CAYUSE
COMMERCIAL SERVICES

cayusecommercialservices.com
72632 Coyote Rd. Pendleton, OR 97801 | 541.278.8200

Tabletop Exercise Readiness

Top 3 Disaster Recovery Scenarios Regulators Expect You to Test

NATURAL DISASTER: FLOOD HURRICANE, OR WILDFIRE

Mother Nature is unpredictable - regulators know it. Whether it's a hurricane along the coast, wildfires out West, or flooding in the Midwest, credit unions must prove they can continue operations if branches are inaccessible.

Key focus areas:

- Remote access & alternate site readiness
- Communication plans for staff & members
- Continuity of cash access & loan servicing

CYBER BREACH OR RANSOMWARE ATTACK

Cybersecurity incidents are among the most disruptive - and regulators expect them to be part of annual tabletop testing. A ransomware attack or data breach can lock you out of core systems, paralyze operations, and erode member trust overnight.

Key focus areas:

- Incident response team coordination
- Communication with regulators, law enforcement, & members
- Data recovery & system restoration timelines

THIRD-PARTY VENDOR OUTAGE: CORE PROCESSOR FAILURE

Credit unions are increasingly dependent on third-party vendors, and regulators want to ensure you've prepared for their failures too. A core banking system outage or payment processor disruption could have a widespread impact.

Key focus areas:

- Vendor contract review & contingency clauses
- Alternative processes for critical services
- Member communication when third parties fail

Running annual tabletop scenarios shows examiners your credit union is serious about business continuity - and gives members confidence you'll be there when it matters most. Many credit unions lack the time and expertise required to design these exercises. Cayuse offers premade, regulator-aligned scenarios built specifically to meet NCUA and FFIEC expectations.

CONTACT US

Steve Bankhead
Senior Managing Director
steve.bankhead@cayusecs.com
512.663.1721

CAYUSE
COMMERCIAL SERVICES

cayusecommercialservices.com
72632 Coyote Rd. Pendleton, OR 97801 | 541.278.8200

Tabletop Exercise Readiness

Before running a disaster recovery tabletop, whether it's a natural disaster, cyber-attack, or vendor outage - Cayuse can enable your credit union to prepare and execute the following:

PLANNING & PREPARATION

- Identify the scenario to be tested (natural disaster, cyber event, vendor outage, etc.).
- Define clear objectives: compliance validation, communication testing, gap identification.
- Select participants across departments (IT, compliance, operations, lending, member services, executive team).
- Assign a facilitator to guide the discussion and keep the exercise on track.
- Prepare relevant materials (scenario handouts, plan excerpts, policies, contact lists).

COMMUNICATION

- Test internal communication channels (text, email, phone trees, Teams/Zoom).
- Verify escalation procedures for notifying regulators and third-party vendors.
- Draft or review member communication templates (outage updates, fraud alerts, etc.).

EXECUTION

- Present the scenario in realistic stages (initial disruption → escalation → recovery).
- Encourage cross-team discussion of decisions, actions, and communication.
- Document responses, resource needs, and any breakdowns in process.
- Track timing for critical functions (e.g., system recovery, member notification).

AFTER-ACTION REPORT

- Capture lessons learned and gaps identified.
- Assign owners and deadlines for remediation items.
- Update disaster recovery and business continuity plans accordingly.
- Share summary findings with senior management and board.
- Retain documentation for regulatory examiners.

Regulators don't just want to see that you ran the exercise - they want to see proof that you learned from it. A well-documented after-action report is just as important as the exercise itself.

CONTACT US

Steve Bankhead
Senior Managing Director
steve.bankhead@cayusecs.com
512.663.1721