Credit Union Times

Service CU Gets Fast Turnaround After Branch Fire

BY CHUCK GREEN
June 17, 2013 • Reprints

Rentsys sent a mobile recovery unit like this to Service Credit Union and, at right, its CIO Bill Arnold.

Watching a video on YouTube in 2011, Bill Arnold, Service Credit Union's chief information officer, was shocked to see one of the credit union's branches had caught on fire and gone up in flames in the middle of the night.

The next day, a Friday, he and other members of the $2.3 billion credit union's hierarchy, including CEO Gordon Simmons, and the board of directors sorted through their options. One primary concern was deciding whether to send members to a shared branch, or continue to provide services at the damaged location, said Arnold.

However, given the extent of damage to the site, the latter possibility was quickly dismissed. At the same time, the closest other branch was almost 40 miles away, an unreasonable distance to expect members to travel, he noted.

As a result, later that evening, it was decided the best course was reaching out to Rentsys Recovery Services, a provider of comprehensive disaster recovery solutions for banks, credit unions, mortgage lenders and other organizations.

Arnold contacted Rentsys' Walt Thomasson and spelled out for him the condition of the branch and what the Portsmouth, N.H.-based Service Credit Union needed in order to resume operations there as quickly as possible.

Based on that breakdown, Thomasson laid out for Arnold the services, parts and equipment, as well as manpower, that Rentsys would provide, along with a timetable for delivery, completion of the job, and total expenses.

After his detailed discussions with Arnold, Thomasson was able to ensure every item on the truck calibrated exactly with the needs at the damaged site, allowing the project to proceed seamlessly. "We

basically did everything to reopen (the branch) and stay on schedule," he said.

Arnold indicated that he then made the recommendation to sign a Rentsys Declaration Document and signed the declaration, with Simmons' approval. It was the first time the credit union had signed such a document with Rentsys, he added.

Generally, Thomasson noted, "clients – in this case, Bill – are asked what's happening now and next by everyone at their company; they want immediate information. The sooner we get that to customers like Bill, the sooner they can respond. And when we complete the work and make good on our promises, they're heroes."

Thomasson explained that had the credit union's Falmouth branch sustained relatively minor damage, such as the downing of a server or two, the credit union might have considered holding off on signing a Declaration Document and instead opted to simply allow the situation to play out. But because the fire had essentially destroyed the branch, the credit union's decision to make the declaration was a relatively obvious one, said Thomasson.

Within four hours after being informed of the SCU decision, Rentsys had everything required for the job on its dock and ready to ship. "We can get there before they're ready for it," said Thomasson of the load, which reached its destination, along with a Rentsys crew, the next morning.

Added Arnold: "(Rentsys) met our staff (at the site) and immediately identified our recovery objectives in order to get us up and running."

In all, four Rentsys associates, including a site coordinator, communications technician, field engineers and drivers supported the onsite recovery efforts for Service Credit Union. Among the equipment used was a mobile banking center with Diebold Security option. Fiber was used for communications, VOIP phone system, and network infrastructure.
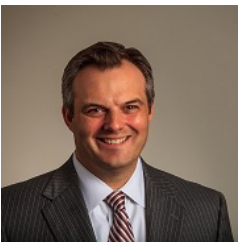
"A lot of things were happening real fast," noted Thomasson. In fact, Rentsys worked so fast and efficiently that it had the technology and data backup needed for SCU to continue business as normal by Monday morning, Arnold noted.

Ironically, however, the town hadn't yet even issued the credit union the necessary permits allowing it to reopen, he said. So, instead, operations temporarily resumed from a trailer in the parking lot.

One factor that helped facilitate the relatively rapid turnaround was that the damage caused by the fire, which erupted in the structure's roof, causing the roof to collapse, spared the facility's ATM machine and networking capabilities, said Arnold.

That allowed Rentsys to get the credit union's ATM and communication network back up sooner than expected, he continued.

"We didn't anticipate recovering that soon and were at the point where they couldn't do anything else because they were waiting on the town to issue permits," said Arnold.

While he doesn't know how much a prolonged shutdown of the branch would have cost the credit union, Arnold noted that since many of the town's leaders use the branch, "I think it would haven't been more

difficult for us the longer we remained close. We were more concerned about our ability to provide service than how much our income suffered. Our reputation would have taken a hit," said Arnold.

Rentsys is based in College Station, Texas, and said it serves more than 1,900 contracted locations through its recovery center locations in College Station, Billerica, Mass., and Pleasant Prairie, Wis.

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