CU*ANSWERS
A Credit Union Service Organization

VPN Capacity and Network Plans

March 16, 2020

Contrary to what the media and others in the marketplace might be saying, employees cannot *all* work from home or via VPN...whether we have the technical capabilities or not.

CU*Answers will begin marketing our next VPN *plan* (not capacity, or capability, or wishful-thinking approaches) to our staff by the end of the week. We need to pull people back to what we are *going* to do, not to what our staff *hopes* we do.

We have a VPN plan for our clients based upon our DR/BR approaches – our standard approach to our business needs. We have no business need for all of our staff to work from home.

- We must consider our security exposure to the marketplace and the risk tradeoffs for our clients and their data – all employees working from home is not the best way to do that.
- We must determine the best way to prioritize the optional capabilities, job description by job description.
- We must work with our cuasterisk.com CUSOs to discuss their priorities beyond their DR/BR responses, so that shared resources can be reserved in an effective way.

We anticipate announcing the interim plan for VPN/working remotely to our staff by Friday, March 20. This morning we started the day with approx. 25 employees working remotely, and 75 warm seats available. We also have 200 VPN seats ready to activate should we need and can justify them.

- Currently we are focusing on the need for our teammates who have to adjust for child care until April 5, and are considering how to bridge our employees' needs to May 30 given the current marketplace conditions.
- Being able to work remotely is not the only way for employees to maintain their compensation or to bridge employees' need to come up with alternative plans to coming to the office regularly.

We will be letting all our employees know that working remotely will be granted on a case-by-case basis. This will be determined by the firm's priorities, from client needs and essential services in the short term to optional services and long-term development projects and programs. Again, we're operating under our *normal* network expectations as to clients and their requirements until April 5, and from there we'll adjust our status and planning out until May 30.

CU*Answers has a stated goal to maintain 100% employment and ensure no employee loses compensation, regardless of our priorities, until May 30.

We believe if we work with our teammates, we can set the same goal for each period through the end of 2020.

Employees are to continue to evaluate their situations and get creative in developing their own individual approaches using PTO, short-term disability, FMLA, etc. If they have challenges in maintaining their compensation, they should review their plans with ORD so that our team can look for creative solutions going forward.

CU*Answers is currently reviewing and designing approaches to help everyone stay employed and compensated at normal levels:

- We are outlining a cooperative PTO exchange program as an optional support approach.
- We are outlining a time-swap approach to stretch the times we work and the number of days we work to allow borrow and payback programs.
- We are outlining optional payment reserve programs for essential employee redundancy training and coverage capabilities.
- We're considering extending additional PTO compensation programs.
- What else should we consider? Make a suggestion.

But even with these programs and the potential for government programs, employees need to recognize that they will need to use their employee benefits *first* to get through this event. In many cases this might mean they won't have PTO at the end of the year for vacations and normal use, especially if we do not have a need for work-from-home projects during the next several phases of this unique interruption and environment.

CU*Answers is going to work from what is known, and adjust deadlines or review dates based on high-probability scenarios.

We do not want to confuse the day-to-day operations by predicting incorrectly and cancelling or changing things prematurely.

We will plan for scenarios and engage the ones that come to be, in a timely fashion.

CU*ANSWERS
A Credit Union Service Organization

Getting Ready for Project Restaurant

March 17, 2020

Planning for our goal of compensating 100% of our people.

We're preparing to take our business recovery/contingency planning up several notches.

By the end of March we will complete a plan we're going to call **Project Restaurant**. Project Restaurant is based on the vision that the government will quarantine our staff, and mandate very limited activities for our business, *much more severely than a DR/BR response plan*. In other words, they might decide to close our firm down like they did the restaurants and bars. And while we have a VPN plan for our backup staff for DR/BR situations, I want to take our vision one, two, or three notches up from what we have outlined for the current situation.

Connecting Remotely vs. *Working* Remotely
Today we have approximately 150-175 employees ready to *connect* remotely via rotating 100 Remote VPN seats. **But there is more to that plan than just connecting.** We have to design our *work* more effectively if we all want to continuing getting paid, long into the future. There is plenty of capacity for our DR/BR operations, but not enough for all of our staff to work remotely. In approximately two weeks we will activate up to 200 more seats, making it possible for 90% if not 100% of our staff to *connect* remotely.

However, I would not say we have a plan or current need for that amount of people to *work* remotely. Most DR/BR plans are about limiting work to the bare bones, and then you figure out how to gradually add more and more functions over time, on the way back to normal.

So that is what we are going to do in Project Restaurant – slow down NOW, take care of the basics, and start to rebuild our vision for full operations, in 30-day increments.

Like the restaurants and bars, we must go to work on a plan for what would it mean to have 90% of our staff to be locked out of our offices for an extended period.

It is more than just go home and fire up your computer and figure it out. It will take planning and coordination.

Starting with People Planning
Today we'll get started with the **people planning**, department by department, so we can activate our remote solutions. This is not for short-term DR/BR purposes, but rather for a mid-term **extended remote access** and **limited on-site operations** plan starting on April 1. This will be bigger and with a longer-term, more radical approach than our plans to this point.

This is where we will earn our creativity badges and reputations. Do not worry that we are late to this party, though. We are just responding to curveballs and an accelerated version of businesses in special times. Imagine what the restaurants are doing or did yesterday – with almost no lead time they went from their DR/BR plans to very limited staff and operations in a business that is normally face-to-face only, to a complete shutdown. But as we've seen, they are already getting creative and announcing new approaches to keep their businesses moving.

Expanding on a Short-Term BR/DR Plan to a New Plan for the Mid-Term

We cannot plan for a complete shutdown – our members need access to their monies and networks need to continue to operate for credit unions.

This means behind-the-scenes daily cycles and as well as out-front systems like ATM, credit cards, and Internet service channels. Our operation requires we keep the lights on, just as in a DR/BR scenario. But now we must go forward with a new mid-term plan to function at about 70-80% for an extended period. And we want to do this *with a goal to still compensate 100% of our people*.

> *By Friday, March 27, every team and department must prepare a plan to communicate what they will* do *and what they will* suspend *going forward.*

After these plans have been assembled, we will start granting work-from-home requests, starting the week of March 30. Work-from-home plans will be granted in 30-day increments, and the goals for work completed will be managed the same way.

We may discontinue some work in the first few iterations. For example:
- Get our remote ORD department up with maximum employees working from home on day one, but suspend our hiring and recruiting services for the first 30 days.
- Get our documentation department up and running with our remote plan for client communications and general coordination of announcements and evolving plans, but suspend our release work for 30 days and suspend new documentation, spec writing, etc., for the next 60 days.

Each department would start to lay out adding more and more remote work to be completed in 30-day adjustment periods. That way, everyone could continue to get paid, while we advance our plans on the ground based on what is happening over the next few weeks and potentially months.

No predictions on how long, just an evolving adaptation to external pressures and mandates – just like the restaurants.

Some Goals For The Planning
- **Production Center operations** needs to function at about 95%. Day-to-day activity must be in full mode for run sheets and to support credit union postings, transmissions, and EOD/BOD-type functions. The remaining 5% of their current plans for forward maintenance or development work will be suspended or radically reduced until we figure out how to coordinate it all and move forward.

- **Client Service and customer inquiry support** will be needed to answer the phones and coordinate day-to-day responses in full mode from day one. From there, prioritize the periodic work and formulate plans for things such as CSR on-call support, monthly statement verification work, miscellaneous other credit union verifications, as well as time card and payroll processing to make sure people get paid, etc.
- **Programming** operations and call support needs to be available for day-to-day and special needs such as month-end, statements, etc. in full operations. From there we will have to pick development progress and coordination will have to be coordinated in an as ready mode.
- **ORD** needs a plan for payroll, employee coordination and communication, then suspend recruitment, hiring, etc. until we figure out the best ways to reactivate it in a remote configuration.
- **Accounting** needs to organize and prioritize what's required for us to "get paid" and "pay our vendors" to keep business flowing. All else might be suspended, such as mid-year budgeting, etc.

And so on... We need to go through each and every department until we have **plans to launch extended remote roles for 90% of our staff (if possible) by the end of the month**. We will start the planning and the approvals now.

NOW	March 17-31	Management team will sit down and start the process of announcing delays in our business plan and client deadlines (such as delaying the 20.05 release, etc.)
1st 30-day period	April 1-30	Implement direct team goals and work
2nd 30-day period	May 1-31	Implement cross-team goals and work designs
3rd 30-day period	June 1-30	Implement new deadlines and reengage our business plan

Project Restaurant is what you do when you move from a DR/BR event response to a new reality of doing business, in an extended narrow design, for an unspecified and fluid time. There will be lots to do! And it will evolve from day to day with new 30 day plans. It will be bumpy, inconsistent, and a learning curve for all of us. But it will work.

Remember Our Goals

Find a way to pay everyone...
Find a way to keep everyone employed in a way that contributes. Find a way to ensure our business succeeds in the short, mid, and long term. Find a way to return to normal operations as quickly as the world allows us to. Find a way to keep our teams and families safe while we balance keeping our businesses and careers viable, ready for when we make it through to the other side of this event.

Find a way to support limited CU operations as they evolve...
Remember that our clients are also in the middle of their own "Project Restaurant" planning, and they are figuring it out one step at a time. Find a way to support our CUs in keeping their teams and families safe as they

balance keeping their businesses and careers viable, ready for when they make it through to the other side of this event.

Find a way to continue to engage the marketplace for growth...

This will almost stop for a couple of 30-day periods, before it slowly comes back. But we must find a way to support our communities in keeping families safe as they balance keeping their financial lives viable, ready for when we all make it through to the other side of this event.

Find a way to stay focused on big picture business goals...

For big events, 2021 business planning, 2020 return distributions, etc., find a way to show everyone that we will be positioned to be *winners* on the other side of this event.

This is going to be some of the most rewarding and special work you have ever done, so get pumped, because we have big goals to deliver on.

CU*ANSWERS
A Credit Union Service Organization

Project Restaurant

What's going on in April?

All Staff

As planned, between April 6 and April 30, all staff should be focused on **refining our remote work templates for core team designs** and **executing day to day**.

Management Team

Between April 6 and April 30, in addition to refining our remote work templates for core team designs and executing day to day, managers should be **looking forward to and planning for May 1-31**.

> *Managers Meeting:*
> ***April 14, 2020, from 9:00 – 11:00 am ET***
> *Skeleton Crew Designs – Level 2 Remote Work Templates*
> *Training Room / Zoom* https://cuanswers.zoom.us/j/135729202

At the April 14th meeting Randy will distribute the **Project Restaurant On-Call Support Overview** that instructs each team to identify and define on-call support (OCS) teammates, fire squad needs, and our response for radical remote template and skeleton crew goals. During this meeting we'll discuss the answers to these questions:

Q1: What would a radical remote work template mean to each team leader and the Executive Council?

First, what does "radical remote work template" even mean? Our initial Project Restaurant goal for a remote workforce was to get to a max of 100 people working in the office, across all campuses, at any given time. It was an arbitrary number, but it got our team leaders focused on contributing an approach to moving our people out of the building by April 1. This was Project Restaurant phase 1.

During the rest of April we're going to discuss scenarios where each team would push the remote idea even further, potentially to the point where an entire team was remote and not allowed in the building. This would simulate a situation where all team members were self-quarantining, or where the building was out of commission (power outage, government mandate), or whatever.

This will be Project Restaurant phase 2, where every team leader will be asked to consider two different scenarios for skeleton crews:

- *Skeleton Crew Plan 1:* **Cut the number of in-office workers to the bone while maintaining normal productivity/business as usual.**
  Imagine everyone on your team must work remotely, as many of your people out of the building as possible. Consider zero or nearly zero teammates in the building at any given time, but with as many people still working as possible. Productivity, output, and interactions with clients would be as near normal as possible.

- *Skeleton Crew Plan 2:* **Prepare a "brown out" business plan – reduce productivity expectations and potentially exit some functions entirely (even revenue-producing ones).**
  Now imagine that you had to use some combination of your primary team members alongside fire squad people temporarily standing in for your primary team members who cannot work for one reason or another. What functions do you absolutely *have* to do, and what functions might be put on hold or end altogether, even temporarily? Pretend none of your team can work, or pretend only half of them can and some other team has to cover some function for you.

Q2: Who would be identified as *required* fire squad resources (those who cannot work effectively from home for any reason)? What could these team members do in an on-call, cross-team support (fire squad) role?

Identify all of the people on your team who are unable to work effectively from home. This might be due to technical reasons such as internet speed or connectivity, or because of childcare issues, or illness, or other reasons. Who on your team fits this profile?

Q3: Who would be identified as *optional* fire squad teammates (those who can work remotely, but have skills and experience that could be utilized on as-needed basis)?

Identify who on your team can work remotely but could also fill in for other teams who need fire squad resources. For example, someone who used to be a CSR who could fill in should the Client Services & Education team need help, or someone who used to work in Ops who could man the Production Center, etc.

After the April 14th Meeting

To Do
Each team leader should use the **Project Restaurant On-Call Remote Support** worksheet to identify the critical responsibilities and the circumstances where they would need to plug fire squad teammates into their day to day operations.
- What resources do you need?
- When would you need them? What scenarios would cause you to activate your cross-trained resources?
- *How* are you going to cross-train and prepare your fire squad resources?
- *When* will you begin cross-training these resources and giving them on-the-job-experience?

Summary & Due Dates

Tues, April 14	9am managers meeting
Fri, April 17	GJ/ORD to compile a list of all teammates identified as *required* fire squad resources (those who cannot work effectively from home for any reason)
	Team leaders to submit their On-Call Remote Support worksheet to ORD
Mon, April 20	At their Monday morning meeting, the EC will review team leader plans and debate assignments for teammates designated as fire squad resources
Thurs, April 23	Progress on this approach will be reviewed with the board of directors at their April board meeting (April 23-24)

CU*ANSWERS
A Credit Union Service Organization

Project Restaurant:
On-call Remote Support

April 6, 2020

Supporting our teams with remote on-call "fire squad" backup players for critical functions

What's remote on-call support?

While many of our colleagues have been set up to work from home via VPN connections, we do have some who have been designated as remote on-call support staff.

This is different from our traditional on-call support that our clients use after hours to reach a CSR, or Operations, or a support programmer. Instead, these teammates are available during Project Restaurant to assist, support, and fill in as needed – like a "fire squad" for other teams who may need them.

Where does your team need a fire squad?

To determine a list of specific roles our on-call players could fill, managers should answer the following questions for their specific team. **Use the separate** On-Call Remote Support Team Manager Worksheet **to report your answers to ORD.**

1. What are the most mission-critical tasks for which your team is responsible? By mission-critical, think high impact, time-sensitive – things that must be done within a day or two without exception.

2. For each of these tasks, how many of the people on your team can perform them right now, *without* further training or special configuration needed?

3. How many people on your team (or another team) would be able to pinch-hit, with *minimal* refresher training or setup (refreshing a stale password, for example)?

4. Suppose one or more members of your team suddenly were not available to work. Do you consider this mission-critical task covered, or do you need a fire squad player to provide backup support?

5. What cross-training would the fire squad participants need, and how could they get it? (Is there doc? A video? Someone to train them?)

How can your team provide fire squad support for other teams?

Now think about how people on your team might be able to provide fire-squad backup for tasks on other teams.

- What on-call remote workers do you currently have on your team? What skills do they have that might translate well to other teams? Any specific tasks you can suggest? (For example, can they answer phones and take messages for client services to follow up on?

- Do you have team members with prior experience other teams (Ops, CSR, etc.)?

- Do you have team members with special skills that might be useful to other teams?

- Would they need any refresher or special training, equipment/software, before they could jump in? What duties that they normally do would need to be covered by someone else or taking off their plate in order to help?

Project Restaurant
On-Call Remote Support

CU*ANSWERS
A Credit Union Service Organization

Team Manager Worksheet

Submit to ORD by noon ET on April 17, 2020.

Team name

Your name   Today's date

My Skeleton Crew Plan 1

Explain how you would cut the number of in-office workers to the bone while maintaining normal productivity/business as usual.

My Skeleton Crew Plan 2

Envision a "brown out" business plan that would reduce productivity expectations and potentially require you to exit some functions entirely (even revenue-producing ones).

Remote On-Call Support People On My Team

Identify all of the people on your team who are unable to work effectively from home (technical, reasons medical reasons, etc.).

Where My Team Needs a Fire Squad

Identify your team's mission-critical tasks, who can perform them now, and how you'd fill in if those people weren't available. *TIP: Take a look at your team's Disaster Recovery plan for ideas about critical tasks that might be right for a fire-squad approach.*

Mission Critical Task	How many people can do this now?	How many pinch-hitters are there (minimal training)	Do you consider this function covered?	If not, what cross-training would a person need to fill in? How and when would you do this cross-training?

Where My Team Can Serve On Another Team's Fire Squad

Identify who on your team can work remotely but could also fill in for other teams who need fire squad resources.

Who	What can they do?	What would they need to fill in? (Add'l training, someone else to take over their primary tasks, etc.)