institution due to reduced capacity during an emergency.		WS2-Financial Analysis
Is there any potential impact from common recovery sites serving multiple lines of business, departments, or other institutions?	Y	Confidentiality issues. Institution would work with applicable vendors to redirect network monitoring services to hot site location(s), as required. Accounting could work on "night shift" at hot site if PC access is limited or CFO can use "PC Anywhere" from home, as necessary

3. Personnel Support

List the mission critical internal personnel required to perform the functions/operations of the department in the event of a loss/interruption of normal operations. At a minimum, assign at least one (1) staff member for each of the following resources, using the abbreviations below to complete the Team Function field. If unsure of the designations and responsibilities, leave the field(s) blank and the BCP Manager can help you define these roles.

Team Functions

- Team Leader (TL)** Oversees departmental recovery operations and acts a liaison between team and BCP Manager.
- Assistant Team Leader (AL)** Provides support to and will assume role of "Team Leader" in the event of his/her incapacitation or unavailability.
- Team Member (TM)** Provides support to and carries out the directives of the Team and/or Assistant Team Leaders
- Backup/Alternate Member (BM)** Trained to assume any team position/function in the event that required personnel are not available.
**When sufficient resources are available, team members should not double as backup/alternate team members.*

Table 3

Resource(Name/Title)	Roles & Responsibilities	Team Function	Is this resource required @ hotsite?
			No = 0 Yes = 1
Keith Colley, President & CEO	Supervise BCP management, liaison to Board	TL	1
Mark Marshall, SVP & CFO	Oversee Accounting/Finance functions Alternate BCP Manager/Backup to K. Colley	TM/AL	1
Diane Diamond, COO	Oversee operations, Member Services Team Leader Alternate BCP Manager/Backup to K. Colley	TM/AL	1
VP, Lending (Position to be Filled)	Oversee lending operations, Lending Team Leader	TM	1
Stacey Swan, VP Sales & Marketing	Oversee all communication with membership/media	TM	1
Don Donaldson, Marketing Assistant	Backup to S. Swan, support as necessary	BM	0
Joseph Jacobs, CIO	Oversee IS operations/installations, support users at hotsite	TM	1
Brian Brothers, Cmpt. Op./Programmer	IS support, Backup to J. Jacobs	TM	1
Lisa Lombardi, Head Teller (Main Office)	Backup to D. Diamond, Member Services Team Leader	BM	0
Karen Kaplan, Branch Manager (State Branch)	Backup to D. Diamond, Member Services Team Leader	BM	0
Vivienne Vue, Senior Accountant	Accounting support/Backup to M. Marshall	TM/BM	1
Heather Harland, Senior Accountant	Accounting support/Backup to V. Vue	BM	0
Christian Cane, Board Chairperson	Alternate BCP Manager/Backup to K. Colley	BM	0
Total # Required			8

4. Vendors/External Support

List the specific vendors/external resources that are mission critical to the overall operation of the department, including the primary service/product they provide and the criticality of each vendor in the event of a loss/interruption of normal operations.

Table 4

<i>Vendor/External Resource</i>	<i>Primary Service/Product Provided</i>	<i>Criticality/Priority</i> (T) Top (H) High (M) Medium (L) Low
Raxon Financial Group	Manages database offsite. IT Department is responsible for quarterly FTP to update information.	H
Service Press USA (John Smith, Print Broker)	Print materials, upon request. We provide docs via disc or email.	H
ADP	Payroll processing (EasyPay Net/EZ Labor Management) – access via Internet	T
ProfitStar	ALM software provider	T
Suburban Stationers/WB Mason	General Office Supplies	M
Jack Henry	Core application	T
Insurance Providers	Allied Solutions, Fort Dearborn, Anthem BCBS, CUNA & Associates, Northeast Retirement Plan, CUNA Mutual, American United Life Insurance	L
MM&T, INCorporated	BCP management & support	M
CSCCU/Empire/Quikrate	Accounting requires connection to vendor system via Internet	T
Shred-It	Document shredding services	T
Rice, Reagan, & Rosenberg	Insurance Agents (Workman's Comp, Umbrella Policy, etc.)	M
Einstein & Sons	Legal Counsel	M
Haller & Saben, LLP	Legal Counsel	L
Attorney Bill Williams	Lessor	L
Investment Services & Correspondent Institutions	US Bank Montana, Valley Bank, Success National Bank, Tekesis FCU, Transportation Alliance Bank, Reliance Bank, Rohm & Haas Monument Area FCU, Southeast Community Bank, Provident Bank, Providian Bank, Providian National Bank, Ocwen Federal Bank, Old Kent Bank, Park Avenue Bank, NCB Savings Bank, North Country Bank & Trust, Oakwood Deposit Bank & Trust Company, Metropolitan Bank & Trust, Milwaukee Western Bank, National Republic Bank of Chicago, Intercredit Bank, International Bank of Miami, Johnson Bank, Heritage Bank (GA), Heritage Bank (KY), Horizon Bank, First State Bank, First Tuskegee Bank, Golden Security Bank, First National Bank of America, First National Bank of Marin, First National Bank of Stoughton, First Federal Savings Bank of Eastern Ohio, First National Bank (oh), First National Bank (SD), Eastside Bank & Trust, First Business Bank, First Community Bank of Southeast Florida, Charterbank, Chevy Chase Bank, DeWitt Bank & Trust Company, Bank West, Beacon Bank, Cardinal Bank, MFCU Financial Services, Bank of Oklahoma, Bank Tennessee	L
inLighten	Public relations/marketing – video newsline	M
Iron Mountain	Records storage	M
ASE Group	Alarm Systems	L

Monitor Controls	Alarm systems monitoring services	L
Town of Springfield	Tax Collector	L
Town of Madison	Tax Collector	L
CT Light & Power	Utilities	L
HenryGroup	Website development/maintenance	M
Online Resources	BillPay	M
VISA	Corporate Credit Card	M
Magnakleen	Facilities maintenance	L
New Image Landscaping	Facilities maintenance	L
Puorro Electric	Electrician	L
Future Directives	Human resources consulting	M
Block and Company	Currency storage	M
Dunbar Armored Security	Currency supply for vaults, ATMs	M
MPI Coin	State coins	L
USPS	Courier services	H
Liberty Bank	Deposit Account (State Branch)	M
Webster Bank	Safe deposit boxes	M
Harlow & Hadley	External auditors	M

6. Reports/Documents/Files

Provide the requested information about the reports, documents, and files required to perform the specific function(s) of the department, including all specialized, mission critical items. Items that are not-specific to the department but used throughout the organization (e.g. absentee log spreadsheets, employee manuals, benefits booklet) are not required below and will be covered in a separate BIA for "Support Services".

Notes: Include all mission critical core and ancillary applications required at the hot site.

Use the abbreviations included in the Type field to indicate the primary format of the item (e.g. electronic, imaged, hardcopy).

Use the Source field to indicate the storage location of the item (e.g. Network Server – G://Accounting, Main Branch Vault, @ Hotsite).

You may group items by type of file (e.g. Accounting Files, Marketing Files, Nightly Backups, Monthly/Quarterly Backups)

Table 10

Report/Document/File Name	Type	Source/Location	Criticality/Priority
	(H) Hardcopy (E) Electronic (M) Microfilm (C) CD-ROM (T) Tape (O) Other		(T) Top (H) High (M) Medium (L) Low
Corporate Documentation (Contracts, Legal Docs, Insurance Policies, Board Minutes, etc.)	H	Locked fireproof cabinet in Executive Admin. Assistant area	H
Financial spreadsheets	E	Stored and backup via normal nightly backup procedures for LAN/WAN	H
EQISYS reports	E	Provided by Jack Henry (accessible via Centurion Recovery Center in disaster)	T
CSCCU/Empire Reports Data	E	Accounting accesses required data files via the Internet	T
Quikrate Data	E	Stored on LAN and backed-up daily	T
ProfitStar Data	E	Accounting accesses required data files via the Internet	T
Policies & Procedures	E	S: Drive on LAN, backed up daily by IS	T
Departmental Files	E	S: Drive on LAN, backed up daily by IS	T

7. Systems Support

Provide the requested information about all specific/non-standard equipment, software, communications, and/or server requirements for the department. Be as detailed in your descriptions as possible.

Notes: Completing this section may require the assistance and participation of the IT Department.

Table 5

Item	Description	Vendor (If Known)	Criticality/Priority
			(T) Top (H) High (M) Medium (L) Low
Marketing PC/Laptop	(1) w/ PageMaker 6.5, MS Excel/Word. If laptop isn't destroyed along with location, then most required data/docs, programs will be available.	Dell	H
Internet Connection	For most processing requirements, including payroll and connection to Raxon Financial Group for member database (FTP updates)	SBC	T
Corporate Laptops	(3) available from offsite locations (President & CEO, SVP & CFO, CIO homes) configured for access to EQISYS system via the Centurion Recovery Center.	Dell	T
MS Word/Excel	For documents supporting various functions	Microsoft	H
EQISYS System	All operational departments require access to the EQISYS system (in a disaster, access will be provided via the Centurion Recovery Center)	Jack Henry	T
Accounting Workstations	(1) PC would be required. MS Word/Excel, EQISYS system/access Internet, printer would be required. Fax machine/Telephone could be used in lieu of Internet for wire transfers/investment management up to (1) week. Could share a PC at the hot site w/ other operational departments, utilizing a "night shift". Including ProfitStar & Quikrate software which are on the LAN and backed up daily by IT	Dell (PCs) ProfitStar/Quikrate (Software)	H

8. File Backup & Restoration

Provide the requested information about the methods and materials used to backup the systems, application, files/data, reports, and documentation associated with the functions/services (listed in "Section 1") of the department. Be as detailed in your descriptions as possible.

Notes: Completing this section may require the assistance and participation of the IT Department.

Table 11

Question	Answer/Description	Criticality/Priority
		(T) Top (H) High (M) Medium (L) Low
What systems/files/data required backup?	Core system (Jack Henry/EQISYS) LAN File Server(s), which have all critical documentation Member contact database (Raxon Financial Group)	T
What specific hardware/software is used to perform backup (if any)?	n/a	
How often are backups performed?	Quarterly FTP download (via IS Department) for member contact database (Raxon) to update information maintained offsite by the vendor.	n/a
What type(s) of electronic storage media are used to for backups?	n/a	n/a
Where are copies of the backups stored?	??	n/a
How often are the backups rotated at the storage site(s)?	n/a	n/a
What resource(s) are involved in/responsible for the execution and storage of backups?	CIO	n/a
If using backups to restore systems, would files need to be brought current? If yes, how long would it take?	n/a	n/a

9. Cross-Training Programs

If applicable, describe employee cross-training programs provided by the department, including training for back-up personnel in the event that key personnel are inaccessible/unavailable.

General | No formal training programs in place. The institution is evaluating/developing procedure to conduct a TableTop test that will also serve as executive-level BCP training.

Accounting | Accounting department has placed heavy emphasis on cross-training. During October-December 2004, both senior accountants will be changing jobs to ensure that each is capable of performing all job tasks in the department.

10. Additional Information

Use the space below to provide any additional/pertinent details regarding the operations and resource requirements of your department/function.

General | In a disaster, main function of executive personnel will be to perform damage assessment, initiate recovery procedures, oversee recovery operations, provide critical notifications to regulatory agencies/government, update the Board of status, oversee the restoration of critical systems/data at the hot site(s), monitor financial liquidity, provide decision-making, secure required space/materials, oversee the release of all notifications/updates to members and the media, maintain insurance/regulatory requirements, ensure proper security is in place for all physical locations/electronic data, plan and manage reconstruction of old site/new permanent location.

Marketing | In a disaster, main function of marketing will be to communicate CU condition, changes in operating procedures, and status updates to our membership using whatever means possible. The way we will do this will differ depending on the type of disaster. If it is a disaster affecting only Clients CU (e.g. fire), then we can use the following means of communication: mail, newspaper advertising, memos to employer groups, etc. If disaster affects large portion of community (e.g. natural disaster), may have to rely on other advertising means. Most important to conduct business in disaster is an accurate, as current as possible listing of members, addresses, and phone numbers. This information can be acquired from the database managed offsite by Raxon Financial Group, a vendor located in the Mid-West. Can also use local/national resources (e.g. printers, design firms) to help develop/release communications.

WS1-Manual Operations

**If your department has already developed and maintains “manual” or “emergency operating procedures” in a separate document, you should have already indicated this in “Section II” and DO NOT need to complete this worksheet.*

In the event that systems/connectivity support for required functions/products/service is inaccessible/unavailable, manual processing may be required until systems and/or connectivity are restored. Use the following table to provide the information about manual workarounds/tasks and the amount of time they can be used before downtime begins to negatively impact institution operations.

Worksheet 1

<i>Describe Manual Workarounds/Procedure (Include any supporting documentation for manual operations)</i>	<i>Maximum Allowable Time w/o Systems Support</i>
Wire Transfers Can be done via telephone using passwords provided by CSCCU (provider). Incoming wire transfers can also be ascertained via the telephone	1 week
Accounting Daily corporate CU activity can be obtained via fax/telephone.	1 week
Accounting Daily cash position monitoring	INDEFINATELY
Accounting Investments can be done via the telephone	1 week

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WS2-Financial Impact Analysis

Estimate the financial impact due to reduced capacity/resources while in the recovery phase, should the recovery **EXCEED** 72 hours.

Worksheet 2

Indicate Amount			\$ -		
Category	Budget	%	Minimum Financial Impact	%	Significant/Maximum Financial Impact
Compensation	\$ 205,860.00	10.00%	\$ 20,586.00	15.00%	\$ 30,879.00
Employee Benefits	\$ 57,680.00	10.00%	\$ 5,768.00	15.00%	\$ 8,652.00
T&E	\$ 1,200.00	5.00%	\$ 60.00	15.00%	\$ 180.00
Association Dues	\$ 10,200.00	0.00%	\$ -	0.00%	\$ -
Office Occupancy	\$ 26,400.00	15.00%	\$ 3,960.00	20.00%	\$ 5,280.00
Office Operations	\$ 110,400.00	10.00%	\$ 11,040.00	15.00%	\$ 16,560.00
Education & Promotion	\$ 18,000.00	2.00%	\$ 360.00	5.00%	\$ 900.00
Loan Servicing Expense	\$ 8,400.00	0.00%	\$ -	0.00%	\$ -
Depreciation F&E	\$ -	0.00%	\$ -	0.00%	\$ -
Outside Services	\$ 14,440.00	0.00%	\$ -	0.00%	\$ -
Provision For Loan Loss	\$ 12,000.00	0.00%	\$ -	0.00%	\$ -
Member Insurance	\$ -	0.00%	\$ -	0.00%	\$ -
Supervisory Exam Expense	\$ 3,120.00	5.00%	\$ 156.00	10.00%	\$ 312.00
Cash Over/Short	\$ -	0.00%	\$ -	0.00%	\$ -
Interest on Borrowed Money	\$ -	0.00%	\$ -	0.00%	\$ -
Annual Meeting Expense	\$ 1,800.00	0.00%	\$ -	0.00%	\$ -
Miscellaneous Expense	\$ 18,360.00	10.00%	\$ 1,836.00	15.00%	\$ 2,754.00
	\$ 487,860.00		\$ 43,766.00		\$ 65,517.00

THE INSTITUTION MAINTAINS ADEQUATE/EXTENSIVE INSURANCE TO COVER RECOVERY COSTS.

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