

Investigate the proximity of high profile/potential targets to the institution and ascertain whether geographic/physical location poses a significant threat to the institution.

	Is the institution's Operations Center located within a 10-mile radius of any of these facilities/structures?	If "yes", determine if proximity to these facilities poses a significant threat to the institution and briefly describe the nature of the threat. (Seek the assistance of external resources in assessing risk, as required).
Potential Targets in Surrounding Community		
Airports	NO	
Major Bridges & Roads	YES	Determined to cause no significant threat.
Chemical Facilities	NO	
Coal-Fired Power Plants	NO	
Communications Systems/Infrastructures	NO	
Dams & Hydroelectric Plants	NO	
Major Food & Water Supplies	YES	Determined to cause no significant threat.
Food Processing Plants	NO	
Financial Institutions	YES	Determined to cause no significant threat.
Government Buildings	YES	Determined to cause no significant threat.
Law Enforcement Agencies/Facilities	YES	Determined to cause no significant threat.
Multi-Tenant Sites	YES	Determined to cause no significant threat.
Nuclear Power Plants	NO	
Oil & Gas Lines	NO	
Ports & Waterways	YES	Determined to cause no significant threat.
Media Agencies/Facilities	NO	
Railways	NO	
Storage & Warehouse Facilities	NO	
Water Supply & Purification Plants	YES	Determined to cause no significant threat.

Work with the appropriate resources to research the institution's history and past experience in handling the following types of disasters/emergency situations. Use space under "Additional Experience" for emergencies/disasters that have affected the institution in the past, but are not included on the list below.

Threat	Has this event ever affected the institution or geographic area?	If "yes" is indicated to the left, briefly describe (a) the event/incident, (b) when it occurred, (c) how it the institution was effected, (d) how the institution responded, (e) what the outcome was, and (f) what measures have been taken to further prepare for/prevent future occurrences of a similar event.
Severe Weather & Natural Disasters		
Earthquake	NO	
Hurricane	NO	
Tornado	NO	
Flood	NO	
Winter Weather/Blizzards	YES	Bad winter weather, closed the credit union early. Monitor weather in future
Building & Equipment Emergencies		
Explosion (Malicious)	NO	
Electrical Storms/Lightning	YES	Lightening/power surge - restarted affected PCs/Upgraded surge protection.
Fire	NO	
Water Damage	NO	
Explosion (Accidental)	NO	
Environmental Hazards		
Air Contamination	NO	
Hazardous Spill	NO	
Workplace Disruptions		
Workplace Addictions	NO	
Civil Unrest/Riot	NO	
Loss of Workforce	NO	
Labor Disputes/Strikes	NO	
Workplace Violence	NO	
Terrorism		
Terrorism (General)	NO	
Bio-Chemical Terrorism	NO	
Systems Intrusions/Abuse		
Data Corruption/Loss (Accidental)	NO	
Loss of Critical Records/Documentation	NO	
Cyber-Terrorism	NO	

SAMPLE

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Strictly for demonstration purposes.

Computer Hacking	NO	
Virus Attack	YES	Virus attack on a PC. Upgraded Virus protection. All PCs now scanned daily.
Denial of Service Attack	NO	
Data Corruption/Loss (Malicious)	NO	
Systems Failures		
Power Outage/Blackouts	YES	Lost power. Shut down all critical hardware until power was restored.
Communications Failure	YES	Lost several phone lines. Used other lines or cellular phone until service restored.
Service Provider Outage	YES	Fiserv down. We processed off-line until they came back up.
Hardware Failure	YES	Bad disk drive. Used back up to restore on new disk drive.
Software/Applications Failure	YES	System shut down due to power outage, software restored by back up.
Transportation Disruptions		
Delivery Malfunctions	NO	
Transportation Disruption	NO	
Miscellaneous Threats		
Run on Financial Institution	NO	
Negative Publicity	NO	
Human Error	YES	Several different types of errors. Reviewed what and why it happed and modified procedureds to reduce possibility of future occurrence.
White Collar Crime	NO	
Unauthorized Facilities Access	NO	
Bomb Threat	NO	
Extortion Threat	NO	
Additional Experiences		

Based on research/assessment, decide (a) the probability/likelihood of specific threat occurrences and (b) the impact such an event would have on the institution, given the worst case scenario.

Risk Ratings

L = Low
 M = Medium
 H = High

Threat Types

ND = Natural Disasters
 TD = Technical Disasters
 MA = Malicious Activity

Threat	Threat Type	Probability Rating (H/M/L)	Impact Rating (H/M/L)	Notes
Severe Weather & Natural Disasters				
Earthquake	ND	L	H	
Hurricane	ND	M	M	
Tornado	ND	L	H	
Flood	ND	M	M	
Winter Weather/Blizzards	ND	H	L	
Building/Equipment Emergencies				
Explosion (Malicious)	MA	L	H	
Electrical Storms/Lightning	ND	H	L	
Fire	ND	L	H	
Water Damage	ND	M	M	Any damaged equipment/furniture could be replaced.
Explosion (Accidental)	ND	L	M	
Environmental Hazards				
Air Contamination	ND	L	M	
Hazardous Spill	ND	L	M	
Workplace Disruptions				
Workplace Addictions	TD	L	L	
Loss of Workforce	TD	L	M	
Labor Disputes/Strikes	MA	L	M	
Workplace Violence	MA	L	L	
Terrorism				
Terrorism (General)	MA	M	M	
Bio-Chemical Terrorism	MA	L	H	
Systems Intrusions/Abuse				
Data Corruption/Loss (Accidental)	TD	L	M	
Loss of Critical Records/Documentation	TD	L	M	Institution-policy says that individual users should backup this information on a regular basis. Data/Documentation can be restored from these backups

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Cyber-Terrorism	MA	M	H	Only PCs w/ internet access would be affected. Any critical data and documentation housed on these computers is backed-up. Internet-related threats are minimal.
Computer Hacking	MA	L	H	See above.
Virus Attack	MA	L	M	See above.
Denial of Service Attack	MA	L	M	See above.
Data Corruption/Loss (Malicious)	MA	L	M	See above.
Systems Failures				
Power Outage/Blackouts	TD	M	L	The institution has a generator which lowers the risk associated with power outages.
Communications Failure	TD	M	L	
Service Provider Outage	TD	M	L	
Hardware Failure	TD	M	L	
Software/Applications Failure	TD	M	L	
Transportation Disruptions				
Delivery Malfunctions	TD	L	L	
Transportation Disruption	TD	L	L	
Miscellaneous Threats				
Run on Financial Institution	TD	L	H	
Negative Publicity	TD	L	M	
White Collar Crime	MA	L	L	
Unauthorized Facilities Access	MA	L	L	
Bomb Threat	MA	L	M	
Extortion Threat	MA	L	L	