

## Millennium Corporate Credit Union Business Continuity Disclosure Statement



Millennium Corporate Credit Union is committed to providing uninterrupted services to our members under normal or adverse conditions, and therefore, views business continuity planning as a top priority. The Business Continuity Plan (BCP) is intended to address and incorporate the guidance provided by the Federal Financial Institutions Examination Council (FFIEC), as well as the guidance from the National Credit Union Administration (NCUA). The BCP disclosure provides an overview of Millennium Corporate's strategy for business continuity readiness.

**Business Impact Analysis (BIA)** – Millennium Corporate completed a comprehensive BIA to identify and confirm the critical business functions and their related recovery requirements. This BIA will be reviewed at least annually. The results of the BIA are used to evaluate the existing recovery capabilities as well as for determining future development needs.

**Business Continuity Strategy** – In addition to our main facility located in Wichita, Millennium Corporate maintains an alternate operations facility in St. Louis, Missouri. The office in St. Louis is equipped with redundant connections to the Internet, Federal Reserve Bank and data processor.

Information technology procedures that support the business continuity readiness at Millennium Corporate include on-line backup of critical files, off site data storage, firewalls and monitored physical security systems.

**Business Recovery Plan** – A complete Business Recovery Plan is documented and maintained within Millennium Corporate. Each business area responsible for critical or essential operations has developed and implemented departmental recovery plans, which are sections within the overall Plan. The Plan is reviewed at least annually by each business area.

The plan was developed to support both the total loss of the primary facility as well as the loss of access to an intact facility. The Plan supports recovery operations for a wide range of disaster situations and is written to provide a recovery structure that supports dynamic situations.

Millennium Corporate maintains an updated call tree list and procedure for all employees and external entities. All Millennium Corporate personnel will be contacted in case of a significant business disruption. In the event of a contingency situation, Millennium Corporate will reroute our toll free number to our recovery site. This allows our members to contact Millennium Corporate by dialing the regular toll free number whether under normal circumstances or in a contingency situation. Millennium Corporate may also use our website or other electronic methods as a means of communication during a contingency situation.

**Exercises & Plan Maintenance** – Millennium Corporate regularly reviews the Plan and conducts exercises designed to test recovery procedures. A technical recovery exercise is conducted at least annually, which includes the simulation of a total loss of the primary facility and the recovery of operations at the alternate site.

In addition, Millennium Corporate may experience the periodic loss of critical systems throughout the year. When a continuity plan is activated to recover a material loss of a critical system, the events are documented, reviewed and reported to the Supervisory Committee in a timely manner.

**Pandemic Preparations** – Millennium Corporate maintains a separate plan as part of our Business Recovery Plan that addresses situations which may arise in the event of a pandemic influenza threat. The plan is consistent with the six stages of a pandemic outbreak as defined by the World Health Organization. The plan is documented, tested and reviewed annually as part of our Business Continuity Strategy.

**For more information** – If you have questions about our business continuity planning, you can contact us at 800.721.2677. The information provided in this disclosure is for informational purposes only. This BCP is subject to change without notice. In the event the disclosure statement is modified, the updated disclosure will be posted to our website, [www.millenniumcorporate.org](http://www.millenniumcorporate.org), on the Communications/Contingency Resources page.