CU*ANSWERS HIGH AVAILABILITY PROGRAM REVIEW

EVENT DATE(S): 3/8/2026 – 3/13/2026

SUMMARY

As part of its ongoing business continuity program, CU*Answers actively maintains a high-availability (HA) core processing environment with near real-time data replication between identical hosts located at geographically dispersed, state-of-the-art data centers. At a minimum of once each year per Production Environment, live HA rollover events are scheduled to redirect CBX® Core Host and CoreUI production and operations to their respective secondary data center for a period of one full business week or longer. At the conclusion of the rollover event, core processing is redirected back, and operations are resumed at the primary data center.

These live production HA rollover events are invaluable to ensure the ability to recover CBX® core processing in an effective and timely manner when unexpected incidents occur that threaten to disrupt business operations. A secondary benefit of regular scheduled rollovers is to allow time to bring production systems offline without incurring downtime for users, so that planned maintenance tasks can be performed. This helps to ensure peak system performance and the application of applicable software and security updates.

The CU*Answers 2026 Spring HA Rollover – the first since changing from GOLD to CBX® CoreUI began as planned, starting on Sunday, March 8th lasting through Friday, March 13th with a significant challenge occurring when the primary fiber circuit connecting the HA environment to the CU*Answers production network began to have connectivity issues. Goals centered around this exercise were fairly standard with no significant maintenance planned:

1. Ensure the HA production environment for CBX® Core Host and CoreUI are fit for purpose, including CTE library availability.
2. Perform a weeklong test of the respective HA Production Environments at SiteFour and Las Vegas for the CUAPROD1 system and associated CBX® CoreUI servers.

The majority of goals and objectives were met during this exercise with the exception of reaching the one-week duration. Due to a vendor's Dedicated Internet Access circuit causing session disruptions with the CBX® CoreUI, cascading into issues with online and mobile banking, EFT Transactions, and the CBX Core Host, the call to Rollback early was made on the evening of March 12th, 2026.

As always, data collected from our HA Rollover exercises is extremely helpful in our continued planning and implementation of the new data center in Las Vegas, NV, as well as with our overall efforts to remain a resilient core host provider to more than 210 credit unions.

The remainder of this report reflects the details of the event, challenges observed, and continuing efforts to improve the HA rollover process, given the significance it plays in ensuring availability of CBX® Core Host processing during potentially disruptive scenarios.

All times noted in this report are Eastern Time.

EVENT DETAILS AND TIMELINE

The CU*Answers Fall HA Rollover exercise was divided into multiple phases to accomplish the above stated objectives:

1. **CU*BASE HA Rollover** (Sunday, March 8th, 3:00 AM – 4:00 AM ET)
    - Redirect CBX Core Host processing to the secondary servers at the Yankton, SD, data center for one week.
2. **CBX HA Rollover** (Sunday, March. 8th, 3:30 AM ET)
    - Redirect CBX web traffic to server pools located at the Las Vegas, NV, data center for one week.
3. **CU*BASE HA Rollback** (Friday, Sept. 13, 12:00 AM – 1:30 AM ET)
    - Redirect CU*BASE core processing back to the production data center in Kentwood, MI.
4. **CBX HA Rollback** (Friday, Sept. 13, 12:00 AM ET)
    - Redirect CBX web traffic back to the production data center in Kentwood, MI.

Timeline of events:

Sunday, March 8th

On the morning of Sunday, March 8th, beginning at **3:00 AM ET**, teams initiated the procedures to bring **CBX® Core Host** subsystems offline and start the process for the high availability rollover. At **3:06 AM**, after pre-roll checks were completed, the official role-swap process began. This is the stage of the rollover process where CUAPROD1 and CUAHA1 (aka Source and Target) trade places, lasting approximately 20 minutes. The server at the Yankton, SD, becomes the CU*BASE production host, and all core processing network traffic is directed at it for the duration of the rollover period.

At **3:59 AM**, all data integrity checks were completed and subsystems back online. Teams began performing application testing. By **4:08 AM**, all tests had been completed, and nightly processing (EOD/BOD) resumed for all time zones at the secondary data center in Yankton, SD.

Simultaneously to the Core Host HA Rollover, teams began redirecting **CBX® CoreUI** traffic to the secondary web servers located in the Las Vegas, NV, data center. This process started at **3:34 AM** and was completed by **3:54 AM**. Approximately five to ten minutes is required for DNS changes to fully propagate the network. Following the completion of the **Core Host** Rollover, the **CoreUI** main page was available to load.

Monday, March 9th

On Monday morning, support calls relating to the HA Rollover were minimal for both the Client and Network Services teams. The previous HA Rollover in September of 2025 included announcements, and a call campaign to inform credit unions of the necessary network changes relative to the change from the graphical interface of GOLD to CBX® CoreUI. This prepared credit unions for the Spring 2026 HA Rollover as well.

Wednesday, March 11th

At approximately **11:13 AM ET**, the primary circuit connecting to the HA Environment became unstable and corrected itself after 20 seconds. The circuit had two other instability events occur. The second event happened at **3:25PM ET**, and the third at **4:08PM ET**. Due to the instability of the circuit, CBX® sessions were dropped and became unavailable to our credit unions, as well as for staff at CU*Answers, and vendor connections were also being dropped. CU*Answers Network Services' Network Engineers worked to identify the issue, and the primary circuit was administratively shut down between CUA and Lumen to stabilize the environment for CUAHA1, failing over then to one of our redundant connections at the Yankton data center, allowing the production environment to resume processing for all credit unions and services at **4:10PM ET**.

Note: the circuit which was experiencing instability and was administratively shutdown was still disabled as this report was being written. Network Engineers have since replaced a fiber patch cable which has given positive preliminary results. An incompatible cable end with the local service provider was the reason for the swap. Following this replacement, the circuit has remained stable since March 25th, 2026.

During the circuit's service outage, teams at CU*Answers did their part respectively to troubleshoot the disruption. The Writing Team released alerts to credit unions informing them of the situation.

Thursday, March 12th

Early on Thursday, March 12th, Leadership considered the situation at the data center in Yankton, SD, and decided to make the call for a Rollback at Midnight (Thursday night/Friday morning).

Announcements were sent out prior to the Rollback, and Leadership took part in directly informing those credit unions in time zones that would experience a mid-evening disruption.

Friday, March 13th

On the morning of Friday, March 13th, beginning at **12:00 AM ET**, teams gathered to initiate procedures involved in performing the HA Rollback. At **12:05 AM**, pre-roll checks were completed, and the official role-swap process began. At **12:30 AM**, changes were made to redirect all CBX traffic back to the production servers in Kentwood, MI. At **3:57 AM**, all data integrity checks were completed and subsystems back online. Teams began performing application testing. By **4:05 AM**, all initial testing had completed, and nightly processing (EOD/BOD) resumed for all time zones on CUAPROD1 at the primary production data center in Kentwood, MI.

CHALLENGES AND CONTINUING EFFORTS

Technology and system processes are always changing and evolving. As a result, there is an opportunity to learn and improve with each HA rollover performed. In this report, the challenges and continuing efforts are shared with all interested parties as evidence of the value received.

During this exercise, the following challenge was observed:

CU*BASE/CBX Rollover

During the HA Rollover exercise, the circuit instability in Yankton, SD caused a serious disruption for CBX® CoreUI sessions which cascaded into further disruptions for online and mobile banking, EFT transactions, and the CBX® Core Host. This issue triggered discussion on necessary thresholds for rolling back to the Production environment.

The action item in development, coincidental with this concern, is to define threshold standards in the CU*Answers' Business Continuity Plan which would empower teams to trigger a Rollover or Rollback when those thresholds are met without the immediate approval of CU*Answers Leadership. Teams with High Availability environments for their respective platforms are currently being asked to determine these thresholds for the CU*Answers High Availability Program. It is anticipated that a draft of this new section will be ready for the July 2026 Business Continuity Plan revision.

CLOSING REMARKS

Once again, the value that these regular high-availability rollovers provide is instrumental not only in the prevention and preparation for disruptive incidents, but also in the planning and implementation of new technologies as the core data center environment evolves.

With the build-out of the new production environment at our data center in Las Vegas, changes to the HA process are being implemented to include redirecting the CBX® CoreUI servers from Kentwood, MI to its new HA environment in Las Vegas, SD. In late 2027, CBX Core Host processing is expected to have its HA environment shifted to Las Vegas, NV as well.

These rollover exercises give us the opportunity to validate the significant changes being made in the data centers as well as provide invaluable data regarding performance and resilience of each system and the network at large. Through stress testing and forcing failovers between redundant systems, we can design and optimize the technology layer that will drive the future of core processing.