

## CU\*ANSWERS EMERGENCY RESPONSE TABLETOP EXERCISE REVIEW

EVENT DATE(S): 12/15/2025

### EXECUTIVE SUMMARY

To augment the CU\*Answers business continuity and information security programs, CU\*Answers conducted a scenario-based tabletop exercise simulating an **emergency response** threat. Objectives include enhancing the awareness of threats across all business units within the organization, confirming relevant documentation (policies, procedures and plans) are current and complete, and realigning as needed the efforts from all teams involved in a response to maximize effectiveness and strengthen the overall posture of resilience.

The one-hour exercise was performed on December 15<sup>th</sup>, 2025, and facilitated by the Business Continuity Team with participants from Executive and Management representatives at the 28<sup>th</sup> Street, 44<sup>th</sup> Street, and Las Vegas Innovation offices.

To engage exercise participants, the simulated scenario involved a gas main rupture and other utility damage which required building evacuation and a post-incident debriefing. The scenario was designed to test participants on their knowledge of response procedures, as well as gaps observed and opportunities for improving the overall resilience of CU\*Answers. A detailed report of all questions and responses was maintained during the exercise for future reference.

There were two primary goals and takeaways from the tabletop exercise:

- Ensure CU\*Answers understands the scope and risks involved in the work utility contractors are doing once we notice their presence near our location(s). Facilities and Business Continuity are tasked with observing and as necessary informing response teams before an event may occur.
- Ensuring evacuation procedures and management responsibilities are understood during an event. For departmental succession planning, managers need to not only identify their alternates, but to review evacuation procedures with their direct reports.

All participants agreed that the value received, both individually and collectively, far outweigh the investment made in planning and presenting this scenario-based tabletop exercise. Everything gained as a result will be used to update existing documentation (policies and plans) and in the development of future exercises to enable the execution of the corporate business plan.

### METHODOLOGY AND EXERCISE

A total of 17 participants attended the tabletop exercise, including representatives from the Executive Council, Human Resources, Client Services, Cards and Services, Business Continuity, Network Services, and Programming.

The simulated scenario for this exercise was designed to address the various stages of an emergency response and engage members on all teams represented in the group. The scenario was broken into three injects that evolved over a five-day period. Each 10-15 minute inject included updated details of the event as well as several questions to engage all participants in the discussion. Responses were documented by the Business Continuity Team.

- **Scenario: Utility Contractors to perform underground boring work near and around the corporate office.**

To help paint the picture for the leadership team and managers, the initial scenario announced the presence of contract utility workers, installing fiber conduit along and across 28<sup>th</sup> Street SE near to and in front of the CU\*Answers corporate office building. Due to the presence of the utility workers, there were traffic controls in place which prevented normal access to the corporate office building.

The group discussed the steps that would be taken to understand the scope of work being performed and if any risks may be heightened by the contractor's presence. Questions were asked about our immediate concerns, what precautionary steps might we take, and how the change in traffic could cause problems for staff commuting to the office.

Answers included a heightened level of communication to staff, so they would know that a change of their routes into work may be necessary, and to make use of the roads which have fewer points of constraint. The Facilities Team would play a part by communicating with the contractors to better understand the scope of work. Facilities would also reach out to the landlord to make them aware and inform them of any disruption to utilities.

- **Inject 1: Damage to the natural gas service main, water, and sewer lines in front of the corporate office.**

The work crew, as they push the bore rod across 28<sup>th</sup> Street, cause damage to a medium-pressure natural gas main and to the water and sewer service lines of CU\*Answers' corporate building. The work crew makes CU\*Answers aware of this while simultaneously calling 9-1-1 and the utility provider (DTE) to inform them of the damage. While the extent of the damage is not yet known, electricity and telecommunications to the 28<sup>th</sup> Street corporate office has not been affected.

At this time, the team discussed how the damage would affect the building's operation, what communication priorities we would have, and possible next steps. Team leads spoke about the absence of heat (if in winter) and what could be done about working in the building without water and sewer available.

Facilities and Human Resources played a large part during this Inject. With the understanding that the building's boiler would be affected by the loss of water and natural gas, the Facilities Team jumped into action by reaching out to the landlord and brought them into the conversation. With the boiler lacking its natural gas fuel and circulation supply, there may be a need to have the landlord's technicians visit the building and address any immediate concerns. Another important aspect of this inject was the loss of water and sewer, and how that would affect staff's overall ability to get through their workday. Human Resources recognized that without essential plumbing the Large-Scale Absence Policy would need to be initiated.

This is also the time when the team considered evacuation procedures. As far as evacuation procedures at CU\*Answers, unless the natural gas made it into the building or another trigger point was reached to call for the evacuation, such as the Fire Department indicating the need, we would not need to call for building evacuation. To test readiness, we now considered that exact scenario.

- **Inject 2: Building evacuation, and resumption of work**

With the threat of a natural gas main damage realized, and that gas entering the sewer system, the public safety departments (Fire and Police) call for an immediate area evacuation. The 28<sup>th</sup> Street corporate office responds to the call by getting everyone out of the building and to the assembly area at the South side of the parking lot. While staff are evacuated, the gas and water companies shut off their respective flow for the affected area.

Questions at this time circled around how existing client support calls are to be handled, and where personnel should move to continue their work for the day, and perhaps for the rest of the week. Another immediate concern was that we communicated with any staff who had not yet made it into the office, and route them to their respective remote work locations.

First, the call for evacuation was made, and while teams reported to the assembly area coordinator an emergency notification system (ENS) message was sent to all staff to let them know about the conditions at the corporate office. Sending the message could allow those staff who were enroute to change direction and head to their respective remote locations. One team member brought up that any clients who could possibly be heading to the 28<sup>th</sup> Street location should also be contacted as swiftly as possible with the information.

The team's response also included steps to transfer existing client support calls at 28<sup>th</sup> Street to relevant support teams at the Las Vegas Innovation Center. It was noted that the Las Vegas location would normally have one to six staff members available during ET business hours to support a variety of clients' needs. This redundancy is important to CU\*Answers to ensure uninterrupted availability for potential high priority/emergency support calls which could take place during an otherwise disruptive event, demonstrating our commitment to the client credit union network.

Network Services then mentioned that the support personnel logged on to the phone solution (Zoom) would be in the queue to receive client support calls and if there were any high-priority client calls that they would not be missed.

Once the utilities were contained, and the all-clear given, Human Resources coordinates with team leads the movement of personnel to their remote work locations. This might include coordination for staff that does not drive to work. Facilities noted that with the water and sewer damage, the building would not be inhabitable until the utilities repair was complete. Essential communications to make at this time included, but were not limited to, reaching out to credit union clients, partners, and key vendors to make them aware of the event taking place and what the overall limitations were due to the disruption.

- **Inject 3: Remote work and continued communications**

Once the local authorities and natural gas company had contained the incident, and the presence of gas in the sewer and in building had dissipated, the all-clear was then given to return to the building at 28<sup>th</sup> Street. Water and sewer will be unavailable for at least three days. Repairs to the gas main are currently underway.

Discussions now involve the next steps for getting staff back to work and where that would be. This included getting all necessary staff their laptops for remote access. Network Services noted that there is a small surplus of laptops available in case a laptop ever becomes stolen, lost, or unavailable. Team Leads and managers would be made aware of the utilities (water and sewer) repair timeline and updated regularly.

Human Resources indicated that managers are expected to understand “change location triggers.” These triggers are in place so when the need to move/relocate happens, Team Leads are authorized to carry out the action without hesitation. Communication from Team Leads to Human Resources remains necessary to maintain accountability of CU\*Answers personnel. Human Resources, with Team Leads, will track staff who require relocation.

General communication, once staff have relocated, reverts to use of email and Zoom. These tools are used by Executive Management and Human Resources to communicate to all personnel necessary updates while working remotely. EC Team members, referring to the previous inject, broached the subject of shutting down any services which might be affected by limitations due to the reduced number of resources (persons) available. At this time, there were no services which were identified as unable to be resumed.

The team also asked what would be necessary to secure the building while most of the staff are working remotely. Facilities answered that as long as we have power then the existing security measures will remain active. If we were to lose power during the short-term office closure, then we would want to consider maintaining a presence or hire security to be present at the corporate office.

- **Recovery and post-incident analysis**

Bringing the exercise to a close, the utility providers work to complete their repairs. The natural gas main is first to complete its repair, and gas flow is restored to the building. The scenario indicates that remaining repairs to water and sewer lines expect to be repaired and “functional” on Friday. Miss Dig damage investigators determine that the utility contractor performing the work did not conduct their due diligence (pothole checking).

While the water and sewer repairs continue through the week, Team Leads and Managers prepare their teams with the expectation to return to the office for the following Monday. Facilities continues to work with the utility repair teams and the landlord to ensure all building equipment and systems which may have been affected by the recent damage is tested and ready for use. Internal Audit will work with the Administration Team to coordinate with insurance carriers, including salvage operations if there is physical damage to a facility.

As the scenario wound down, and participants were asked for their takeaways and any action items to put into play, several “what ifs” were posed. How would the response have gone if this happened at our Kentwood Data Center? Do the staff know when to make the move over to 28<sup>th</sup> Street? Succession planning also was mentioned. Do teams have alternates listed for key roles/responsibilities? In the case of the succession planning question, the group agreed that teams should review their own emergency plans and indicate alternates for certain roles and responsibilities.

## CONCLUSION

As a financial services industry technology and service provider, CU\*Answers teams respond to potential incidents on a regular basis - it comes with the territory. The continuously evolving threat landscape requires a heightened state of readiness. Although similar types of emergency and incident response discussions occur regularly, this tabletop exercise launches an effort to take the CU\*Answers’ emergency response program to a new level, across the organization. Following the format of the Business Continuity Program with regular live production rollovers, teams at CU\*Answers will be conducting regular exercises to broaden the awareness and skills required to operate in today’s complex and highly integrated digital environment.